

Fixed Deposit List for the month of November' 2020

Note: All Interest & Brokerage rates are subject to revision without prior notice. It is advisable to consult our branch/RM before submitting applications.

*** ROI is subject to change. Please confirm with your servicing branch before submission of deposits.**

FINANCE COMPANIES

Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)				
				(Upto 2 crs)	(>=2cr<5cr)	(>=5cr<10cr)	(>=10cr<25cr)	
HDFC Limited - Individuals w.e.f 22/10/2020				12-35m/36-59m/60-84m	12-35m/36-59m/60-84m	12-35m/36-59m/60-84m	12-35m/36-59m/60-84m	Frequency
Individual Deposits - Regular	40,000	0.25 upto 2 cr	CRISIL FAAA/ ICRA MAAA	5.45%/5.75%/5.85%	5.15%/5.45%/5.55%	4.85%/5.15%/5.25%	4.80%/5.10%/5.20%	Monthly
	20,000			5.50%/5.80%/5.90%	5.20%/5.50%/5.60%	4.90%/5.20%/5.30%	4.85%/5.15%/5.25%	Quarterly
				5.55%/5.85%/5.95%	5.25%/5.55%/5.65%	4.95%/5.25%/5.35%	4.90%/5.20%/5.30%	Half Yearly
				24-35-5.65%/5.95%/6.05%	24-35-5.35%/5.65%/5.75%	24-35-5.05%/5.35%/5.45%	24-35-5.00%/5.30%/5.40%	Annual
				5.65%/5.95%/6.05%	5.35%/5.65%/5.75%	5.05%/5.35%/5.45%	5.00%/5.30%/5.40%	Cum- Int comp ann 31/3
HDFC Limited - Trust & Institutions w.e.f 22/10/2020				12-35m/36-59m/60-84m	12-35m/36-59m/60-84m	12-35m/36-59m/60-84m	12-35m/36-59m/60-84m	Frequency
Trusts Deposits - Regular	40,000	0.25 upto 1 cr	CRISIL FAAA/ ICRA MAAA	5.35%/5.65%/5.75%	5.15%/5.45%/5.55%	4.85%/5.15%/5.25%	4.80%/5.10%/5.20%	Monthly
	20,000			5.40%/5.70%/5.80%	5.20%/5.50%/5.60%	4.90%/5.20%/5.30%	4.85%/5.15%/5.25%	Quarterly
				5.45%/5.75%/5.85%	5.25%/5.55%/5.65%	4.95%/5.25%/5.35%	4.90%/5.20%/5.30%	Half Yearly
				24-35-5.65%/5.95%/6.05%	24-35-5.35%/5.65%/5.75%	24-35-5.05%/5.35%/5.45%	24-35-5.00%/5.30%/5.40%	Annual
				5.55%/5.85%/5.95%	5.35%/5.65%/5.75%	5.05%/5.35%/5.45%	5.00%/5.30%/5.40%	Cum- Int comp ann 31/3
HDFC Ltd Smart Deposit for Corporates 06/11/2020				31-44 days/45-90days	91 days - 180 days	181 days < 12mths	12mths - 60mths	Frequency
Upto Rs.2Cr				-	-	-	5.15%	Quarterly
				3.10% / 4.00%	4.40%	5.00%	5.25%	Annual(Int pay on maturity)
HDFC Ltd Smart Deposit for Corporates 06/11/2020				31-44 days/45-90days	91 days - 180 days	181 days < 12mths	12mths - 60mths	Frequency
>Rs.2 Cr & Upto Rs.5 Cr				-	-	-	5.00%	Quarterly
				3.05% / 3.85%	4.25%	4.85%	5.10%	Annual(Int pay on maturity)
HDFC Ltd Smart Deposit for Corporates 06/11/2020				31-44 days/45-90days	91 days - 180 days	181 days < 12mths	12mths - 60mths	Frequency
> Rs.5 Cr upto Rs.10 Cr				-	-	-	4.86%	Quarterly
				3.00% / 3.70%	4.10%	4.70%	4.95%	Annual(Int pay on maturity)
HDFC Ltd Smart Deposit for Corporates 06/11/2020				31-44 days/45-90days	91 days - 180 days	181 days < 12mths	12mths - 60mths	Frequency
> Rs.10 Cr upto Rs.20 Cr				-	-	-	4.72%	Quarterly
				2.95% / 3.55%	3.95%	4.55%	4.80%	Annual(Int pay on maturity)
HDFC Limited (Premium Deposits) - 22/10/2020				15/22 mths-IND	30/44 mths-IND	15months - Trust	30months - Trust	Frequency
Individual -Upto 2 Crores/ Trust & Inst. - Upto 2 Crores	40,000	0.25 (upto 2 crore)	CRISIL FAAA/ ICRA MAAA	5.50%/5.60%	5.55%/5.90%	5.45%	5.45%	Monthly
	20,000			5.55%/5.65%	5.60%/5.95%	5.50%	5.50%	Quarterly
				5.60%/5.70%	5.65%/6.00%	5.55%	5.55%	Half Yearly
				Nil /5.80%	5.75%/6.10%	-	5.65%	Annual
				5.70%/5.80%	5.75%/6.10%	5.65%	5.65%	Cum- Int comp ann 31/3
HDFC Limited (Special Deposit Plan) - upto 2 Crore -22/10/2020				33 & 66m-Ind	33 & 66m-Trust			Frequency
Individuals & Trusts - Upto20 Crores	40,000	0.25 (upto 2 crore)	CRISIL FAAA/ ICRA MAAA	5.65%/6.05%	5.50%/5.90%			Monthly
	20,000			5.70%/6.10%	5.55%/5.95%			Quarterly
				5.75%/6.15%	5.60%/6.00%			Half Yearly
				5.85%/6.25%	5.70%/6.10%			Annual
				5.85%/6.25%	5.70%/6.10%			Cum- Int comp ann 31/3

