

**Rate of Interest Structure - Fixed Deposit - (JULY 2023)**

Scheme Name	Credit Rating	Investment Period	Amount	Monthly		Quarterly		Half Yearly		Yearly	Cumulative						
				ROI	Amount	ROI	Amount	ROI	Amount	ROI	ROI						
<b>HDFC Bank</b>																	
<b>HDFC Bank FD Rates &lt; 2 cr.</b> 0.50% extra for Sr. Citizen & 0.75% extra in 5 Yr 1 day - 10 Yr tenure for Sr. Citizen, Compounding Quarterly		90 D <= 6 M	N/A	N/A	N/A	N/A	N/A	N/A	20000*1K	4.50	4.50						
		6 M 1D <= 9M		N/A		N/A		5.75		5.75							
		9 M 1D < 1 Y		N/A		N/A		6.00		6.00							
		1 Y to < 15 M		N/A		N/A		6.60		6.60							
		15 M to < 18 M		N/A		N/A		7.10		7.10							
		18 M < 21 M		N/A		N/A		7.00		7.00							
		21 M - 2 Y		N/A		N/A		7.00		7.00							
		2Y 1D to < 2Y 11M		N/A		N/A		7.00		7.00							
		2Y 11M - 35M		N/A		N/A		7.20		7.20							
		2Y 11M 1D <= 3Y		N/A		N/A		7.00		7.00							
		3Y 1D to < 4Y 7M		N/A		N/A		7.00		7.00							
		4Y 7M - 55M		N/A		N/A		7.25		7.25							
		4Y 7M 1D <= 5Y		N/A		N/A		7.00		7.00							
		5Y 1D - 10Y		N/A		N/A		7.00		7.00							
<b>HDFC Bank FD Rates &gt;= 2 cr to &lt; 5 cr.</b> 0.50% extra for Sr. Citizen & 0.75% extra in 5 Yr 1 day - 10 Yr tenure for Sr. Citizen, Compounding Quarterly		90 D <= 6 M	N/A	N/A	N/A	N/A	N/A	N/A	20000*1K	6.50	6.50						
		6 M 1D <= 9M		N/A		N/A		6.65		6.65							
		9 M 1D < 1 Y		N/A		N/A		6.75		6.75							
		1 Y to < 15 M		N/A		N/A		7.25		7.25							
		15 M to < 18 M		N/A		N/A		7.05		7.05							
		18 M < 21 M		N/A		N/A		7.05		7.05							
		21 M - 2 Y		N/A		N/A		7.05		7.05							
		2 Y 1 D to 3 Y		N/A		N/A		7.00		7.00							
		3 Y 1 D to 5 Y		N/A		N/A		7.00		7.00							
		5 Y 1 D to 10 Y		N/A		N/A		7.00		7.00							
		<b>MAHINDRA FINANCE</b>															
		<b>Mahindra fin Samruddhi Fixed Deposits upto 2 Cr.</b> 0.25% extra for Sr. Citizen & 0.35% extra to Employees/Employees' relative (All M&M Group Companies Employees).Interest Compounded AnnuallyApproval Required Amt Rs. 2 Cr. w.e.f. 16th March 2023				12M		25000*1k		7.05	25000	7.10	25000	7.15	25000	7.40	7.40
						24M				7.10		7.35		7.60			
						36M				7.20		7.30		7.70			
48M	7.25		7.35		7.75												
60M	7.25		7.35		7.75												
<b>Mahindra fin Samruddhi Fixed Deposits above 2Cr upto 5 Cr</b>	FAAA Rating by CRISIL	12M	10000000/-	N/A	10000000/-	7.10	10000000/-	7.15	10000000/-	NA	7.40						
		24M		N/A		7.20		7.35		7.60							
		36M		N/A		7.30		7.45		7.70							
		48M		N/A		7.35		7.50		7.75							
		60M		N/A		7.35		7.50		7.75							
<b>Mahindra fin Samruddhi Fixed Deposits above 5Cr</b>		12M	50000000/-	N/A	50000000/-	7.10	50000000/-	7.15	50000000/-	NA	7.40						
