

Note: All Interest 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 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 |
| Individual Deposits - Regular | 40,000 | 0.25 upto 2 cr | CRISIL FAAA/ ICRA MAAA | 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 |
| | | | | 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 |
| | 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 | |
| | -/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 | |
| | 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 & Institutions 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 |
| Trusts Deposits - Regular | 40,000 | 0.25 upto 1 cr | CRISIL FAAA/ ICRA MAAA | 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 |
| | | | | 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 |
| | 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 | |
| | -/5.65%/5.85%/6.10%/6.25% | | | -/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 | |
| | 5.60%/5.65%/5.85%/6.10%/6.25% | | | 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 Ltd Smart Deposit for Corporates 13/02/2021 | | | | 31-44 days/45-90days | 91 days - 180 days | 181 days < 12mths | 12-35m/36-59m/60m | Frequency |
| Upto Rs.2Cr | | | | - | - | - | 5.40%/5.53%/5.63% | Quarterly |
| | | | | 3.10% / 4.00% | 4.40% | 5.00% | 5.50%/5.65%/5.75% | Annual(Int pay on maturity) |
| HDFC Ltd Smart Deposit for Corporates 13/02/2021 | | | | 31-44 days/45-90days | 91 days - 180 days | 181 days < 12mths | 12-35m/36-59m/60m | Frequency |
| >Rs.2 Cr & Upto Rs.5 Cr | | | | - | - | - | 5.25%/5.39%/5.49% | Quarterly |
| | | | | 3.05% / 3.95% | 4.35% | 4.95% | 5.35%/5.50%/5.60% | Annual(Int pay on maturity) |
| HDFC Ltd Smart Deposit for Corporates 13/02/2021 | | | | 31-44 days/45-90days | 91 days - 180 days | 181 days < 12mths | 12-35m/36-59m/60m | Frequency |
| > Rs.5 Cr upto Rs.10 Cr | | | | - | - | - | 5.10%/5.24%/5.34% | Quarterly |
| | | | | 3.00% / 3.90% | 4.30% | 4.90% | 5.20%/5.35%/5.45% | Annual(Int pay on maturity) |
| HDFC Ltd Smart Deposit for Corporates 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 |
| | | | | 2.95% / 3.85% | 4.25% | 4.85% | 5.10%/5.25%/5.35% | Annual(Int pay on maturity) |
| HDFC Limited (Premium Deposits) - 13/02/2021 | | | | 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 | 5.55%/5.65% | 5.65%/5.90% | 5.50% | 5.55% | Monthly |
| | | | | 5.60%/5.70% | 5.70%/5.95% | 5.55% | 5.60% | Quarterly |
| | 5.65%/5.75% | | | 5.75%/6.00% | 5.60% | 5.65% | Half Yearly | |
| | Nil /5.85% | | | 5.85%/6.10% | - | 5.75% | Annual | |
| | 5.75%/5.85% | | | 5.85%/6.10% | 5.70% | 5.75% | Cum- Int comp ann 31/3 | |
| HDFC Limited (Special Deposit Plan) - upto 2 Crore -13/02/2021 | | | | 33 & 66m-Ind | 33 & 66m-Trust | 99m - Ind (new scheme) | 99m - Trust (new scheme) | Frequency |
| Individuals & Trusts - Upto20 Crores | 40,000 | 0.25 (upto 2 crore) | CRISIL FAAA/ ICRA MAAA | 5.75%/6.20% | 5.60%/6.05% | 6.25% | 6.10% | Monthly |
| | | | | 5.80%/6.25% | 5.65%/6.10% | 6.30% | 6.15% | Quarterly |
| | 5.85%/6.30% | | | 5.70%/6.15% | 6.35% | 6.20% | Half Yearly | |
| | 5.95%/6.40% | | | 5.80%/6.25% | 6.45% | 6.30% | Annual | |
| | 5.95%/6.40% | | | 5.80%/6.25% | 6.45% | 6.30% | Cum- Int comp ann 31/3 | |

