

Scheme Name	Credit Rating	Investment Period	Rate of Interest Structure - Fixed Deposit - (FEBRUARY 2022)								
			Monthly		Quarterly		Half Yearly		Yearly		Cumulative ROI
			Amount	ROI	Amount	ROI	Amount	ROI	Amount	ROI	
Mahindra Finance											
Mahindra Fin Samruddhi Fixed Deposits 0.25% extra interest for Senior Citizen Deposits up to 2 Crores only Comounded Annually/Approval Required A/Rs 1 Cr.	FAAA Rating by CRISIL	12-23M	5.25	5.30	5.40	5.50	5.60	5.70	5.80		
		24-25M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
		36-59M	5.75	5.80	5.90	6.00	6.10	6.20	6.30		
		84-120M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
HDFC LTD (Individual)											
HDFC Regular UPTD 2CR 0.25% extra interest for Senior Citizen Deposits up to 2 Crores only	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.25	5.30	5.40	5.50	5.60	5.70	5.80		
		24-25M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
		36-59M	5.75	5.80	5.90	6.00	6.10	6.20	6.30		
		84-120M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
HDFC Regular >2CR upto 5CR Cut off timing 12:00pm->2cr amount need to intimate HDFC before 1 hour of fund transfer to get fund transfer day ROI.	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.05	5.10	5.20	5.30	5.40	5.50	5.60		
		24-25M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
		36-59M	5.55	5.60	5.70	5.80	5.90	6.00	6.10		
		84-120M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
HDFC Regular >5CR upto 10CR	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.05	5.10	5.20	5.30	5.40	5.50	5.60		
		24-25M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
		36-59M	5.55	5.60	5.70	5.80	5.90	6.00	6.10		
		84-120M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
HDFC Regular >10CR >23CR	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.05	5.10	5.20	5.30	5.40	5.50	5.60		
		24-25M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
		36-59M	5.55	5.60	5.70	5.80	5.90	6.00	6.10		
		84-120M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
HDFC Premium Deposits upto 2cr	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.15	5.20	5.30	5.40	5.50	5.60	5.70		
		24-25M	5.40	5.45	5.55	5.65	5.75	5.85	5.95		
		36-59M	5.65	5.70	5.80	5.90	6.00	6.10	6.20		
		84-120M	5.40	5.45	5.55	5.65	5.75	5.85	5.95		
HDFC Premium Deposits EXCEEDING 2cr upto 5 cr.		12-23M	5.25	5.30	5.40	5.50	5.60	5.70	5.80		
		24-25M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
		36-59M	5.75	5.80	5.90	6.00	6.10	6.20	6.30		
		84-120M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
HDFC Special Deposit upto 2cr		12-23M	5.25	5.30	5.40	5.50	5.60	5.70	5.80		
		24-25M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
		36-59M	5.75	5.80	5.90	6.00	6.10	6.20	6.30		
		84-120M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
HDFC LTD (Trust & Institutions)											
HDFC Regular UPTD 2CR	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.15	5.20	5.30	5.40	5.50	5.60	5.70		
		24-25M	5.40	5.45	5.55	5.65	5.75	5.85	5.95		
		36-59M	5.65	5.70	5.80	5.90	6.00	6.10	6.20		
		84-120M	5.40	5.45	5.55	5.65	5.75	5.85	5.95		
HDFC Regular >2CR upto 5CR Cut off timing 12:00pm->2cr amount need to intimate HDFC before 1 hour of fund transfer to get fund transfer day ROI.	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.05	5.10	5.20	5.30	5.40	5.50	5.60		
		24-25M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