		24M		N/A		7.20		7.35		7.60							
		36M		N/A		7.30		7.45		7.70							
		48M		N/A		7.35		7.50		7.75							
		60M		N/A		7.35		7.50		7.75							
<b>BAJAJ FINANCE LTD. (For All Investor Category)</b>																	
<b>Bajaj Finance Ltd</b> 0.25% for Senior Citizens. Deposits > Rs. 5 Cr. prior approval from Company. Interest Compounded Annually. TABLE-1		12-14M	25000*K	7.16	25000*1K	7.20	25000*1K	7.27	25000*1K	7.40	7.40						
		>15-23M		7.25		7.30		7.50									
		24M		7.30		7.35		7.55									
		25-35M		7.11		7.16		7.35									
		36-60M		7.77		7.82		8.05									
<b>OTHER THAN TABLE-1 (w.e.f. 10th MAY- 2023)</b>	FAAA Rating by CRISIL	15M	25000*K	7.21	25000*K	7.25	25000*K	7.32	25000*K	7.45	7.45						
		18M		7.16		7.20		7.40									
		22M		7.25		7.30		7.50									
		30M		7.21		7.25		7.45									
		33M		7.49		7.53		7.75									
		44M		8.05		8.10		8.35									

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Scheme Name	Credit Rating	Investment Period	Amount	Monthly		Quarterly		Half Yearly		Yearly	Cumulative
				ROI	Amount	ROI	Amount	ROI	Amount		
<b>ICICI HOME FINANCE</b>											
Public Deposit < 2cr <i>Extra 0.25% additional interest for Senior Citizens. (w.e.f. 11th MAY 2023)</i>	AAA STABLE Rating by CRISIL, ICRA, CARE	>=12 - <24M	40000*1K	6.80	20000*1K	6.85	N/A	N/A	10000*1K	7.00	7.00
		>=24 - <36M		7.10		7.15		N/A		7.35	7.35
		>=36 - <60M		7.20		7.25		N/A		7.45	7.45
		>=60 - <120M		7.05		7.10		N/A		7.30	7.30
Special Scheme Public Deposit < 2cr	AAA STABLE Rating by CRISIL, ICRA, CARE	23M	40000*1K	7.15	20000*1K	7.20	N/A	N/A	10000*1K	7.40	7.40
		39M		7.30		7.35		N/A		7.55	7.55
		45M		7.35		7.40		N/A		7.60	7.60
		65M		7.25		7.30		N/A		7.50	7.50
Other than public deposits < 2cr <i>Extra 0.25% additional interest for Senior Citizens.</i>	AAA STABLE Rating by CRISIL, ICRA, CARE	>=12 - <24M	40000*1K	6.80	20000*1K	6.85	N/A	N/A	10000*1K	7.00	7.00
		>=24 - <36M		7.10		7.15		N/A		7.35	7.35
		>=36 - <60M		7.20		7.25		N/A		7.45	7.45
		>=60 - <120M		7.05		7.10		N/A		7.30	7.30
Special Scheme other than public deposits < 2cr	AAA STABLE Rating by CRISIL, ICRA, CARE	23M	40000*1K	7.15	20000*1K	7.20	N/A	N/A	10000*1K	7.40	7.40
		39M		7.30		7.35		N/A		7.55	7.55
		45M		7.35		7.40		N/A		7.60	7.60
		65M		7.25		7.30		N/A		7.50	7.50
<b>PNB HOUSING FINANCE LTD.</b>											
Deposit Upto 5 Cr <i>0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required (w.e.f. 17th Feb-2023)</i>	FAA+/ Negative rating by ICRA	12-23M	25000*1K	7.11	10000*1K	7.15	10000*1K	7.22	10000*1K	7.35	7.35
		24-35M		6.79		6.83		7.00		7.00	
		36-47M		7.44		7.49		7.56		7.70	7.70
