

Fixed Deposit ROI List for the month of March' 2021

Note: All Interest rates are subject to revision without prior notice. It is advisable to consult our branch/RM before submiting 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 - Inc	dividuals w.e.f	13/02/2021		12-23/24-35/36-59/60-83/84-120m	12-23/24-35/36-59/60-83/84-120m	12-23/24-35/36-59/60-83/84-120m	12-23/24-35/36-59/60-83/84-120m	Frequency					
	40,000			5.50%/5.55%/5.75%/6.00%/6.15%	5.25%/5.35%/5.65%/5.75%/5.85%	5.00%/5.15%/5.45%/5.55%/5.65%	4.95%/5.10%/5.40%/5.50%/5.60%	Monthly					
		1	CRISIL	5.55%/5.60%/5.80%/6.05%/6.20%	5.30%/5.40%/5.70%/5.80%/5.90%	5.05%/5.20%/5.50%/5.60%/5.70%	5.00%/5.15%/5.45%/5.55%/5.65%	Quarterly					
Individual Deposits - Regular		0.25 upto 2 cr	FAAA/ ICRA	5.60%/5.65%/5.85%/6.10%/6.25%	5.35%/5.45%/5.75%/5.85%/5.95%	5.10%/5.25%/5.55%/5.65%/5.75%	5.00%/5.20%/5.50%/5.60%/5.70%	Half Yearly					
	20,000		MAAA	-'/5.75%/5.95%/6.20%/6.35%	-'/5.55%/5.85%/5.95%/6.05%	-'/5.35%/5.65%/5.75%/5.85%	-'/5.30%/5.60%/5.70%/5.80%	Annual					
			IMAAA	5.70%/5.75%/5.95%/6.20%/6.35%	5.45%/5.55%/5.85%/5.95%/6.05%	5.20%/5.35%/5.65%/5.75%/5.85%	5.15%/5.30%/5.60%/5.70%/5.80%	Cum- Int comp ann 31/3					
HDFC Limited - Trust &	L Linstitutions w	y e f 13/02/2021		12-23/24-35/36-59/60-83/84-120m	12-23/24-35/36-59/60-83/84-120m	12-23/24-35/36-59/60-83/84-120m	12-23/24-35/36-59/60-83/84-120m	Frequency					
TIDI C LIIIICG TIGGE	40,000	1.0702/2021		5.40%/5.45%/5.65%/5.90%/6.05%	5.25%/5.35%/5.65%/5.75%/5.85%	5.00%/5.15%/5.45%/5.55%/5.65%	4.95%/5.10%/5.40%/5.50%/5.60%	Monthly					
	40,000	1	CRISIL	5.45%/5.50%/5.70%/5.95%/6.10%	5.30%/5.40%/5.70%/5.80%/5.90%	5.05%/5.20%/5.50%/5.60%/5.70%	5.00%/5.15%/5.45%/5.55%/5.65%	Quarterly					
Trusts Deposits - Regular		0.25 upto 1 cr	FAAA/										
rrusts beposits Regular	20,000	0.23 upto 1 ci	ICRA	5.50%/5.55%/5.75%/6.00%/6.15%	5.35%/5.45%/5.75%/5.85%/5.95%	5.10%/5.25%/5.55%/5.65%/5.75%	5.05%/5.20%/5.50%/5.60%/5.70%	Half Yearly					
			MAAA	-'/5.65%/5.85%/6.10%/6.25% 5.60%/5.65%/5.85%/6.10%/6.25%	-'/5.55%/5.85%/5.95%/6.05% 5.45%/5.55%/5.85%/5.95%/6.05%	-'/5.35%/5.65%/5.75%/5.85% 5.20%/5.35%/5.65%/5.75%/5.85%	-'/5.30%/5.60%/5.70%/5.80% 5.15%/5.30%/5.60%/5.70%/5.80%	Annual					
HDFC Ltd Smart Depo	-it f C	t 12 (02 (2021		31-44 days/45-90days	91 days - 180 days	181 days < 12mths	12-35m/36-59m/60m	Cum- Int comp ann 31/3 Frequency					
	Sit for Corporat	tes 13/02/2021	1		- ar days - 100 days	-	5.40%/5.53%/5.63%	Quarterly					