Please Note: HDFC Trust Deposits is a specified investment under section 11(5)(ix) of the Income Tax Act 1961

Please note : Interest rates for deposits of Rs. 25 crore and above will be published on HDFC Website. Please refer HDFC website for prevailing rates before placing deposits. (<https://www.hdfc.com/deposits#interest-rates>)

54 EC Capital GainBonds (FY Apr2020-Mar2021)

Bonds	Interest Rate%	Frequency	Term	Minimum Amount
REC - 54EC Series XIII	5.00%	Annual	5 Yrs lock in No TDS	20,000
NHAI - 54EC Series XIV				10,000
PFC - 54EC Series III				20,000
IRFC - 54EC Series III				20,000
HDFC Bank - 7.15% RBI - Floating Rate Savings Bonds 2020 (Taxable)				
RBI -7.15% Floating Bonds	Interest Rate%	Frequency	Term	Minimum Amount
HDFC Bank : Offline (Only Ind & HUF)	7.15%	Semu Annually	7 yrs	1,000

FINANCE COMPANIES									
Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)					
Bajaj Finance (Finserv) Ind Upto 5 Cr 02/11/2020	Rs.25000/-	0.25% upto 1cr Renewal- 0.10%	FAAA Stable by CRISIL & MAAA by ICRA	12-23M	24-35M	36-47	48-60	Frequency	
				5.94	6.13	6.41	6.41	Monthly	
				5.97	6.16	6.44	6.44	Quarterly	
				6.01	6.20	6.49	6.49	Half Yearly	
				6.10	6.30	6.60	6.60	Annual	
				6.10	6.30	6.60	6.60	Cumulative	
Bajaj Finance (Finserv) Non Ind Upto 5 Cr 02/11/2020	Rs.25000/-		FAAA Stable by CRISIL & MAAA by ICRA	12-23M	24-35M	36-47	48-60	Frequency	
				5.94	6.13	6.41	6.41	Monthly	
				5.97	6.16	6.44	6.44	Quarterly	
				6.01	6.20	6.49	6.49	Half Yearly	
				6.10	6.30	6.60	6.60	Annual	
				6.10	6.30	6.60	6.60	Cumulative	
Mahindra & Mahindra Finance Services Ltd w.e.f 24/08/2020 upto 1 crore				12/15m	18/20m	24-33m	36-40m	44-60m	Frequency
Samruddhi Scheme	50000*1000	0.25	FAAA by CRISIL	5.15/5.25	5.45/5.55	5.65	5.75	5.90	Monthly
	25000*1000			5.50/5.60	5.80/5.90	6.00	6.10	6.25	Quarterly
				5.60/5.70	5.90/6.00	6.10	6.20	6.35	Half Yearly
				5.70/5.80	6.00/6.10	6.20	6.30	6.45	Yearly
				5.70/5.80	6.00/6.10	6.20	6.30	6.45	Cumulative
