

# Fixed Deposit Tracker

OCTOBER'2022



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Company Name	Rating	Period	Non Cumulative ROI (% p.a.)				Cumulative ROI (%)	Tentative Yield	Compounding	Minimum Amount	Remarks
			Monthly	Quarterly	Half-Yearly	Yearly					
Bajaj Finance Ltd. (Ind & HUF) upto Rs. 5 Crore	FAAA by Crisil, MAAA by ICRA	12M	6.36	6.40	6.45	6.55	6.55	6.55	Annually	15000/-	0.25% extra for Sr. Citizen upto Rs.5 Cr.
		15M	6.50	6.54	6.59	6.70	6.70	6.77			
		18M	6.60	6.63	6.69	6.80	6.80	6.93			
		22M	6.83	6.87	6.93	7.05	7.05	7.24			
		24M	7.02	7.06	7.12	7.25	7.25	7.51			
		30M	7.11	7.16	7.22	7.35	7.35	7.77			
		33M	7.11	7.16	7.22	7.35	7.35	7.83			
		36M	7.16	7.20	7.27	7.40	7.40	7.96			
		44M	7.25	7.30	7.36	7.50	7.50	8.08			
		48M	7.16	7.20	7.27	7.40	7.40	8.26			
		60M	7.16	7.20	7.27	7.40	7.40	8.58			
HDFC Ltd -Regular Scheme for Individual & Trust upto Rs. 2 Crore	FAAA by Crisil, MAAA by ICRA	12M	6.15	6.20	6.25	-	6.35	6.35	Annually	Monthly: 40000/-, Other: 20000/-	0.25% extra for Sr. Citizen
		24M	6.45	6.50	6.55	6.65	6.65	6.87			
		36M	6.65	6.70	6.75	6.85	6.85	7.33			
		48M	6.65	6.70	6.75	6.85	6.85	7.59			
		60M	6.70	6.75	6.80	6.90	6.90	7.92			
		72M	6.70	6.75	6.80	6.90	6.90	8.21			
		84M	6.85	6.90	6.95	7.05	7.05	8.73			
		120M	6.85	6.90	6.95	7.05	7.05	9.76			
HDFC Ltd -Regular Scheme for Individual & Trust for above Rs. 2 Crore to Rs. 10 Crore	FAAA by Crisil, MAAA by ICRA	12M	6.50	6.55	6.60	-	6.70	6.70	Annually	Above Rs 2 Crore	-
		24M	6.65	6.70	6.75	6.85	6.85	7.08			
		36M	6.80	6.85	6.90	7.00	7.00	7.50			
		48M	6.80	6.85	6.90	7.00	7.00	7.77			
		60M	6.80	6.85	6.90	7.00	7.00	8.05			
		72M	6.80	6.85	6.90	7.00	7.00	8.35			
		84M	6.80	6.85	6.90	7.00	7.00	8.65			
		120M	6.80	6.85	6.90	7.00	7.00	9.67			
HDFC Special Scheme for Individual & Trust upto Rs.2 Crore	FAAA by Crisil, MAAA by ICRA	33 M	6.80	6.85	6.90	7.00	7.00	7.43	Annually	Monthly: 40000/-, Other: 20000/-	0.25% extra for Sr. Citizen
		66 M	6.85	6.90	6.95	7.05	7.05	8.27			
		77 M	6.80	6.85	6.90	7.00	7.00	8.48			
		99 M	6.90	6.95	7.00	7.10	7.10	9.23			
HDFC Premium Scheme for Individual & Trust upto Rs.2 Crore	FAAA by Crisil, MAAA by ICRA	15M	6.30	6.35	6.40	-	6.50	6.57	Annually	Monthly: 40000/-, Other: 20000/-	0.25% extra for Sr. Citizen
		18M	6.40	6.45	6.50	6.60	6.60	6.72			
		22M	6.50	6.55	6.60	6.70	6.70	6.87			
		30M	6.60	6.65	6.70	6.80	6.80	7.16			
		44M	6.80	6.85	6.90	7.00	7.00	7.68			
HDFC Premium Scheme for Individual & Trust above Rs Rs.2	FAAA by Crisil, MAAA by ICRA	18M	6.60	6.65	6.70	6.80	6.80	6.93	Annually	Above Rs 2 Crore	-
		30M	6.75	6.80	6.85	6.95	6.95	7.33			
		44M	6.80	6.85	6.90	7.00	7.00	7.68			
ICICI Home Finance Ltd. (For upto Rs. 1.99 Crore)	FAAA by CRISIL, AAA by CARE, MAAA by ICRA	12M	5.10	5.15	-	5.25	5.25	5.25	Annually	Cum/Annually:-10000/-, Monthly-40000/- ,Qtrly-20000/-	0.25% extra for Sr. Citizen
		24 M	6.30	6.35	-	6.50	6.50	6.71			
		36 M	6.50	6.55	-	6.70	6.70	7.16			
		39 M	6.65	6.70	-	6.85	6.85	7.41			
		45 M	6.75	6.80	-	6.95	6.95	7.66			
		48 M	6.50	6.55	-	6.70	6.70	7.40			
		60 M	6.70	6.75	-	6.90	6.90	7.92			
		65 M	6.80	6.85	-	7.00	7.00	8.19			
		72 M	6.70	6.75	-	6.90	6.90	8.21			
		84 M	6.75	6.80	-	6.95	6.95	8.58			
		120 M	6.75	6.80	-	6.95	6.95	9.58			
KTDFC	Kerala Govt.	12M	6.00	6.00	-	-	6.00	6.17	Monthly	10000/-	0.25% extra for Sr. Citizen
		24M	6.00	6.00	-	-	6.00	6.36			
		36M	6.00	6.00	-	-	6.00	6.56			
		48M	5.75	5.75	-	-	5.75	6.45			
		60M	5.75	5.75	-	-	5.75	6.64			
LIC Housing Finance Ltd. upto Rs. 20 Crore - Public Deposits	FAAA by Crisil	12M	6.20	-	-	6.30	6.30	6.30	Annually	20000/- But if monthly scheme than 200000/-	0.25% extra for Sr. Citizen
		18M	6.30	-	-	6.40	6.40	6.51			
		24M	6.60	-	-	6.75	6.75	6.98			
		36M	6.75	-	-	6.95	6.95	7.44			
60M	6.80	-	-	6.95	6.95	7.99					

