

**Fixed Deposit Companies (Sep'19)**

Company Name Period	Rating	Rate of Interest (%)							Minimum Amount	Remarks	
		1yr	18M	2yr	3yr	4yr	5yr	6-7yr			
Bajaj Finance Ltd.(For Ind & HUF)-Any Amount		8.00	-	8.05	8.35	8.35	8.35	-	25000/- 15M=100000/-	0.35% extra for Sr. Citizen or 0.25% extra for existing customer (15 days gap in first & second deposit) & 0.10% extra in renewal upto Rs.5 Cr.	
Bajaj Finance Ltd.(For Non Individual)-for upto Rs. 2.50 Crore		ROI for Non Individual not fixed, please confirm from us before investment							-	0.25% extra for existing customer (15 days gap in first & second deposit)	
Bajaj Finance Ltd.(For Non Individual)-for above Rs. 2.50 Crore to Rs. 5 Cr.		ROI for Non Individual not fixed, please confirm from us before investment							-	0.25% extra for existing customer (15 days gap in first & second deposit)	
Cent Bank Home Finance Ltd.- upto Rs. 1 Crore-Only Renewal	FA by Crisil	7.75	8.00	8.00	8.00	8.25	8.25	8.00	Cum-5000/- Non Cum-10000/-	0.25% extra for Sr. Citizen	
GATI Ltd.	A+ by CARE	8.50	-	8.75	9.00	-	-	-	21000/-	0.25% extra for Sr. Citizen or Shareholder.	
Gruh Finance Ltd.	FAAA by Crisil, MAAA by ICRA	7.75	13M=7.75	7.75	8.00	8.00	8.00	8.25	1000/-	0.25% extra for Sr. Citizen & Females upto Rs. 1 Crore	
Gruh Finance Ltd (For Trust)		8.00	13M=8.00	8.00	8.25	8.25	8.25	8.50	1000/-		
HDFC Premium Deposit (upto Rs. 2 Cr.) For Individual		15M=7.67	22M=7.77	30M=7.72	44M=7.77					20000/-	0.25% extra for Sr. Citizen upto Rs.1 Crore
HDFC Special Deposit (upto Rs. 2 Cr.) For Individual		33M=7.82	-	66M=7.82	-						0.25% extra for Sr. Citizen upto Rs.2 Crore
HDFC Ltd-Regular (upto Rs. 2 Cr.)- For Individual		7.62	-	7.62	7.62	7.62	7.62	7.62		0.25% extra for Sr. Citizen upto Rs.1 Crore	
HDFC Ltd-Regular (above Rs. 2 Cr. To Rs. 5 Crore)- For Individual & Trust		7.77	-	7.77	7.77	7.77	7.77	7.77		0.25% extra for Sr. Citizen upto Rs.2 Crore	
HDFC Ltd-Regular (above Rs. 5 Cr. To Rs. 10 Crore)- For Individual & Trust		7.67	-	7.67	7.67	7.67	7.67	7.67		0.25% extra for Sr. Citizen upto Rs.2 Crore	
HDFC Ltd-Regular (above Rs. 10 Cr. < Rs. 25 Crore)- For Individual & Trust		7.72	-	7.72	7.72	7.72	7.72	7.72		0.25% extra for Sr. Citizen upto Rs.2 Crore	
HDFC Premium Deposit (upto Rs. 2 Cr.) For Trust		15M=7.82	-	30M=7.82	-						0.25% extra for Sr. Citizen upto Rs.1 Crore
HDFC Special Deposit (upto Rs. 2 Cr.) For Trust		33M=7.87	-	66M=7.87	-						0.25% extra for Sr. Citizen upto Rs.1 Crore
HDFC Ltd-Regular (upto Rs. 2 Cr.)- For Trust		7.72	-	7.72	7.72	7.72	7.72	7.72		0.25% extra for Sr. Citizen upto Rs.1 Crore	
HDFC Smart Deposit Foundation/institution under Sec 25		31 to 90 Days=6.25	91 to180 Days=6.75	181 D<12 Month=7.10	12-60 Months=7.57					20000/-	-
ICICI Home Finance (upto Rs.5 Cr.)	FAAA by CRISIL, AAA by CARE & MAAA by ICRA	7.60	-	7.85	8.00	8.05	8.20	8.20	Cum/Annually-10000/- , Monthly-40000/- ,Qtrly-20000/-	0.25% extra for Sr. Citizen	