5000*1000	5.70/5.80	6.00/6.10	7.67/7.79	8.00/8.08	8.38	Effective Yield p.a			
Shriram Transport Finance Company Ltd (Shriram Unnati FD Scheme) 01/10/2020 <=5 Crores (Retail Deposit)				12	24	36	48	60	Frequency
Int rates w.e.f 01/10/2020 <=5 Crores (Retail Deposit)	5000*1000	Sr Citizen - 0.40 + 0.25% renewals	FAAA - CRISIL & MAA+ Stable Outlook by ICRA	7.25	7.44	7.86	7.90	8.09	Monthly
				7.30	7.49	7.92	7.96	8.15	Quarterly
				7.37	7.56	8.00	8.04	8.23	Half Yearly
				7.50	7.70	8.15	8.20	8.40	Yearly
				7.25	7.44	7.86	7.90	8.09	Cum- %p.a on mthly rests
				7.50	8.00	8.84	9.26	9.94	Cumulative-Eff yield
Shriram Transport Finance Company Ltd (Shriram Unnati FD Scheme) 01/10/2020 >5 Crores (Bulk Deposit)				12	24	36	48	60	Frequency
Int rates w.e.f 01/10/2020 >5 Crores (Bulk Deposit)	5000*1000	Sr Citizen - 0.40 + 0.25% renewals	FAAA - CRISIL & MAA+ Stable Outlook by ICRA	7.48	7.67	8.09	8.13	8.32	Monthly
				7.53	7.72	8.15	8.19	8.38	Quarterly
				7.60	7.80	8.23	8.27	8.47	Half Yearly
				7.75	7.95	8.40	8.45	8.65	Yearly
				7.48	7.67	8.09	8.13	8.32	Cum- %p.a on mthly rests
				7.75	8.27	9.13	9.58	10.28	Cumulative-Eff yield
Shriram City Union Finance Scheme - 01/10/2020				12	24	36	48	60	Frequency
Int rates w.e.f 01/10/2020 <=5 Crores (Retail Deposit)	5000*1000	Sr Citizen - 0.40 + 0.25% renewals	MAA+ Stable by ICRA	7.25	7.44	7.86	7.90	8.09	Monthly
				7.30	7.49	7.92	7.96	8.15	Quarterly
				7.37	7.56	8.00	8.04	8.23	Half Yearly
				7.50	7.70	8.15	8.20	8.40	Yearly
				7.25	7.44	7.86	7.90	8.09	Cum- %p.a on mthly rests
				7.50	8.00	8.84	9.26	9.94	Cumulative-Eff yield
Shriram City Union Finance Scheme - 01/10/2020				12	24	36	48	60	Frequency
Int rates w.e.f 01/10/2020 >5 Crores (Bulk Deposit)	5000*1000	Sr Citizen - 0.40 + 0.25% renewals	MAA+ Stable by ICRA	7.48	7.67	8.09	8.13	8.32	Monthly
				7.53	7.72	8.15	8.19	8.38	Quarterly
				7.60	7.80	8.23	8.27	8.47	Half Yearly
				7.75	7.95	8.40	8.45	8.65	Yearly
				7.48	7.67	8.09	8.13	8.32	Cum- %p.a on mthly rests
				7.75	8.27	9.13	9.58	10.28	Cumulative-Eff yield