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			Monthly	Quarterly	Half-Yearly	Yearly					
Mah & Mah Financial Services Ltd (for deposits upto Rs. 1 Crore)	FAAA by Crisil	12M	5.80	5.90	6.10	6.25	6.25	6.25	Annually	Monthly/Quarterly-50000/- , Half Yearly/Yearly-25000/- , Cumulative: 50000/-	0.25% extra for Sr. Citizen
		24M	6.20	6.20	6.40	6.60	6.60	6.82			
		36M	6.80	6.90	7.00	7.25	7.25	7.79			
		48M	6.80	6.90	7.00	7.25	7.25	8.08			
		60M	6.80	6.90	7.00	7.25	7.25	8.38			
Mah & Mah Financial Services Ltd (for deposits Above Rs. 1 Crore & upto Rs. 5 Crore)	FAAA by Crisil	12M	-	5.90	6.10	-	6.25	6.25	Annually	Min Amt -1,00,00,000/-	
		24M	-	6.20	6.40	-	6.60	6.82			
		36M	-	6.90	7.00	-	7.25	7.79			
		48M	-	6.90	7.00	-	7.25	8.08			
		60M	-	6.90	7.00	-	7.25	8.38			
Mah & Mah Financial Services Ltd (for deposits Above Rs.5 Crore)	FAAA by Crisil	12M	-	6.30	6.50	-	6.70	6.70	Annually	Min Amt -5,00,00,000/-	
		24M	-	6.60	6.80	-	7.00	7.25			
		36M	-	6.90	7.00	-	7.25	7.79			
		48M	-	6.90	7.00	-	7.25	8.08			
		60M	-	6.90	7.00	-	7.25	8.38			
PNB Housing Finance Ltd (For upto Rs. 5 Crore)	FAA+ by CRISIL, AA+ by CARE	12M	6.78	6.82	6.88	7.00	7.00	7.00	Annually	Monthly-25000/- , Quarterly, Half Yearly & Annually-10000/-	0.25% extra for Sr. Citizen
		24M	6.57	6.63	6.69	6.80	6.80	7.03			
		36M	7.30	7.34	7.41	7.55	7.55	8.13			
		48M	7.16	7.20	7.26	7.40	7.40	8.26			
		60M	7.16	7.20	7.27	7.40	7.40	8.58			
		72M	7.16	7.20	7.27	7.40	7.40	8.91			
		84M	7.16	7.20	7.27	7.40	7.40	9.26			
Shriram Transport Finance (Unnati Scheme)	AA+ by ICRA, IND AA+	12M	6.54	6.58	6.64	6.75	6.75	6.75	Annually	Cum-5000/- Non Cum-10000/-	0.50% extra for Sr. Citizen & 0.25% extra for renewals. 0.25% extra for above Rs 5 Crore
		24M	7.01	7.06	7.12	7.25	7.25	7.51			
		36M	7.72	7.77	7.85	8.00	8.00	8.66			
		48M	7.86	7.92	8.00	8.15	8.15	9.21			
		60M	7.95	8.01	8.09	8.25	8.25	9.73			
Shriram City Union Finance	AA by CARE; MAA+ by ICRA	12M	6.54	6.58	6.64	6.75	6.75	6.75	Annually	Cum-5000/- Non Cum-10000/-	0.50% extra for Sr. Citizen & 0.25% extra for renewals. 0.25% extra for above Rs 5 Crore
		24M	7.01	7.06	7.12	7.25	7.25	7.51			
		36M	7.72	7.77	7.85	8.00	8.00	8.66			
		48M	7.86	7.92	8.00	8.15	8.15	9.21			
		60M	7.95	8.01	8.09	8.25	8.25	9.73			

**Note: All Interest rates are subject to revision without prior notice. It is advisable to consult your servicing branch of IIFL / your Relation Ship Manager before submitting applications.**

