

Rate of Interest Structure - Fixed Deposit - (JUNE 2022)											
Scheme Name	Credit Rating	Investment Period	Monthly		Quarterly		Half Yearly		Yearly		Cumulative ROI
			Amount	ROI	Amount	ROI	Amount	ROI	Amount	ROI	
<b>HDFC LTD (Individual)</b>											
HDFC Regular UPTO 2CR 0.25% extra interest for Senior Citizen Deposits up to 2 Crore only	CRISIL"FAAA" ICRA "MAAA"	12-23M	40000*1k	5.45	20000*1k	5.50	20000*1k	5.55	20000*1k	-	5.65
		24-35M		5.95		6.00		6.05		6.15	6.15
		36-59M		6.30		6.35		6.40		6.50	6.50
		60-83M		6.50		6.55		6.60		6.70	6.70
		84-120M		6.60		6.65		6.70		6.80	6.80
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" ICRA "MAAA"	12-23M	40000*1k	5.45	20000*1k	5.50	20000*1k	5.55	20000*1k	-	5.65
		24-35M		6.05		6.10		6.15		6.25	6.25
		36-59M		6.30		6.35		6.40		6.50	6.50
		60-83M		6.50		6.55		6.60		6.70	6.70
		84-120M		6.60		6.65		6.70		6.80	6.80
HDFC Regular >5CR upto 10CR	CRISIL"FAAA" ICRA "MAAA"	12-23M	40000*1k	5.50	20000*1k	5.55	20000*1k	5.60	20000*1k	-	5.70
		24-35M		6.10		6.15		6.20		6.30	6.30
		36-59M		6.30		6.35		6.40		6.50	6.50
		60-83M		6.50		6.55		6.60		6.70	6.70
		84-120M		6.60		6.65		6.70		6.80	6.80
HDFC Regular >10CR <25CR	CRISIL"FAAA" ICRA "MAAA"	12-23M	40000*1k	5.55	20000*1k	5.60	20000*1k	5.65	20000*1k	-	5.75
		24-35M		6.20		6.25		6.30		6.40	6.40
		36-59M		6.30		6.35		6.40		6.50	6.50
		60-83M		6.55		6.60		6.65		6.75	6.75
		84-120M		6.60		6.65		6.70		6.80	6.80
HDFC Premium Deposits upto 2cr	CRISIL"FAAA" ICRA "MAAA"	15M	40000*1k	5.65	20000*1k	5.70	20000*1k	5.75	20000*1k	-	5.85
		18M		5.75		5.80		5.85		5.95	5.95
		22M		5.90		5.95		6.00		6.10	6.10
		30M		6.10		6.15		6.20		6.30	6.30
		44M		6.55		6.60		6.65		6.75	6.75
HDFC Premium Deposits EXCEEDING 2cr upto 5 cr.	CRISIL"FAAA" ICRA "MAAA"	18M	40000*1k	5.50	20000*1k	5.55	20000*1k	5.60	20000*1k	5.70	5.70
		30M		6.10		6.15		6.20		6.30	6.30
		33M		6.45		6.50		6.55		6.65	6.65
HDFC Special Deposit upto 2cr		66M	40000*1k	6.65	20000*1k	6.70	20000*1k	6.75	20000*1k	6.85	6.85
		77M		6.65		6.70		6.75		6.85	6.85
		99M		6.75		6.80		6.85		6.95	6.95
<b>HDFC LTD (HUF, Trust &amp; Institutions)</b>											
HDFC Regular UPTO 2CR	CRISIL"FAAA" ICRA "MAAA"	12-23M	40000*1K	5.45	20000*1K	5.50	20000*1K	5.55	20000*1K	-	5.65
		24-35M		5.95		6.00		6.05		6.15	6.15
		36-59M		6.30		6.35		6.40		6.50	6.50
		60-83M		6.50		6.55		6.60		6.70	6.70
		84-120M		6.60		6.65		6.70		6.80	6.80
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" ICRA "MAAA"	12-23M	40000*1K	5.45	20000*1K	5.50	20000*1K	5.55	20000*1K	-	5.65