Upto Rs.2Cr				3.10% / 4.00%	4.40%	5.00%	5.50%/5.65%/5.75%	Annual(Int pay on maturity)					
HDFC Ltd Smart Depo	sit for Corporat	tos 13/02/2021		31-44 days/45-90days	91 days - 180 days	181 days < 12mths	12-35m/36-59m/60m	Frequency					
•	Sit for Corporat	13/02/2021	T	- -	- -	-	5.25%/5.39%/5.49%	Quarterly					
>Rs.2 Cr & Upto Rs.5 Cr				3.05% / 3.95%	4.35%	4.95%	5.35%/5.50%/5.60%	Annual(Int pay on maturity)					
HDFC Ltd Smart Depo	sit for Corporat	tes 13/02/2021		31-44 days/45-90days	91 days - 180 days	181 days < 12mths	12-35m/36-59m/60m	Frequency					
				-	-	-	5.10%/5.24%/5.34%	Quarterly					
> Rs.5 Cr upto Rs.10 Cr				3.00% / 3.90%	4.30%	4.90%	5.20%/5.35%/5.45%	Annual(Int pay on maturity					
HDFC Ltd Smart Depo	sit for Corporat	tes 13/02/2021		31-44 days/45-90days	91 days - 180 days	181 days < 12mths	12-35m/36-59m/60m	Frequency					
> Rs.10 Cr upto Rs.20 Cr				-	-	-	5.00%/5.15%/5.25%	Quarterly					
> KS.10 Ci apto KS.20 Ci				2.95% / 3.85%	4.25%	4.85%	5.10%/5.25%/5.35%	Annual(Int pay on maturity)					
HDFC Limited (Prem	ium Deposits)	- 13/02/2021		15/22 mths-IND	30/44 mths-IND	15months - Trust	30months - Trust	Frequency					
	40,000		CRISIL	5.55%/5.65%	5.65%/5.90%	5.50%	5.55%	Monthly					
Individual Hata 2 Course (Tours		1 0.25	FAAA/	5.60%/5.70%	5.70%/5.95%	5.55%	5.60%	Quarterly					
Individual -Upto 2 Crores/ Trust & Inst Upto 2 Crores	1	0.25	0.25 (upto 2 crore)		ICRA	5.65%/5.75%	5.75%/6.00%	5.60%	5.65%	Half Yearly			
& inst Opto 2 Crores	20,000	(upto 2 crore)	MAAA	Nil /5.85%	5.85%/6.10%	-	5.75%	Annual					
			IVIAAA	5.75%/5.85%	5.85%/6.10%	5.70%	5.75%	Cum- Int comp ann 31/3					
HDFC Limited (Special Depo	sit Plan) - upto	2 Crore -13/02/2	021	33 & 66m-Ind	33 & 66m-Trust	99m - Ind (new scheme)	99m - Trust (new scheme)	Frequency					
	40,000		ania:	5.75%/6.20%	5.60%/6.05%	6.25%	6.10%	Monthly					
		1	CRISIL	5.80%/6.25%	5.65%/6.10%	6.30%	6.15%	Quarterly					
Individuals & Trusts - Upto20		0.25	FAAA/	5.85%/6.30%	5.70%/6.15%	6.35%	6.20%	Half Yearly					
Crores	20,000	(upto 2 crore)	ICRA	5.95%/6.40%	5.80%/6.25%	6.45%	6.30%	Annual					
			MAAA	5.95%/6.40%	5.80%/6.25%	6.45%	6.30%	Cum- Int comp ann 31/3					
Please Note	HDFC Trust Deposit	ts is a specified in <u>vestr</u>	nent und <u>er :</u>	section 11(5)(ix) of the Income Tax Act 1961									
1111				C Website. Please refer HDFC website for	prevailing rates before placing deposits.	(https://www.hdfc.com/deposits#interest-	rates)						
54 EC	Capital Gain	Bonds (FY Apr	2020-Ma	r2021)									