		36-59M	5.55	5.60	5.70	5.80	5.90	6.00	6.10		
		84-120M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
HDFC Regular >5CR upto 10CR	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.05	5.10	5.20	5.30	5.40	5.50	5.60		
		24-25M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
		36-59M	5.55	5.60	5.70	5.80	5.90	6.00	6.10		
		84-120M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
HDFC Regular >10CR >23CR	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.05	5.10	5.20	5.30	5.40	5.50	5.60		
		24-25M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
		36-59M	5.55	5.60	5.70	5.80	5.90	6.00	6.10		
		84-120M	5.30	5.35	5.45	5.55	5.65	5.75	5.85		
HDFC Premium Deposits upto 2cr	CRISIL 'FAAA' IORA 'MAAA'	12-23M	5.15	5.20	5.30	5.40	5.50	5.60	5.70		
		24-25M	5.40	5.45	5.55	5.65	5.75	5.85	5.95		
		36-59M	5.65	5.70	5.80	5.90	6.00	6.10	6.20		
		84-120M	5.40	5.45	5.55	5.65	5.75	5.85	5.95		
HDFC Premium Deposits EXCEEDING 2cr UPTD 5Cr		12-23M	5.25	5.30	5.40	5.50	5.60	5.70	5.80		
		24-25M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
		36-59M	5.75	5.80	5.90	6.00	6.10	6.20	6.30		
		84-120M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
HDFC Special Deposit upto 2cr		12-23M	5.25	5.30	5.40	5.50	5.60	5.70	5.80		
		24-25M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
		36-59M	5.75	5.80	5.90	6.00	6.10	6.20	6.30		
		84-120M	5.50	5.55	5.65	5.75	5.85	5.95	6.05		
BAJAJ Finance Ltd											
Bajaj Finance Ltd 0.25% for Senior Citizens, Deposits > Rs. 5 Cr. prior approval from Company. Interest Compounded Annually.	FAAA Rating by CRISIL	12-23M	5.51	5.53	5.57	5.65	5.68	5.75	5.85		
		24-59M	5.25	5.28	5.32	5.40	5.43	5.50	5.60		
ICICI HOME FINANCE											
Public Deposit < 2cr Eligible 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr: Industrial, NR, HF, Trust and Foundations Clubs, Partnership Firms, Association of Persons.	FAAA Rating by CRISIL	12-23M	5.10	5.15	5.20	5.25	5.30	5.35	5.40		
		24-25M	5.35	5.40	5.45	5.50	5.55	5.60	5.65		
		36-59M	5.60	5.65	5.70	5.75	5.80	5.85	5.90		
		84-120M	5.35	5.40	5.45	5.50	5.55	5.60	5.65		
Special Scheme Public Deposits < 2cr	FAAA Rating by CRISIL	12-23M	5.10	5.15	5.20	5.25	5.30	5.35	5.40		
		24-25M	5.35	5.40	5.45	5.50	5.55	5.60	5.65		
		36-59M	5.60	5.65	5.70	5.75	5.80	5.85	5.90		
		84-120M	5.35	5.40	5.45	5.50	5.55	5.60	5.65		
Other than public deposits < 2cr Eligible 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr. Basic Corporate (inc LUP, Pvt Ltd, Companies, Corporation, Statutory Bodies, Local Authorities, Banks, Public Housing Agency (ex MRDA).	FAAA Rating by CRISIL	12-23M	5.10	5.15	5.20	5.25	5.30	5.35	5.40		
		24-25M	5.35	5.40	5.45	5.50	5.55	5.60	5.65		
		36-59M	5.60	5.65	5.70	5.75	5.80	5.85	5.90		
		84-120M	5.35	5.40	5.45	5.50	5.55	5.60	5.65		
Special Scheme other than public deposits < 2cr		12-23M	5.10	5.15	5.20	5.25	5.30	5.35	5.40		
		24-25M	5.35	5.40	5.45	5.50	5.55	5.60	5.65		
		36-59M	5.60	5.65	5.70	5.75	5.80	5.85	5.90		
		84-120M	5.35	5.40	5.45	5.50	5.55	5.60	5.65		
PMB Housing Finance Ltd											
Deposit Up to 5 Cr 0.50% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required (EFFECTIVE FROM 5TH JANUARY 2022).	Negative rating by CRISIL	12-23M	6.60	6.63	6.68	6.75	6.78	6.85	6.95		
		24-25M	6.85	6.88	6.93	7.00	7.03	7.10	7.20		
		36-59M	7.10	7.13	7.18	7.25	7.28	7.35	7.45		
		84-120M	6.85	6.88	6.93	7.00	7.03	7.10	7.20		
SHRI RAM TRANSPORT FINANCE LTD.											