		48-59M		7.16		7.20		7.26		7.40	7.40
		60-71M		7.25		7.29		7.36		7.50	7.50
		72-84M		7.16		7.20		7.27		7.40	7.40
		120M		7.16		7.20		7.27		7.40	7.40
<b>SHRIRAM FINANCE LTD.</b>											
Shriram Unnati <i>0.50% Senior citizens in all tenures,0.25% for Renewal,Senior citizen Renewal 0.50+0.25 =0.75%. Additional 0.10% for all women. (effective from 10 March 2023)</i>	AA+/STABLE STABLE by ICRA	12M	5000*1k	7.34	5000*1k	7.39	5000*1k	7.46	5000*1k	7.60	7.60
		18M		7.48		7.53		7.60		7.75	7.75
		24M		7.76		7.82		7.89		8.05	8.05
		30M		7.90		7.96		8.04		8.20	8.20
		36M		7.95		8.01		8.09		8.25	8.25
		42M		8.00		8.06		8.14		8.30	8.30
Shriram Unnati Jubilee Deposits		50M	8.18	8.24	8.33	8.50	8.50				
		60M	8.18	8.24	8.33	8.50	8.50				
<b>CENT BANK HOME FINANCE</b>											
CENT BANK HOME FINANCE FOR PUBLIC DEPOSITS <i>0.25% Senior citizens in all tenures.</i>	FA-(Outlook Stable) by CRISIL	12-36M	N/A	N/A	N/A	N/A	N/A	N/A	100000*1K	7.85	7.85
		39-120M		N/A		N/A		N/A		7.90	7.90
CENT BANK HOME FINANCE ROI FOR ICIBINTER CORPORATE DEPOSIT(NON PUBLIC) <i>effective from 10/05/2023</i>		12-36M	N/A	N/A	N/A	N/A	N/A	N/A	100000*1K	7.85	7.85
		39-120M		N/A		N/A		N/A		7.90	7.90
<b>KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD.(KTDFC)</b>											
KTDFC <i>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 F/Y will be sent in advance. Approval requires for Single Application of Rs. 50L &amp; Above (effective from 15th July 2022)</i>	Guaranteed by Government of Kerala	12M	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.00	NA
		24M		N/A		N/A		N/A		7.00	NA
		36M		N/A		N/A		N/A		7.00	NA
		48M		N/A		N/A		N/A		6.75	NA
		60M		N/A		N/A		N/A		6.75	NA
<b>LIC HOUSING FINANCE LTD.</b>											
Upto 20CR <i>For Sr. Citizen 0.25% extra p.a. (for deposits upto 20000 &amp; above but less than 2Cr.)Interest Payable &amp; Compounding on annually basis. (EFFECTIVE FROM 12th April - 2023)</i>	CRISIL "AAA"	12M	2Lac*10k	7.00	2Lac*10k	N/A	2Lac*10k	N/A	2Lac*10k	7.25	7.25
		18M		7.10		N/A		7.35		7.35	
		24M		7.35		N/A		7.60		7.60	
		36M		7.50		N/A		7.75		7.75	
Above 20CR	CRISIL "AAA"	60M		7.50		N/A		N/A		7.75	7.75
		12M		7.00		N/A		N/A		7.25	7.25
		18M		7.00		N/A		N/A		7.25	7.25
		24M		7.25		N/A		N/A		7.50	7.50
		36M		7.50		N/A		N/A		7.75	7.75
		60M		7.50		N/A		N/A		7.75	7.75
<b>SUNDARAM BNP PARIBAS HOME FINANCE</b>											
for Trusts only <i>effective from 16th March 2023</i>	MAAA/ STABLE BY ICRA	12M	10K * 1K	...	10K * 1K	7.25	10K * 1K	N/A	10K * 1K	7.45	...
		24M		...		7.53		7.75		...	
		36M		7.72		7.77		N/A		8.00	...
		48M		7.72		7.77		N/A		8.00	...
		60M		7.72		7.77		N/A		8.00	...