		24-35M		6.05		6.10		6.15		6.25	6.25
		36-59M		6.30		6.35		6.40		6.50	6.50
		60-83M		6.50		6.55		6.60		6.70	6.70
		84-120M		6.60		6.65		6.70		6.80	6.80
HDFC Regular >5CR upto 10CR	CRISIL"FAAA" ICRA "MAAA"	12-23M	40000*1K	5.50	20000*1K	5.55	20000*1K	5.60	20000*1K	-	5.70
		24-35M		6.10		6.15		6.20		6.30	6.30
		36-59M		6.30		6.35		6.40		6.50	6.50
		60-83M		6.50		6.55		6.60		6.70	6.70
		84-120M		6.60		6.65		6.70		6.80	6.80
HDFC Regular >10CR <25CR	CRISIL"FAAA" ICRA "MAAA"	12-23M	40000*1K	5.55	20000*1K	5.60	20000*1K	5.65	20000*1K	-	5.75
		24-35M		6.20		6.25		6.30		6.40	6.40
		36-59M		6.30		6.35		6.40		6.50	6.50
		60-83M		6.55		6.60		6.65		6.75	6.75
		84-120M		6.60		6.65		6.70		6.80	6.80
HDFC Premium Deposits upto 2cr	CRISIL"FAAA" ICRA "MAAA"	15M	40000*1K	5.65	20000*1K	5.70	20000*1K	5.75	20000*1K	-	5.85
		18M		5.75		5.80		5.85		5.95	5.95
		30M		6.10		6.15		6.20		6.30	6.30
HDFC Premium Deposits EXCEEDING 2cr UPTO 5Cr	CRISIL"FAAA" ICRA "MAAA"	18M	40000*1K	5.50	20000*1k	5.55	20000*1k	5.60	20000*1k	5.70	5.70
		30M		6.10		6.15		6.20		6.30	6.30
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
		77M		6.65		6.70		6.75		6.85	6.85
		99M		6.75		6.80		6.85		6.95	6.95
<b>MAHINDRA FINANCE</b>											
Mahindra fin Samruddhi Fixed Deposits upto 50 lakhs 0.25% extra for Sr. Citizen & 0.35% extra to Employees/Employees' relative (All M&M Group Companies Employees).Interest Compounded Annually Approval Required Amt Rs. 1 Cr.		12M	25000*1k	5.20	25000	5.55	25000	5.65	25000	5.75	5.75
		24M		5.80		6.15		6.25		6.35	6.35
		36M		6.20		6.55		6.65		6.75	6.75
		48M		6.30		6.65		6.75		6.85	6.85
		60M		6.45		6.80		6.90		7.00	7.00
		12M		NA		5.30		5.40		NA	5.50

Mahindra fin Samruddhi Fixed Deposits above 50 lakhsupto 5 Cr	FAAA Rating by CRISIL	24M	5000000	NA	5000000	5.75	5000000	5.85	5000000	NA	5.95						
		36M		NA		6.15		6.25		NA	6.35						
		48M		NA		6.15		6.35		NA	6.45						
		60M		NA		6.35		6.45		NA	6.45						
Mahindra fin Samruddhi Fixed Deposits above 5Cr		12M	50000000	NA	50000000	.	50000000	5.15	50000000	NA	5.25						
		24M		NA		32.00		5.70		NA	5.80						
		36M		NA		5.95		6.05		NA	6.15						
		48M		NA		6.05		6.15		NA	6.25						
60M	NA	6.05	6.15	NA	6.25												
<b>BAJAJ FINANCE LTD. (For All Investor Category)</b>																	
Bajaj Finance Ltd 0.25% for Senior Citizens. Deposits > Rs. 5 Cr, prior approval from Company. Interest Compounded Annually. TABLE-1	FAAA Rating by CRISIL	12-23M	25000*K	5.60	25000*1K	5.63	25000*1K	5.67	25000*1K	5.75	5.75						