Senior Citizen Upto 5Cr 0.25% Senior citizens in all tenures. 0.25% for Renewed Senior Citizen Renewed 0.40+0.25 +0.65%. Bk deposit rates are also available for deposit above 5 cr contact HD.	MAAA/ STABLE BY ICRA	12-23M	6.25	6.25	6.30	6.35	6.40	6.45	6.50		
		24-25M	6.50	6.50	6.55	6.60	6.65	6.70	6.75		
		36-59M	6.75	6.75	6.80	6.85	6.90	6.95	7.00		
		84-120M	6.50	6.50	6.55	6.60	6.65	6.70	6.75		
CENT BANK HOME FINANCE											
CENT BANK HOME FINANCE 0.25% Senior citizens in all tenures	FA (Outlook Stable) by CRISIL	12-23M	6.50	6.50	6.55	6.60	6.65	6.70	6.75		
		24-25M	6.75	6.75	6.80	6.85	6.90	6.95	7.00		
		36-59M	7.00	7.00	7.05	7.10	7.15	7.20	7.25		
		84-120M	6.75	6.75	6.80	6.85	6.90	6.95	7.00		
Kerala Transport Development Finance Corporation Ltd.(KTDFC)											
KTDFC 0.25% extra for Sr. Citizen. Interest Compounded Monthly in (Cumulative and Quarterly option). Interest is paid by way of ECS/NEFT/Interest warrants. Post dated Interest cheques for each FY will sent in advance. Approval requires for Single Application of Rs. 2L & Above. (effective from 14-jan-2022)	Guaranteed by Government of Kerala	12-23M	NA	NA	NA	NA	NA	NA	NA		
		24-25M	NA	NA	NA	NA	NA	NA	NA		
		36-59M	NA	NA	NA	NA	NA	NA	NA		
		84-120M	NA	NA	NA	NA	NA	NA	NA		
LD Housing Finance Ltd.											
Upto 20CR For Sr. Citizen & 25% extra interest (Phyical & Compounding on annually basis). (EFFECTIVE FROM 5TH JANUARY 2022)	CRISIL 'FAAA'	12-23M	5.00	5.00	5.00	5.00	5.00	5.00	5.00		
		24-25M	5.25	5.25	5.25	5.25	5.25	5.25	5.25		
		36-59M	5.50	5.50	5.50	5.50	5.50	5.50	5.50		
		84-120M	5.25	5.25	5.25	5.25	5.25	5.25	5.25		
Above 20CR	CRISIL 'FAAA'	12-23M	4.40	4.40	4.40	4.40	4.40	4.40	4.40		
		24-25M	4.75	4.75	4.75	4.75	4.75	4.75	4.75		
		36-59M	5.00	5.00	5.00	5.00	5.00	5.00	5.00		
		84-120M	4.75	4.75	4.75	4.75	4.75	4.75	4.75		
Sundaram BNP Paribas Home Finance											
Individuals other than Senior Citizens 0.50 % for sr citizen (80%)	MAAA/ STABLE BY ICRA	12-23M	6.50	6.50	6.55	6.60	6.65	6.70	6.75		
		24-25M	6.75	6.75	6.80	6.85	6.90	6.95	7.00		
		36-59M	7.00	7.00	7.05	7.10	7.15	7.20	7.25		
		84-120M	6.75	6.75	6.80	6.85	6.90	6.95	7.00		
Trusts	MAAA/ STABLE BY ICRA	12-23M	6.50	6.50	6.55	6.60	6.65	6.70	6.75		
		24-25M	6.75	6.75	6.80	6.85	6.90	6.95	7.00		
		36-59M	7.00	7.00	7.05	7.10	7.15	7.20	7.25		
		84-120M	6.75	6.75	6.80	6.85	6.90	6.95	7.00		

Rate of Interest Structure - Fixed Deposit - (FEBRUARY 2022)														
Scheme Name	Credit Rating	Investment Period	Monthly		Quarterly		Half Yearly		Yearly		Cumulative			
			Amount	ROI	Amount	ROI	Amount	ROI	Amount	ROI	ROI			
Damodar Threads														
0.50% additional ROI for sr citizen (60yrs) Employees of group.	CARE BBB*	12M		NA		NA		NA		25K*1K	9.00	9.00		
		24M		NA		NA		NA			9.50	9.50		
		36M		NA		NA		NA			10.00	10.00		
JK Lakshmi Cement Pvt. Ltd. (brokerage will be payable on maturity)														
Interest payable & compounding on Annually ending 0.50% additional ROI for Sr citizen Employees, Shareholders, Rs 5 Lacs (Effective from 01-01-2022)	AA- (PD) by CARE	12M		NA		NA		NA		15c * 50k	6.75	6.75		
		24M		NA		NA		NA			7.25	7.25		
		36M		NA		NA		NA			7.35	7.35		
JK Tyres & Industries Ltd.														
