



Rate of Interest Structure - Fixed Deposit - (JULY 2022)

Scheme Name	Credit Rating	Investment Period	Amount	Monthly		Quarterly		Half Yearly		Yearly	Cumulative
				ROI	Amount	ROI	Amount	ROI	Amount		
HDFC LTD (Individual)											
HDFC Regular UPTO 2CR <i>0.25% extra interest for Senior Citizen Deposits up to 2 Crore only (EFFECTIVE FROM 27TH JUNE 2022)</i>	CRISIL'FAAA' ICRA 'MAAA'	12-23M	40000*1k	5.80	20000*1k	5.85	20000*1k	5.90	20000*1k	-	6.00
		24-35M		6.30		6.35		6.40		6.50	6.50
		36-59M		6.50		6.55		6.60		6.70	6.70
		60-83M		6.60		6.65		6.70		6.80	6.80
		84-120M		6.70		6.75		6.80		6.90	6.90
HDFC Regular >2CR upto 5CR <i>Cut off timing 12:00pm->2cr amount Need to intimate HDFC before 1 hour of fund transfer to get fund transfer day ROI.</i>	CRISIL'FAAA' ICRA 'MAAA'	12-23M	40000*1k	5.85	20000*1k	5.90	20000*1k	5.95	20000*1k	6.05	6.05
		24-35M		6.45		6.50		6.55		6.65	6.65
		36-59M		6.50		6.55		6.60		6.70	6.70
		60-83M		6.60		6.65		6.70		6.80	6.80
		84-120M		6.70		6.75		6.80		6.90	6.90
HDFC Regular >5CR upto 10CR	CRISIL'FAAA' ICRA 'MAAA'	12-23M	40000*1k	5.85	20000*1k	5.90	20000*1k	5.95	20000*1k	6.05	6.05
		24-35M		6.45		6.50		6.55		6.65	6.65
		36-59M		6.50		6.55		6.60		6.70	6.70
		60-83M		6.60		6.65		6.70		6.80	6.80
		84-120M		6.70		6.75		6.80		6.90	6.90
HDFC Regular >10CR <25CR	CRISIL'FAAA' ICRA 'MAAA'	12-23M	40000*1k	5.90	20000*1k	5.95	20000*1k	6.00	20000*1k	-	6.10
		24-35M		6.50		6.55		6.60		6.70	6.70
		36-59M		6.55		6.60		6.65		6.75	6.75
		60-83M		6.65		6.70		6.75		6.85	6.85
		84-120M		6.70		6.75		6.80		6.90	6.90
HDFC Premium Deposits upto 2cr	CRISIL'FAAA' ICRA 'MAAA'	15M	40000*1k	6.00	20000*1k	6.05	20000*1k	6.10	20000*1k	-	6.20
		18M		6.10		6.15		6.20		6.30	6.30
		22M		6.25		6.30		6.35		6.45	6.45
		30M		6.45		6.50		6.55		6.65	6.65
		44M		6.65		6.70		6.75		6.85	6.85
HDFC Premium Deposits EXCEEDING 2cr upto 5 cr.	CRISIL'FAAA' ICRA 'MAAA'	18M	40000*1k	5.85	20000*1k	5.90	20000*1k	5.95	20000*1k	6.05	6.05
		30M		6.45		6.50		6.55		6.65	6.65
		33M		6.65		6.70		6.75		6.85	6.85
		66M		6.75		6.80		6.85		6.95	6.95
		77M		6.75		6.80		6.85		6.95	6.95
HDFC Special Deposit upto 2cr	CRISIL'FAAA' ICRA 'MAAA'	33M	40000*1k	6.45	20000*1k	6.50	20000*1k	6.55	20000*1k	6.65	6.65
		66M		6.65		6.70		6.75		6.85	6.85
		66M		6.75		6.80		6.85		6.95	6.95
		77M		6.75		6.80		6.85		6.95	6.95
		99M		6.85		6.90		6.95		7.05	7.05
HDFC LTD (HUF, Trust & Institutions)											
HDFC Regular UPTO 2CR (EFFECTIVE FROM 27TH JUNE 2022)	CRISIL'FAAA' ICRA 'MAAA'	12-23M	40000*1K	5.80	20000*1K	5.85	20000*1K	5.90	20000*1K	-	6.00
		24-35M		6.30		6.35		6.40		6.50	6.50
		36-59M		6.50		6.55		6.60		6.70	6.70
		60-83M		6.60		6.65		6.70		6.80	6.80
		84-120M		6.70		6.75		6.80		6.90	6.90
HDFC Regular >2CR upto 5CR <i>Cut off timing 12:00pm->2cr amount Need to intimate HDFC before 1 hour of fund transfer to get fund transfer day ROI.</i>	CRISIL'FAAA' ICRA 'MAAA'	12-23M	40000*1K	5.85	20000*1K	5.90	20000*1K	5.95	20000*1K	6.05	6.05
		24-35M		6.45		6.50		6.55		6.65	6.65
		36-59M		6.50		6.55		6.60		6.70	6.70
		60-83M		6.60		6.65		6.70		6.80	6.80
		84-120M		6.70		6.75		6.80		6.90	6.90
HDFC Regular >5CR upto 10CR	CRISIL'FAAA' ICRA 'MAAA'	12-23M	40000*1K	5.85	20000*1K	5.90	20000*1K	5.95	20000*1K	6.05	6.05
		24-35M		6.45		6.50		6.55		6.65	6.65
		36-59M		6.50		6.55		6.60		6.70	6.70
		60-83M		6.60		6.65		6.70		6.80	6.80
		84-120M		6.70		6.75		6.80		6.90	6.90
HDFC Regular >10CR <25CR	CRISIL'FAAA' ICRA 'MAAA'	12-23M	40000*1K	5.90	20000*1K	5.95	20000*1K	6.00	20000*1K	-	6.10
		24-35M		6.50		6.55		6.60		6.70	6.70
		36-59M		6.55		6.60		6.65		6.75	6.75
		60-83M		6.65		6.70		6.75		6.85	6.85
		84-120M		6.70		6.75		6.80		6.90	6.90
HDFC Premium Deposits upto 2cr	CRISIL'FAAA' ICRA 'MAAA'	15M	40000*1K	6.00	20000*1K	6.05	20000*1K	6.10	20000*1K	-	6.20
		18M		6.10		6.15		6.20		6.30	6.30
		30M		6.45		6.50		6.55		6.65	6.65
		44M		6.65		6.70		6.75		6.85	6.85
		77M		6.75		6.80		6.85		6.95	6.95
HDFC Premium Deposits EXCEEDING 2cr UPTO 5Cr	CRISIL'FAAA' ICRA 'MAAA'	18M	40000*1K	5.85	20000*1K	5.90	20000*1K	5.95	20000*1K	6.05	6.05
		30M		6.45		6.50		6.55		6.65	6.65
		33M		6.65		6.70		6.75		6.85	6.85
		66M		6.75		6.80		6.85		6.95	6.95
		99M		6.85		6.90		6.95		7.05	7.05