		24-35M		6.22		6.25		6.40		6.40							
		36-60M		6.79		6.82		6.88		7.00	7.00						
		15M		5.84		5.87		6.00		6.00	6.00						
OTHER THAN TABLE-1		18M	25000*K	5.94	25000*K	5.97	25000*K	6.01	25000*K	6.10	6.10						
		22M		6.08		6.11		6.16		6.25	6.25						
		30M		6.31		6.35		6.40		6.50	6.50						
		33M		6.55		6.59		6.64		6.75	6.75						
44M	6.97	7.01	7.08	7.20	7.20	7.20											
<b>ICICI HOME FINANCE</b>																	
Public Deposit < 2cr Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr. Individual, NRI, HUF, Trust and Foundations Clubs, Partnership Firms, Association of Persons.	FAAA/ Stable Rating by CRISIL	12-24M	40000*1K	5.10	20000*1K	5.15	N/A	NA	10000*1K	5.25	5.25						
		24-36M		5.80		5.85		5.85		5.95							
		36-60M		6.40		6.45		NA		6.60	6.60						
		60-84M		6.60		6.65		NA		6.80	6.80						
Special Scheme Public Deposit < 2cr		84-120M	40000*1K	6.75	20000*1K	6.80	N/A	NA	10000*1K	6.95	6.95						
		39M		6.65		6.70		6.85		6.85							
		45M		6.75		6.80		6.95		6.95							
		65M		6.80		6.85		7.00		7.00							
Other than public deposits < 2cr Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr. Body Corporate (ex. LLP), Pvt Ltd. Companies, Corporation, Statutory Borads, Local Authorities, Banks, Public Housing Agency (ex MHADA)		12-24M	40000*1K	3.90	20000*1K	3.95	N/A	NA	10000*1K	4.00	4.00						
		24-36M		5.80		5.85		5.95		5.95							
		36-60M		6.40		6.45		NA		6.60	6.60						
		60-84M		6.60		6.65		NA		6.80	6.80						
Special Scheme other than public deposits < 2cr		84-120M	40000*1K	6.75	20000*1K	6.80	N/A	NA	10000*1K	6.95	6.95						
		39M		6.65		6.70		6.85		6.85							
		45M		6.75		6.80		6.95		6.95							
		65M		6.80		6.85		7.00		7.00							
<b>PNB Housing Finance Ltd.</b>																	
Deposit Upto 5 Cr 0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required (w.e.f. 5th January 2022)	FAA+/ Negative rating by CRISIL	12-23M	25000*1K	5.60	10000*1K	5.63	10000*1K	5.66	10000*1K	5.75	5.75						
		24-35M		5.98		6.01		6.05		6.15	6.15						
		36-47M		6.40		6.44		6.49		6.60	6.60						
		48-59M		6.78		6.82		6.88		7.00	7.00						
		60-71M		6.78		6.82		6.88		7.00	7.00						
		72-84M		6.78		6.82		6.88		7.00	7.00						
		120M		6.78		6.82		6.88		7.00	7.00						
<b>SHRIRAM TRANSPORT FINANCE LTD.</b>																	
Shriram Unnati Upto 5Cr 0.50% Senior citizens in all tenures.0.25% for Renewal.Senior citizen Renewal 0.50+0.25 =0.75%. Bulk deposit rates are also available for deposit above 5 cr contact HO.	FAAA/ STABLE by CRISIL	12M	5000*1k	6.31	5000*1k	6.35	5000*1k	6.40	5000*1k	6.50	6.50						