Interest payable & compounding on Annually ending 0.50% additional ROI for Sr citizen Employees, RENEWAL ONLY	CARE A- Negative / CARE AC*	12M		NA		NA		NA		15c * 50k	6.75	6.75		
		24M		NA		NA		NA			7.25	7.25		
		36M		NA		NA		NA			7.35	7.35		
JK Papers Pvt. Ltd. (brokerage will be payable on maturity)														
Interest payable & compounding on Annually ending 0.50% additional ROI for Sr citizen Employees & Shareholders (Effective from 01-01-2022)	IND (A-) by IRRPL	12M		NA		NA		NA		15c * 10k	6.75	6.75		
		24M		NA		NA		NA			7.25	7.25		
		36M		NA		NA		NA			7.35	7.35		
Mukand Infinitive resolve														
Minimum Deposit Amount of `50,000/- for Cumulative Scheme. Additional amounts in multiples of `1,000/- * Option available on single deposit of `1 Lakh and above to receive interest on monthly basis.	3 YEARS	50,000	Tx 4,00,000		50,000	Tx 4,00,000	7.00%	50,000	Tx 4,00,000	NA	50,000	Tx 4,00,000	7.00%	7.00% (YIELD-7.71%)
		5,00,000	Tx 10,00,000		5,00,000	Tx 10,00,000		5,00,000	Tx 10,00,000	NA	5,00,000	Tx 10,00,000		
		25,00,000 and above			25,00,000 and above			25,00,000 and above		25,00,000 and above	NA	25,00,000 and above		
Kores India Ltd.														
0.25% additional ROI for sr citizen (60yrs). Interest is payable on Qtr. ending basis & Interest will be compounded Qtr.	BBB Stable by CRISIL	12M		NA		NA		NA		20K * 5k	8.00	8.00		
		24M		NA		NA		NA			8.50	8.50		
		36M		NA		NA		NA			9.00	9.00		
GODREJ & Boyce mfg														
Product/Brand accepted only from employee is available.	FAA/Stable by CRISIL	12M		25K * 1K		NA		25K * 1K		NA	NA	NA		
		24M		NA		NA		NA		NA	NA	NA		
		36M		6.40		NA		6.50		NA	NA	NA		
Pudumjee Paper Products Ltd (Only Mumbai & Pune)														
The Company only accepts Renewals of Deposits. Interest payable on Qtr. from date of realization	FA/Stable by CRISIL	12M		NA		25K*5K		NA		25K*5K	NA	NA		
		24M		NA		NA		NA		NA	NA	NA		
		36M		NA		7.25		NA		NA	NA	7.25		
Vadilal Industries Ltd.														
Only Shareholders of the company are eligible for the deposits.	N/R	12M		2 lac * 5k	8.00	1.5 lac *5k	8.00	1.5 lac *5k	8.00	1.5 lac *5k	NA	8.00		
		24M			8.50		8.50		8.50		8.50	8.50		
		36M			9.00		9.00		9.00		9.00	9.00		
Capital Gain Bonds - (Tax Saving u/s 54EC)														
IRFC	AAA/Stable by CRISIL	5 Year	20K * 10K	5.00										
				5.00										
				5.00										
				5.00										
RBI FLOATING RATE BONDS														
HDFC (GOI Floating Rate Bonds)														
		7 Year	1K * 1K	7.15								* Selected centers i.e. New Delhi, Mumbai, Bangalore, Lucknow		

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1. All the above terms are subject to change without any prior notice. It is advisable to confirm ROI before making the payment/investment.
2. You are advised to independently verify the data of Investee Company and their rating from the rating agencies.
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4. * used in column of amount to refer to multiple.

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