



Rate Of Interest - Fixed Income (March, 2014)

Terms & Conditions:

ROI may revise without prior notice. Its advisable to consult Branch before deposit of application.

FOCUSED FIXED DEPOSITS SCHEMES

COMPANY	SCHEMES	RATING	MIN. DEPOSIT AMOUNT/MULTIPLE	INTEREST FREQUENCY	INTEREST RATE (%)				REMARKS	
					6	12	24	36M & ABOVE		
DHFL-Dewan Housing Finance Ltd.	DHFL-AASHRAY DEPOSIT PLUS SCHEME	CARE (AA+) BWR (FAAA)	10000*1000	Yearly	-	10.25	10.25	36-84M 10.25	0.50% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL Shareholders, DHFL H.L Customers, Armed forces Personnel & Widows), 0.25% extra on single application deposit 25 Lacs and above. Interest Compounded Half Yearly	
			Cum-2000*1000 H/Y- 10000*1000	Cum/Half Yrly	-	10.00	10.00	36-84M 10.00		
			10000*1000	Qtly	-	9.88	9.88	36-84M 9.88		
	DHFL - Aashray Deposit Plus 40 Months	CARE (AA+) BWR (FAAA)	20000*1000	Mtly	-	9.80	9.80	36-84M 9.80		
			2000*1000	Cum/yrly			10.50			
			10000*1000	Half Yrly			10.20			
	DHFL - Aashray Deposit Plus 14 months	CARE (AA+) BWR (FAAA)	10000*1000	Qtly			10.05			0.50% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL Shareholders, DHFL H.L Customers, Armed forces Personnel & Widows), 0.25% extra on single application deposit 25 Lacs and above. Interest Compounded Half Yearly
				Mtly			9.95			
				Cum/Half Yrly			10.50			
	DHFL - Aashray 13 months - Trust Deposit	CARE (AA+) BWR (FAAA)	50000*1000	Yrly			10.76			0.25% extra on single application deposit 1 Crore and above. For 365 Days Scheme. Interest Compounded Half Yearly
				Qtly			10.37			
				Mtly			10.29			
DHFL-Swayam Sidha Scheme for Women only (500 Days)	CARE (AA+) BWR (FAAA)	10000*1000	Cum/Half Yrly			10.50		0.50% extra for Women depositors in the segment such as Senior Citizens , Widows, Armed Forces Personnel, DHFL shareholders and DHFL Home Loan Borrowers . 1st depositor should we woman. Interest Compounded Half Yearly		
			Yrly			10.78				
			Qtly			10.36				
HDFC- Housing Development Finance Corporation Ltd.	HDFC (Individual Deposits)	CRISIL (FAAA) ICRA (MAAAA)	20000*1000	Cum		9.25	9.25	36-47M 9.25 48-60M 9.00	0.25% extra for Sr. citizen above 60 years. Compounded Annually. Interest Rates for deposits below Rs. 1 Crore only. Approval Required for Deposit Rs. 1 Crore and Above	
				Yearly		-	9.25	36-47M 9.25 48-60M 9.00		
				Half Yrly		9.05	9.05	36-47M 9.05 48-60M 8.80		
			Qtly		8.95	8.95	36-47M 8.95 48-60M 8.70			
			40000*1000	Mtly		8.90	8.90	36-47M 8.90 48-60M 8.65		
				20000*1000	Cum		9.25	9.25		36-47M 9.25 48-60M 9.00
	Yearly				-	9.25	36-47M 9.25 48-60M 9.00			
	Half Yrly		9.05		9.05	36-47M 9.05 48-60M 8.80				
	HDFC PLATINUM	CRISIL (FAAA) ICRA (MAAAA)	20000*1000	Qtly		8.95	8.95	36-47M 8.95 48-60M 8.70	0.25% extra for Sr. citizen above 60 years. Compounded Annually. Interest Rates for deposits below Rs. 1 Crore only.	
				Mtly		8.90	8.90	36-47M 8.90 48-60M 8.65		
				Cum		15M-9.60		22M-9.60 33M-9.50		
	40000*1000	CRISIL (FAAA) ICRA (MAAAA)	20000*1000	Yearly		-		22M-9.60 33M-9.50		
Half Yrly					15M-9.40		22M-9.40 33M-9.30			
Qtly					15M-9.30		22M-9.30 33M-9.20			
40000*1000	CRISIL (FAAA) ICRA (MAAAA)	40000*1000	Mtly		15M-9.25		22M-9.25 33M-9.15			