		24M		6.54		6.58		6.64		6.75	6.75						
		36M		7.48		7.53		7.60		7.75	7.75						
		48M		7.53		7.58		7.65		7.80	7.80						
Shriram Unnati > 5Cr 0.50% Senior citizens in all tenures.0.25% for Renewal.Senior citizen Renewal 0.50+0.25 =0.75%. Bulk deposit rates are also available for deposit above 5 cr contact HO.	FAAA/ STABLE by CRISIL	60M	5000*1k	7.62	5000*1k	7.67	5000*1k	7.75	5000*1k	7.90	7.90						
		12M		6.56		6.60		6.66		6.77	6.77						
		24M		6.79		6.83		6.89		7.01	7.01						
		36M		7.73		7.79		7.86		8.02	8.02						
CENT BANK HOME FINANCE 0.25% Senior citizens in all tenures.	FA-(Outlook Stable) by CRISIL	48M	10000*1K	7.78	10000*1K	7.84	N/A	7.91	10000*1K	8.07	8.07						
		60M		7.87		7.93		8.01		8.17	8.17						
		12-18M		6.80		6.80		6.80		6.80	6.80						
		21-36M		6.80		6.80		6.80		6.80	6.80						
CENT BANK HOME FINANCE		39-60M	10000*1K	7.00	10000*1K	7.00	N/A	7.00	10000*1K	7.00	7.00						
		63-120M		7.00		7.00		7.00		7.00	7.00						
		<b>Kerala Transport Development Finance Corporation Ltd.(KTDFC)</b>															
		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 be sent in advance. Approval requires for Single Application of Rs. 50L & Above.(effective from 1stJan,2021)		Guaranteed by Government of Kerala		12M		NA		NA	NA	NA	NA	NA	NA	6.00	NA
24M	NA		NA		6.00	NA											
36M	NA		NA		6.00	NA											
48M	NA		NA		5.75	NA											
60M	NA	NA	5.75	NA	NA												
<b>LIC Housing Finance Ltd.</b>																	
Upto 20CR For Sr. Citizen 0.25% extra Interest Payable & Compounding on annually basis. (EFFECTIVE FROM 24TH MAY 2022)	CRISIL "FAAA"	12M	2Lac*10k	5.45	NA	NA	NA	NA	2Lac*10k	5.60	5.60						
		18M		5.75		NA		5.90		5.90							
		24M		6.10		NA		6.25		6.25							
		36M		6.25		NA		6.40		6.40							
		60M		6.45		NA		6.60		6.60							
		12M		4.85		NA		4.95		4.95							
18M	5.15	NA	5.25	5.25													

Above 20CR	CRISIL "FAAA"	24M		5.50		NA		NA		5.60	5.60
		36M		5.65		NA		NA		5.75	5.75
		60M		5.85		NA		NA		5.95	5.95
<b>Sundaram BNP Paribas Home Finance</b>											
Individuals other than Senior Citizens 0.50 % for sr citizen (60yrs)	MAAA/ STABLE BY ICRA	12M		...		5.50		NA		5.50	...
		24M		...		5.90		NA		5.90	...
		36M		6.02		6.05		NA		6.05	...
		48M		6.02		6.05		NA		6.05	...
		60M		6.02		6.05		NA		6.05	...
Trusts	MAAA/ STABLE BY ICRA	12M	10K * 1K	...		5.50		NA		5.50	...
		24M		...		5.90		NA		5.90	...
		36M		6.52		6.55		NA		6.55	...
		48M		6.52		6.55		NA		6.55	...
		60M		6.52		6.55		NA		6.55	...