Please Note

HDFC Trust Deposits is a specified investment under section 11(5)(iv) 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 Gain Bonds (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) 01/02/2021 | Rs.25000/- | 0.25% upto 1cr | FAAA Stable by CRISIL & MAAA by ICRA | 12-23M | 24-35M | 36-47 | 48-60 | Frequency | |
| | | | | 5.98 | 6.41 | 6.79 | 6.79 | Monthly | |
| | | | | 6.01 | 6.44 | 6.82 | 6.82 | Quarterly | |
| | | | | 6.06 | 6.49 | 6.88 | 6.88 | Half Yearly | |
| | | | | 6.15 | 6.60 | 7.00 | 7.00 | Annual | |
| | | | | 6.15 | 6.60 | 7.00 | 7.00 | Cumulative | |
| Bajaj Finance (Finserv) Non Ind Upto 5 Cr 01/02/2021 | Rs.25000/- | | FAAA Stable by CRISIL & MAAA by ICRA | 12-23M | 24-35M | 36-47 | 48-60 | Frequency | |
| | | | | 5.98 | 6.41 | 6.79 | 6.79 | Monthly | |
| | | | | 6.01 | 6.44 | 6.82 | 6.82 | Quarterly | |
| | | | | 6.06 | 6.49 | 6.88 | 6.88 | Half Yearly | |
| | | | | 6.15 | 6.60 | 7.00 | 7.00 | Annual | |
| | | | | 6.15 | 6.60 | 7.00 | 7.00 | 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 |
| | 5000*1000 | | | 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 |
| | | | | 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) | | | | | | |
| 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 28th November 2020 | | | | 12-23 | 24-35/36-47 | 48-59 | 60-71 | 72-84 | 120 | |
| Ind & Trusts upto 5 Core | 25000 | 0.25 (for deposits upto 1 Crore only) | FAA+ / - & CARE AAA/ Stable | 5.74 | 5.98/6.40 | 6.40 | 6.50 | 6.50 | 6.50 | Monthly |
| | 10000 | | | 5.77 | 6.01/6.44 | 6.44 | 6.53 | 6.53 | 6.53 | Quarterly |
| | 10000 | | | 5.81 | 6.05/6.49 | 6.49 | 6.59 | 6.59 | 6.59 | Half Yearly |
| | 10000 | | | 5.90 | 6.15/6.60 | 6.60 | 6.70 | 6.70 | 6.70 | Annually |
| | 10000 | | | 5.90 | 6.15/6.60 | 6.60 | 6.70 | 6.70 | 6.70 | Cum- Int comp annually |
| | 10000 | | | 5.90 | 6.34/7.05 | 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 Jan 2021 | 10,000 | 0.25 | Nil | 12 to 36 | 48 to 60 | | | | Monthly/Quarterly/Money Multiplier | |
| | | | | 6.00 | 5.75 | | | | | |
| | | | | Interest rate % for all applications => '25 lac | | | | | | |
| | 10,000 | 0.25 | Nil | 12 to 36 | 48 to 60 | | | | Monthly/Quarterly/Money Multiplier | |
| | | | | 6.00 | 5.75 | | | | | |
| | | | | Interest rate % for all applications => '50 lac | | | | | | |
| | 10,000 | 0.25 | Nil | 12 to 36 | 48 to 60 | | | | Monthly/Quarterly/Money Multiplier | |
| | | | | 6.00 | 5.75 | | | | | |

| GOVERNMENT COMPANIES & BONDS | | | | | | | | | |
|----------------------------------------------------------------|---------------------------------|---------------------------------------------|-----------------------------------------------------------------|----------------------------------------|-------------------------|-------------|--------------------------|-----------------------|--------------------|
| Name of the Company | Minimum Amount | Senior Citizen | Rating | (Interest rate %) (Period in Months) | | | | | |
| Godrej & Boyce Mfg Co Ltd - only Renewals | >=40000 | 0.25% | CRISIL FAA stable | | | | 36 | | Monthly |
| (Only for Mumbai Location) - No outstation | < 40000 - Compulsory redemption | | | | | | 6.85 | | |
| | | | | | | | 7.00 | | Half yearly |
| J K Tyre & Industries Limited eff 1st Jan 2021 | Min : 100000 | 0.50% (Emp/ Share holder & sr citizens) | FAA-/Stable | 12 | 24 | 36 | Frequency | | |
| Only Renewals | | | | 6.75 | 7.25 | 7.35 | Cum- comp annually | | |
| | | | | 6.75 | 7.25 | 7.35 | Non cum payable annually | | |
| | | | | 6.75 | 7.51 | 7.9 | Effective yield %p.a | | |
| ICICI Home Finance w.e.f 25/02/2021 | | 0.25 | CRISIL FAAA/Stable ICRA MAAA/Stable CARE AAA/stable | >=12 to <24/>=24 - <36 | >=36 to <48/>=48 to <60 | >=60 to <72 | >=72 to <=120 | Frequency | |
| <2 Crore | 10000 | | | 4.30/5.55 | 5.95/6.20 | 6.25 | 6.45 | Annual/ Cumulative | |
| | 20000 | | | 4.25/5.45 | 5.85/6.10 | 6.15 | 6.30 | Quarterly | |
| | | | | 4.20/5.40 | 5.80/6.05 | 6.10 | 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 | | 0.25 | CRISIL FAAA/Stable ICRA MAAA/Stable CARE AAA/stable | 39m | 45m | 65m | | | Frequency |
| < 2 Crore | 10000 | | | 6.05 | 6.20 | 6.45 | | | Annual/ Cumulative |
| | 20000 | | | 5.95 | 6.10 | 6.30 | | | Quarterly |
| | | | | 5.90 | 6.05 | 6.25 | | | Monthly |
| Approval from ICICI treasury - >=2 Crore & above | 40000 | | | 6.48 | 6.76 | 7.45 | | | Yield to maturity |