1,000

54 EC Capital GainBonds (FY Apr2020-Mar2021)											
Bonds	Interest Rate%	Frequency	Term	Minimum Amount							
REC - 54EC Series XIII			5 Yrs	20,000							
NHAI - 54EC Series XIV	5.00%	Annual	lock	10,000							
PFC - 54EC Series III	5.00%	Annuai	in No	20,000							
IRFC - 54EC Series III			TDS	20,000							
HDFC Bank - 7.15% RBI - Floating Rate Savings Bonds 2020 (Taxable)											
RBI -7.15% Floating Bonds	Interest Rate%	Frequency	Term	Minimum Amount							

7.15%

HDFC Bank: Offline

(Only Ind & HUF)

FINANCE COMPANIES										
Name of the Company Minimum Amount Senior Citizen Credit Rating (Interest rate %) (Period in Months)										
				12-23M	24-	35M	3	6-47	48-60	Frequency
			FAAA Stable by	5.98	6.	.41	(5.79	6.79	Monthly
Bajaj Finance (Finserv)	Rs.25000/-	0.25% upto 1cr	CRISIL &	6.01	6.	.44	(5.82	6.82	Quarterly
01/02/2021			MAAA by	6.06	6.	.49	6.88		6.88	Half Yearly
			ICRA	6.15	6.	.60	-	7.00	7.00	Annual
				6.15	6.	.60	7.00		7.00	Cumulative
				12-23M	24-	35M	3	6-47	48-60	Frequency
			FAAA	5.98	6.	.41		5.79	6.79	Monthly
Bajaj Finance (Finserv)	_		Stable by	6.01	6.	.44	(5.82	6.82	Quarterly
Non Ind Upto 5 Cr	Rs.25000/-		CRISIL &	6.06	6.	.49		5.88	6.88	Half Yearly
01/02/2021			MAAA by ICRA	6.15	6.	.60	-	7.00	7.00	Annual
			ICKA	6.15		.60		7.00	7.00	Cumulative
Mahindra & Mahindra Finan	ce Services Ltd w.e.f	24/08/2020 upt	o 1 crore	12/15m		20m	24-33m	36-40m	44-60m	Frequency
			0.0.0	5.15/5.25		/5.55	5.65	5.75	5.90	Monthly
	50000*1000			5.50/5.60			6.00	6.10	6.25	Quarterly
		†	FAAA b	5.60/5.70	5.80/5.90 5.90/6.00		6.10	6.20	6.35	Half Yearly
Samruddhi Scheme	25000*1000	0.25	FAAA by CRISIL		· ·					
		4	CRISIL	5.70/5.80	6.00/6.10		6.20	6.30	6.45	Yearly
	5000*1000	4		5.70/5.80	6.00/6.10		6.20	6.30	6.45	Cumulative
Chairman Transport Filmon	Common Ind (Chair	Line at ED Cal		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 01/10/2020	Company Ltd (Shrir Company Lt		neme)	12	24	36	48	60	Frequency	
	5000*1000		FAAA -	7.25	7.44	7.86	7.90	8.09	Monthly	
		Sr Citizen -0.40	CRISIL &	7.30	7.49	7.92	7.96	8.15	Quarterly	
Int rates w.e.f 01/10/2020		+ 0.25%	MAA+	7.37	7.56	8.00	8.04	8.23	Half Yearly	
<=5 Crores (Retail Deposit)		renewals	Stable	7.50	7.70	8.15	8.20	8.40		Yearly
			Outlook by ICRA	7.25	7.44	7.86	7.90	8.09		- %p.a on mthly rests
			-	7.50	8.00	8.84	9.26	9.94	С	umulative-Eff yield
Shriram Transport Finance 01/10/20	e Company Ltd (Shrir 20 >5 Crores (Bulk Do		heme)	12	24	36	48	60		Frequency
			FAAA -	7.48	7.67	8.09	8.13	8.32		Monthly
	5000*1000	C. Chi. 2	CRISIL &	7.53	7.72	8.15	8.19	8.38		Quarterly
Int rates w.e.f 01/10/2020		Sr Citizen -0.40 + 0.25%	MAA+	7.60	7.80	8.23	8.27	8.47		Half Yearly
>5 Crores (Bulk Deposit)		renewals	Stable	7.75	7.95	8.40	8.45	8.65		Yearly
		/	Outlook by	7.48	7.67	8.09	8.13	8.32	Cum	- %p.a on mthly rests
			ICRA	7.75	8.27	9.13	9.58	10.28	Cumulative-Eff yield	
Shriram City Un	ion Finance Scheme -	01/10/2020		12	24	36	48	60		Frequency
				7.25	7.44	7.86	7.90	8.09		Monthly
		Car Citalana and a sa	N444.	7.30	7.49	7.92	7.96	8.15		Quarterly
Int rates w.e.f 01/10/2020	E000*1000	Sr Citizen -0.40 + 0.25%	MAA+	7.37	7.56	8.00	8.04	8.23		Half Yearly
<=5 Crores (Retail Deposit)	5000*1000	+ 0.25% renewals	Stable by ICRA	7.50	7.70	8.15	8.20	8.40		Yearly
		lenewais	I CAA	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	C	umulative-Eff yield
Shriram City Union Finance Scheme - 01/10/2020				12	24	36	48	60		Frequency
				7.48	7.67	8.09	8.13	8.32		Monthly
lubusha aya farlanlara		Sr Citizen -0.40	MAA+	7.53	7.72	8.15	8.19	8.38		Quarterly
Int rates w.e.f 01/10/2020	5000*1000	+ 0.25%	Stable by	7.60	7.80	8.23	8.27	8.47		Half Yearly
>5 Crores (Bulk Deposit)		renewals	ICRA	7.75 7.48	7.95 7.67	8.40 8.09	8.45 8.13	8.65 8.32	Cum	Yearly - %p.a on mthly rests
				7.48	8.27	9.13	9.58	10.28		umulative-Eff yield
		1		, 5	J.E,	J.15			<u> </u>	,