<b>DAMODAR THREADS LTD.</b>											
Damodar Threads <i>0.50 % additional ROI for sr citizen (60yrs)/Employees of group.</i>	CARE BBB-	12M	25K*1K	N/A	25K*1K	N/A	25K*1K	N/A	25K*1K	9.00	9.00
		24M		N/A		N/A		9.50		9.50	
		36M		N/A		N/A		10.00		10.00	

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Scheme Name	Credit Rating	Investment Period	Amount	Monthly		Quarterly		Half Yearly		Yearly	Cumulative
				ROI	Amount	ROI	Amount	ROI	Amount		
<b>JK LAKSHMI CEMENT PVT. LTD.</b>											
JK Lakshmi Cement Pvt. Ltd. <small>Interest payable &amp; compounding on Annually ending 0.50% additional I ROI for Sr citizen Employees, Shareholders, Rs 5 Lacs (Effective from 01-01-2021)</small>	AA- (FD) by CARE	12M		N/A		N/A		N/A	1lac * 50k	6.75	6.75
		24M		N/A		N/A		N/A		7.25	7.25
		36M		N/A		N/A		N/A		7.35	7.35
<b>JK Tyres &amp; Industries Ltd.</b>											
JK Tyres & Industries Ltd. <small>Interest payable &amp; compounding on Annually ending 0.50% additional I ROI for Sr citizen Employees,</small>	CARE A- Negative / CARE A2+	12M		N/A		N/A		N/A	1lac * 50k	6.75	6.75
		24M		N/A		N/A		N/A		7.25	7.25
		36M		N/A		N/A		N/A		7.35	7.35
<b>JK PAPERS PVT LTD.</b>											
JK Papers Pvt. Ltd. <small>Interest payable &amp; compounding on Annually ending 0.50% additional I ROI for Sr citizen Employees, &amp; Shareholders (Effective from 01-01-2021) RENEWAL ONLY (effective from 1st January 2022)</small>	(IND 1A-) by IRRPL	12M		N/A		N/A		N/A	1lac * 10k	6.75	6.75
		24M		N/A		N/A		N/A		7.25	7.25
		36M		N/A		N/A		N/A		7.35	7.35
<b>MUKAND INFINITE RESOLVE</b>											
Minimum Deposit Amount of ` 50,000/- for Cumulative Scheme, Additional amounts in multiples of ` 1,000/- ii Option available on single deposit of ` 1 Lakh and above to receive interest on monthly basis.		3 YEARS	50,000 To 1,99,000		50,000 To 1,99,000	7.00%	50,000 To 1,99,000	N/A	50,000 To 1,99,000	7.00%	7.00% (YIELD-7.71%)
			2,00,000 To 4,99,000		2,00,000 To 4,99,000		2,00,000 To 4,99,000				
			5,00,000 To 9,99,000		5,00,000 To 9,99,000		5,00,000 To 9,99,000				
			10,00,000 above		10,00,000 above		10,00,000 above				
<b>GODREJ &amp; BOYCE mfg</b>											
Godrej & Boyce mfg <small>Fresh/Renewal accepted from ANHEDIMBARD AND MUMBAI/RAJSHTRA ONLY is availble (effective from 14 Sep 2022)</small>	FAA(Stable) (CRISIL)	12M		N/A		N/A		N/A		NA	NA
		24M	25K * 1K	N/A		N/A	25K * 1K	N/A		NA	NA
		36M		7.00		N/A		7.10		NA	NA
<b>PUDUMJEE PAPER PRODUCTS LTD (Only Mumbai &amp; Pune)</b>											
Pudumjee Paper Products Ltd <small>The Company only accepts Renewals of Deposits, Interest payable on Qtr. from date of relization</small>	FA/Stable by CRISIL	12M		N/A	25K*5K	N/A		N/A	25K*5K	NA	NA
		24M		N/A		N/A		N/A		NA	NA
		36M		N/A		7.25		N/A		NA	7.25
<b>CAPITAL GAIN BONDS: ( Tax Saving u/s 54EC)</b>											
IRFC	AAA/Stable	5 Year	20K * 10K	5.25		Interest payable on October 15		Interest payable annually.			
REC	AAA/Stable by			5.25		Interest payable on June 30					
PFC	AAA/Stable by			5.25		Interest payable on July 31					
<b>RBI FLOATING RATE BONDS</b>											
HDFC (GOI Floating Rate Bonds)		7 Year	1K * 1K	8.05	* 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 payment/investment. 2. You are advised to independently verify the data of Investee Company and their rating from the rating agencies. 3. R/R is not liable for soundness of any investee company or investments made through it. 4. * used in column of amount is refer to multiple.											

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