ICICI Home Finance (upto Rs.5 Cr.)		15m=7.85%	20m= 7.85%	30m=7.90%	35m=7.95%	40m=8.05%	75m=8.20%	90m= 8.20%		0.25% extra for Sr. Citizen	
J K Lakshmi Cement Ltd.	AA by CARE	8.00	-	8.25	8.35	-	-	-	25000/-	0.50% add. interest to sr. citizen , employees, shareholders and person investing Rs. 5 lacs and above- max. 0.50%	
Kerala Trans Develop Finance Corp Ltd (<25 Lac)		7.50	-	7.50	7.50	7.25	7.25	-	10000/-	0.25% extra for Sr. Citizen	
Kerala Trans Develop Finance Corp Ltd (25lac & upto 50 lac)	Kerala Govt.	7.50	-	7.50	7.50	7.25	7.25	-	10000/-	0.25% extra for Sr. Citizen	
Kerala Trans Develop Finance Corp Ltd (>50 lac)		7.50	-	7.50	7.50	7.25	7.25	-	10000/-	0.25% extra for Sr. Citizen	
LIC Housing Finance Ltd. less than Rs. 20 Crore	FAAA by CRISIL	7.85	7.85	7.90	7.95	-	7.95	-	10000/-	0.25% extra for Sr. Citizen less than Rs. 25 Crore	
M&M Financial services Ltd for upto Rs. 1 Crore only	FAAA by CRISIL	7.75	7.75	8.10	8.45	8.45	8.45	-	10000/-	0.25% extra for Sr. Citizen	
Omaxe Ltd	BBB by CARE	10.50	-	11.00	11.50	-	-	-	50000/-	-	
PNB Housing Finance Ltd. (For Upto Rs. 5 Crore)		8.30	-	8.30	8.40	8.40	8.45	8.30	10000/-	0.25% extra for Sr. Citizen upto Rs.1 Crore	
PNB Housing Finance Ltd. (For Upto Rs. 5 Crore)	FAAA by CRISIL	15M=8.30	22M=8.35	30M=8.30	44M=8.45					10000/-	0.25% extra for Sr. Citizen upto Rs.1 Crore
Shriram Transport Finance-Unnati Scheme (upto Rs. 5 Crore)-For Individual & Trust		8.25	-	8.50	9.00	9.00	9.25	-	Cum-5000/- Non Cum-10000/-	0.25% extra for Sr. Citizen & 0.25% extra for Renewal Require Mail for above Rs. 1 Crore for Approval from Company	
Shriram Transport Finance-Unnati Scheme (Upto Rs. 1 Crore)-For Otherthan Individual & Trust	FAAA by CRISIL, MAA+ by ICRA	8.25	-	8.50	9.00	9.00	9.25	-	Cum-5000/- Non Cum-10000/-	-	
Shriram Transport Finance-Unnati Scheme (Above Rs. 1 Crore)-For Otherthan Individual & Trust		8.25	-	8.50	9.00	9.00	9.25	-	-	Require Mail for above Rs. 1 Crore for Approval from Company	
Shriram City Union (upto Rs. 5 Crore)-For Individual & Trust		8.25	-	8.50	9.00	9.00	9.25	-	Cum-5000/- Non Cum-10000/-		
Shriram City Union (Upto Rs. 1 Crore)-For Otherthan Individual & Trust	MAA+ by ICRA	8.25	-	8.50	9.00	9.00	9.25	-	-	0.25% extra for Sr. Citizen & 0.25% extra for Renewals	

**Capital Gain Bonds (54EC)**

REC	ROI-5.75% p.a., Minimum Amount-10000, 5Yrs Lockin Period
PFC	ROI-5.75% p.a., Minimum Amount-10000, 5Yrs Lockin Period
IRFC	ROI-5.75% p.a., Minimum Amount-10000, 5Yrs Lockin Period
NHAI	ROI-5.75% p.a., Minimum Amount-10000, 5Yrs Lockin Period

**Govt. of India Saving Bond-7.75% (Taxable)**

HDFC	ROI-7.75%, Minimum Amount -1000, 7 Yrs Lockin Period
SBI (In Delhi & Mumbai Only)	ROI-7.75%, Minimum Amount -1000, 7 Yrs Lockin Period

\* Interest & Brokerage structure may be revised by company from time to time. Please confirm Interest & brokerage rates before submitting the application.