Name of the Company	FINANCE COMPANIES										
12 18 24 36 60	Name of the Company			(Interest rate	e %) (Pe rio	od in Months)				
Mat Compare Mat Compar	LIC Housing Finance Ltd >>> Retail D	res -8th Oct 2	020	40	- 10					Frequency	
NRTs Co-operative Societies Association of Exercises 100000 10000 10000 10000 10000 10000 10000 100000 100000 100000 100000 1000	for corporate deposits above		12	18	24	36	60				
Parsone/ HUF/ Trust Cooperative Societies Above 20 Crores CResident / NRIS, Co-operative Societies / Association of persons/ HUF/ Trust 20000*1000 Please inform branch Starbel by CRISIL		200000*10000	0.25		5.50	5.50	5.50	5.60	5.60		Monthly
Resident / NRIs, Co-operative Societies Association of persons / HUF/ Trust) 20000+1000 Please inform branch Stable by CRISIL		20000*1000	1 0.25		5.65	5.65	5.65	5.75	5.75		Yearly - C & NC
Starble by CRISIL Star		200000*10000	Please inform	FAAA/	4.90	4.90	4.90	5.00	5.00	1	Monthly
Please inform branch Frequency Frequ		20000*1000	branch	Starble by	5.00	5.00	5.00	5.10	5.10		Yearly - C & NC
Sundaram BNP Paribas Home Finance - Individuals 01-09-2020 Sundaram BNP Paribas Home Finance - Trust -	LIC HF Corporate Deposits - below 20 Crs			CKISIE	5.65	5.65	5.65	5.75	5.75		Cum/ Non Cum
10000	PNB Housing Finance Ltd - Regu	ar Deposits 28th No	vember 2020		12-23	24-35/36-47	48-59	60-71	72-84	120	Frequency
1,0000 1	Ind & Trusts upto 5 Crore										
10000 1 Crore only) 1 Cr		10000			5.77	6.01/6.44	6.44	6.53	6.53	6.53	Quarterly
1000 1 Crore only Stable 5.90 6.15/6.60 6.60 6.70 6.70 6.70 6.70 Cum-Int comp annually 5.90 6.34/7.05 7.28 7.66 7.93 9.13 Cum- Eff Yield 7.75		10000	deposits upto		5.81	6.05/6.49	6.49	6.59	6.59	6.59	Half Yearly
Solution		10000			5.90	6.15/6.60	6.60	6.70	6.70	6.70	Annually
Sundaram BNP Paribas Home Finance - Individuals 01-09-2020 12 24 36 48 60 6.25		10000	1 Crore only)	Stable	5.90	6.15/6.60	6.60	6.70	6.70	6.70	Cum- Int comp annually
Sundaram BNP Paribas Home Finance - Individuals 01-09-2020 12 24 36 48 60					5.90	6.34/7.05	7.28	7.66	7.93	9.13	Cum- Eff Yield
MAA	Ind & Trusts (Single deposit >5 Cro	res >>				>> Prior Approval to be taken from PNB HFL << (Rates & Brokerage)					
10000 0.50 STABLE BY - - 6.22 6.25 6.25 Quarterly	Sundaram BNP Paribas Home Fi	nance - Individuals	01-09-2020					Frequency			
TCRA 5.75 6.00 6.25 6.25 6.25 6.25 Quarterly											
Sundaram BNP Paribas Home Finance - Trust - 01-09-2020 12 24 36 48 60 Frequency		10000	0.50							-	
Sundaram BNP Paribas Home Finance - Trust - 01-09-2020 12 24 36 48 60 Cum at drfv rests				ICRA							
MAA	Constant BND Barilla a Harra	Fire Tour									
10000 STABLE BY 1CRA - -	Sundaram BNP Paribas Home	Finance - Trust - U.	L-09-2020	l .						1	
Note Stable Bright Stabl										1	
S.9 6.30 7.40 7.68 7.94 Eff Yield % p.a		10000								1 -	
Effective 1st Jan 2021 10,000 0.25 Nil 12 to 36 48 to 60 Monthly/Quarterly/Mone y Multiplier 10,000 0.25 Nil 12 to 36 48 to 60 S.75 Interest rate % for all applications => 25 lac Frequency 10,000 0.25 Nil 12 to 36 48 to 60 Monthly/Quarterly/Mone y Multiplier 10,000 0.25 Nil 12 to 36 48 to 60 S.75 Interest rate % for all applications => 50 lac Frequency Interest rate % for all applications => 50 lac Monthly/Quarterly/Mone Monthly/Quarterly/Mone				ICKA	5.9	6.30	7.40	7.68	7.94		Eff Yield % p.a
Effective 1st Jan 2021 10,000 0.25 Nil 12 to 36 48 to 60 Monthly/Quarterly/Mone y Multiplier 10,000 0.25 Nil 12 to 36 48 to 60 S.75 Interest rate % for all applications => 25 lac Frequency 10,000 0.25 Nil 12 to 36 48 to 60 Monthly/Quarterly/Mone y Multiplier 10,000 0.25 Nil 12 to 36 48 to 60 S.75 Interest rate % for all applications => 50 lac Frequency Interest rate % for all applications => 50 lac Monthly/Quarterly/Mone Monthly/Quarterly/Mone											
10,000 0.25 Nil	Kerala Transport Development Finance		Sr Citizen		12 to 20		t rate % for all applic	ations < 25 la	IC		
10,000 0.25 Nil	Effective 1st Jan 2021	10,000	0.25	Nil							
10,000 0.25 Nil 12 to 36 48 to 60 Monthly/Quarterly/Mone 6.00 5.75 Mil 10,000 0.25 Nil 12 to 36 48 to 60 Monthly/Quarterly/Mone y Multiplier fundaments and the second of							rate % for all applica	rtions => `25 I	ac		,
6.00 5.75 y Multiplier		10,000	0.25	Nil	12 to 36	48 to 60					Monthly/Quarterly/Mone
10,000 0.25 Nil 12 to 36 48 to 60 Monthly/Quarterly/Mone					6.00	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					
World by Quarterly/World											
6.00 5.75 y Multiplier		10,000	0,000 0.25	Nil							
			l	6.00	5.75					y Multiplier	