Rate of Interest Structure - Fixed Deposit - (JULY 2022)											
Scheme Name	Credit Rating	Investment Period	Amount	Monthly		Quarterly		Half Yearly		Yearly ROI	Cumulative ROI
				ROI	Amount	ROI	Amount	ROI	Amount		
KORES INDIA LTD.											
Kores India Ltd 0.25 % additional ROI for sr citizen (60yrs) . Interest is payable on Qtr. ending basis & Interest will be	BBB Stable by CRISIL	12M		NA		NA		NA		8.00	8.00
		24M		NA		NA		NA		8.50	8.50
		36M		NA		NA		NA	20K * 5k	9.00	9.00
GODREJ & BOYCE mfg											
Godrej & Boyce mfg Fresh/Renewal accepted only from employee is available.	FAA(Stable) (CRISIL)	12M	25K * 1K	NA		NA		NA		NA	NA
		24M		NA		NA	25K * 1K			NA	NA
		36M		6.40		NA		6.50			NA
PUDUMJEE PAPER PRODUCTS LTD (Only Mumbai & Pune)											
Pudumjee Paper Products Ltd The Company only accepts Renewals of Deposits, Interest payable on Qtr. from date of	FA/Stable by CRISIL	12M		NA		NA		NA		NA	NA
		24M		NA	25K*5K	NA		NA	25K*5K	NA	NA
		36M		NA		7.25		NA		NA	7.25
VADIALAL INDUSTRIES LTD.											
Vadial Industries Only Shareholders of the company are eligible for the deposits.	N/R	12M	2 lac * 5k	8.00		8.00		8.00		N/A	8.00
		24M		8.50	1.5 lac *5k	8.50		8.50		8.50	8.50
		36M		9.00		9.00		9.00	1.5 lac *5k	9.00	9.00
CAPITAL GAIN BONDS: (Tax Saving ul's 54EC)											
IRFC	AAA/Stable			5.00						Interest payable on October 15	
REC	AAA/Stable by	5 Year	20K * 10K	5.00						Interest payable on June 30	
PFC	AAA/Stable by			5.00						Interest payable on July 31	Interest payable annually.
NHAI	AAA/Stable by		10K * 1K	5.00						Interest payable on April 1	
RBI FLOATING RATE BONDS											
HDFC (GOI Floating Rate Bonds)		7 Year	1K * 1K	7.15						* Selected centers i.e. New Delhi, Mumbai, Bangalore, Lucknow	
Terms & Conditions: 1. All the above terms are subject to change without any prior notice. It is advisable to confirm ROI before making the paymen't investment. 2. You are advised to independently verify the data of Investee Company and their rating from the listing agencies. 3. RR is not liable for soundness of any investee company or investments made through it. 4. ** Used in column of amount to refer to multiple.											

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