<b>Damodar Threads Ltd.</b>											
Damodar Threads 0.50 % additional ROI for sr citizen (60yrs)/Employees of group.	CARE BBB-	12M		NA		NA		NA		9.00	9.00
		24M		NA		NA		NA		9.50	9.50
		36M		NA		NA		NA		10.00	10.00
<b>JK Lakshmi Cement Pvt. Ltd. (brokerage will be payable on maturity)</b>											
JK Lakshmi Cement Pvt. Ltd. Interest payable & compounding on Annually ending 0.50% additional I ROI for Sr citizen Employees, Shareholders, Rs 5 Lacs (Effective from 01-01- 2021)	AA- (FD) by CARE	12M		NA		NA		NA		6.75	6.75
		24M		NA		NA		NA		7.25	7.25
		36M		NA		NA		NA		7.35	7.35
<b>JK Tyres &amp; Industries Ltd.</b>											
JK Tyres & Industries Ltd. Interest payable & compounding on Annually ending 0.50% additional I ROI for Sr citizen Employees, RENEWAL ONLY	CARE A- Negative / CARE A2+	12M		NA		NA		NA		6.75	6.75
		24M		NA		NA		NA		7.25	7.25
		36M		NA		NA		NA		7.35	7.35
<b>JK Papers Pvt. Ltd. (brokerage will be payable on maturity)</b>											
JK Papers Pvt. Ltd. Interest payable & compounding on Annually ending 0.50% additional I ROI for Sr citizen Employees, & Shareholders (Effective from 01-01-2021) RENEWAL ONLY (effective from 1st January 2022)	(IND IA-) by IRRPL	12M		NA		NA		NA		6.75	6.75
		24M		NA		NA		NA		7.25	7.25
		36M		NA		NA		NA		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/- 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	NA	50,000 To 1,99,000	
		2,00,000 To 4,99,000		2,00,000 To 4,99,000				2,00,000 To 4,99,000	NA	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	NA	5,00,000 To 9,99,000	
		10,00,000 above		10,00,000 above				10,00,000 above	NA	10,00,000 above	
											7.00%
<b>Kores India Ltd.</b>											
Kores India Ltd. 0.25 % additional ROI for sr citizen (60yrs) - Interest is payable on Qtr. ending basis & Interest will be compounded Qtr. Only renewal is available	BBB Stable by CRISIL	12M		NA		NA		NA		8.00	8.00
		24M		NA		NA		NA		8.50	8.50
		36M		NA		NA		NA		9.00	9.00
<b>GODREJ &amp; Boyce mfg</b>											
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		NA		NA	NA
		36M		6.40		NA		6.50		NA	NA
<b>Pudumjee Paper Products Ltd (Only Mumbai &amp; Pune)</b>											
Pudumjee Paper Products Ltd The Company only accepts Renewals of Deposits. Interest payable on Qtr. from date of realization	FA/Stable by CRISIL	12M		NA	25K*5K	NA		NA		NA	NA
		24M		NA		NA		NA		NA	NA
		36M		NA		7.25		NA		NA	7.25
<b>Vadial Industries Ltd.</b>											
Vadial Industries 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	N/A	8.00
		24M		8.50		8.50		8.50		8.50	8.50
		36M		9.00		9.00		9.00		9.00	9.00
<b>Capital Gain Bonds: ( Tax Saving u/s 54EC)</b>											
IRFC	AAA/Stable	5 Year	20K * 10K	5.00				Interest payable on October 15		Interest payable annually.	
REC	AAA/Stable by			5.00				Interest payable on June 30			
PFC	AAA/Stable by			5.00				Interest payable on July 31			
NHAI	AAA/Stable by			5.00	10K * 1K			Interest payable on April 1			
<b>RBI FLOATING RATE BONDS</b>											
HDFC (GOI Floating Rate Bonds)		7 Year	1K * 1K	7.15 (UPDATED EVERY SIX MONTHS)				* Selected centers i.e. New Delhi, Mumbai, Bangalore, Lucknow			
<p>*Terms &amp; Conditions:</p> <ol style="list-style-type: none"> <li>All the above terms are subject to change without any prior notice, it is advisable to confirm ROI before making the payment/investment.</li> <li>You are advised to independently verify the data of Investee Company and their rating from the rating agencies.</li> <li>RR is not liable for soundness of any investee company or investments made through it.</li> <li>* used in column of amount is refer to multiple .</li> </ol>											

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**Systematix Shares and Stocks (India) Limited:**

**Registered and Corporate address:** The Capital, A-wing, No. 603 – 606, 6th Floor, Plot No. C-70, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051

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