GOVERNMENT COMPANIES & BONDS											
Name of the Company	Minimum Amount	Senior Citizen	Rating								
Godrej & Boyce Mfg Co Ltd - only Renewals	>=40000		CRISIL FAA				36				Monthly
(Only for Mumbai Location) - No outstation	< 40000 - Compulsory	0.25%	stable				6.85				onemy
, , , , , , , , , , , , , , , , , , , ,	redemption						7.00				Half yearly
J K Tyre & Industries Limited eff 1st Jan 2021		0.50%		12	24	36					Frequency
Only Renewals	Min : 100000	(Emp/ Share	FAA-/Stable	6.75	7.25	7.35					Cum- comp annually
		holder & sr	17 tr / Stable	6.75	7.25	7.35					Non cum payable annually
		citizens)		6.75	7.51	7.9					Effective yield %p.a
ICICI Home Finance w.e.f 25/02/2021				>=12 to <	24/>=24 - <36	>=36 to <48	3/>=48 to <60	>=60 to	<72	>=72 to <=120	Frequency
<2 Crore	10000		CRISIL FAAA/Stable	4.3	4.30/5.55		5.95/6.20		5	6.45	Annual/ Cumlative
	20000	0.25	ICRA MAAA/Stable	4.25/5.45		5.85/6.10		6.15	5	6.30	Quarterly
			CARE AAA/stable		0/5.40	5.80/6.05		6.10	0	6.25	Monthly
Approval from ICICI treasury - >=2 Crore & above	40000			4.30/5.70		6.31/6.80		7.08		7.58	Effective yield - Cum
ICICI Home Finance Special deposits											
w.e.f 25/02/2021				39m	45m	65m					Frequency
< 2 Crore	10000	0.25	CRISIL FAAA/Stable ICRA MAAA/Stable	6.05	6.20	6.45					Annual/ Cumlative
	20000]		5.95	6.10	6.30					Quarterly
			CARE AAA/stable		6.05	6.25					Monthly
Approval from ICICI treasury - >=2 Crore & above	40000	I		6.48	6.76	7.45					Yield to maturity