FINANCE COMPANIES										
Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)						Frequency
LIC Housing Finance Ltd >>> Retail Deposits Upto 20 Crores -8th Oct 2020				12	18	24	36	60		Frequency
for corporate deposits above 20 crore - approval requested										
Individual & Corporate Upto 20 Crores (Resident / NRIs, Co-operative Societies/ Association of persons/ HUF/ Trust)	200000*10000	0.25	FAAA/Starble by CRISIL	5.50	5.50	5.50	5.60	5.60		Monthly
	20000*1000			5.65	5.65	5.65	5.75	5.75		Yearly - C & NC
Above 20 Crores (Resident / NRIs, Co-operative Societies/ Association of persons/ HUF/ Trust)	200000*10000	Please inform branch		4.90	4.90	4.90	5.00	5.00		Monthly
	20000*1000			5.00	5.00	5.00	5.10	5.10		Yearly - C & NC
LIC HF Corporate Deposits - below 20 Crs		Please inform branch		5.65	5.65	5.65	5.75	5.75		Cum/ Non Cum
PNB Housing Finance Ltd - Regular Deposits 10th September 2020				12-23	24-35/36-47	48-59	60-71	72-84	120	Frequency
Ind & Trusts upto 5 Crore	25000	0.25 (for deposits upto 1 Crore only)	FAA+/- & CARE AAA/ Stable	6.03	6.27/6.41	6.41	6.50	6.50	6.50	Monthly
	10000			6.06	6.30/6.44	6.44	6.54	6.54	6.54	Quarterly
	10000			6.11	6.35/6.49	6.49	6.59	6.59	6.59	Half Yearly
	10000			6.20	6.45/6.60	6.60	6.70	6.70	6.70	Annually
	10000			6.20	6.45/6.60	6.60	6.70	6.70	6.70	Cum- Int comp
				6.20	6.66/7.05	7.28	7.66	7.93	9.13	Cum- Eff Yield
Ind & Trusts (Single deposit >5 Crores >>				>> Prior Approval to be taken from PNB HFL << (Rates & Brokerage)						
Sundaram BNP Paribas Home Finance - Individuals 01-09-2020				12	24	36	48	60		Frequency
	10000	0.50	MAA+ / STABLE BY ICRA	5.75	6.00	6.25	6.25	6.25		Cum at qtrly rests
				-	-	6.22	6.22	6.22		Monthly
				5.75	6.00	6.25	6.25	6.25		Quarterly
				5.90	6.30	6.80	7.05	7.28		Eff Yield % p.a
Sundaram BNP Paribas Home Finance - Trust - 01-09-2020				12	24	36	48	60		Frequency
	10000		MAA+ / STABLE BY ICRA	5.75	6.00	6.75	6.75	6.75		Cum at qtrly rests
				-	-	6.71	6.71	6.71		Monthly
				5.75	6.00	6.75	6.75	6.75		Quarterly
				5.9	6.30	7.40	7.68	7.94		Eff Yield % p.a
Kerala Transport Development Finance				Interest rate % for all applications < `25 lac						
Effective 1st April 2020	10,000	0.25	Nil	12 to 36	48 to 60					Monthly/Quarterly/Money Multiplier
				8.00	7.75					
				Interest rate % for all applications => `25 lac						
	10,000	0.25	Nil	12 to 36	48 to 60					Monthly/Quarterly/Money Multiplier
				8.00	7.75					
				Interest rate % for all applications => `50 lac						
	10,000	0.25	Nil	12 to 36	48 to 60					Monthly/Quarterly/Money Multiplier
				8.00	7.75					

GOVERNMENT COMPANIES & BONDS											
Name of the Company	Minimum Amount	Senior	Rating	(Interest rate %) (Period in Months)							
Godrej & Boyce Mfg Co Ltd - only Renewals	25000		CRISIL FAA stable				36			Monthly	
(Only for Mumbai Location) - No outstation							8.10				
							8.25				
J K Tyre & Industries Limited	25000	0.50%	FAA-/Stable	12	24	36				Frequency	
	multiples of 5000			8.00	8.25	8.35				Cum-p.a comp qtrly	
	5 lacs & above	0.50%		8.00	8.25	8.35				Non cum payable qtrly	
				8.24	8.87	9.38				Cum- Qtrly comp	
ICICI Home Finance w.e.f 5th Sep 2020				>=12 to <24	>=24 - <36	>=36 to <84	>=84 to <=120			Frequency	
<2 Crore	10000	0.25	CRISIL FAAA/Stable	5.50	5.60	6.10	6.15			Annual/ Cumlative	
	20000		ICRA MAAA/Stable	5.40	5.50	5.95	6.00			Quarterly	
			CARE AAA/stable	5.35	5.45	5.90	5.95			Monthly	
Approval from ICICI treasury - >=2 Crore & above	40000				5.50	5.76	6.48	7.41			Effective yield - Cum
ICICI Home Finance Special deposits w.e.f 5th Sep 2020				30m	45m	65m				Frequency	
< 2 Crore	10000	0.25	CRISIL FAAA/Stable	5.70	6.20	6.25				Annual/ Cumlative	
	20000		ICRA MAAA/Stable	5.60	6.10	6.15				Quarterly	
			CARE AAA/stable	5.50	6.00	6.05				Monthly	
Approval from ICICI treasury - >=2 Crore & above	40000				5.96	6.76	7.19				Yield to maturity