COMPANY	SCHEMES	RATING	MIN. DEPOSIT AMOUNT/MULTIPLE	INTEREST FREQUENCY	INTEREST RATE (%)				REMARKS
					6	12	24	36M & ABOVE	
MAHINDRA FINANCE	Mahindra Finance Ltd	CRISIL "FAAA"	10000*1000	Cum	18M 9.75	9.25	10.00	36M-10.25 48-60M 9.75	0.25% extra for Sr. Citizen above 60 years/Employee. Interest Compounded Annually
			25000*1000	Half Yrly	-	9.00	9.75	36M-10.00 48-60M - 9.50	
			50000*1000	Qtly	-	8.90	9.65	36M-9.90 48-60M - 9.40	
SHRIRAM TRANSPORT FINANCE LTD.	SHRIRAM UNNATI	CRISIL"FAAA+" ICRA "MAA+"	Cum-5000*1000 Non Cum- 10000*1000	Cum/Yrly	-	9.25	9.75	36M-10.75 48M-10.75 60M 10.75 36M-10.47 48M-10.47	0.25% extra for Sr. Citizen. Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance
				Half Yrly	-	9.05	9.52	60M 10.47 36M-10.34 48M-10.34	
				Qtly	-	8.95	9.41	60M 10.34 36M-10.25 48M-10.25 60M 10.25 36M-10.00	
				Mtly	-	8.88	9.34	48M-9.75 60M-9.75 36M-9.50 48M-9.35 60M-9.35 36M-9.50 48M-9.35 60M-9.35	
Bajaj Finance Ltd.	Bajaj Finance Ltd.	CRISIL"FAAA" ICRA "MAAA"	1. Delhi/NCR and Mumbai – INR 150,000 2. Bangalore, Chennai, Hyderabad, Kolkata, Ahmadabad & Pune – INR 100,000 3. Rest of India– INR 100,000 (non - cumulative scheme) & INR 50,000 (cumulative scheme)	Cum/Yrly	-	9.75	9.75	48M-9.75 60M-9.75 36M-9.50 48M-9.35 60M-9.35	0.25% extra for Sr. Citizen. Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance
				Half Yrly	-	9.35	9.35	48M-9.35 60M-9.35 36M-9.50 48M-9.35 60M-9.35	
				Qtly	-	9.35	9.35	48M-9.35 60M-9.35 36M-9.50 48M-9.35 60M-9.35	
				Mtly	-	9.35	9.35	48M-9.35 60M-9.35	
KTDFC	Kerala Transport Development Finance Corporation Limited	Guaranteed by Government of Kerala	10000*1000 upto 25Lacs	Cum/Mtly/Qtly	-	10.25	10.25	36M-10.25 48-60M 10.00	0.25% extra for Sr. citizen above 60 years. Interest Compounded Monthly in cumulative and Quarterly option. Interest is paid by way of ECS/NEFT/Interest warrants. Post dated Interest cheques for each F/Y will be sent in advance
			>=2500000*1000		-	10.50	10.50	36M-10.50 48-60M 10.25	
			>=5000000*1000		-	10.50	10.50	36M-10.50 48-60M 10.25	
	KTDFC SALUTE			25000*25000 upto 25Lacs	Cum	60-120M - 10.50			Employed children (Self/Govt/Pvt Sector) can make deposits under the scheme in the name of their parent(s). Interest Compounded Monthly.
				>=2500000*25000		60-120M - 10.50			
				>=5000000*25000		60-120M - 10.50			

PSUs/Govt/HFCs

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST							REMARKS
			12	24	36	48	60	72	84	
Hudco (Ind/Trust)	CRISIL "FAA" ICRA "MAA"	10000*1000	9.15	8.85	8.90	8.75	8.75	8.25	8.25	0.25% extra for Senior Citizens(60yrs). Required Approval above 25 Lacs. Interest Compounded Quarterly. Non-cum Min 50000*5000
National Housing Bank (Sunidhi)	CRISIL "FAAA"	50000*10000	9.25	9.25	9.25		9.25			0.60% for Sr. Citizens, Max Agg not exceed 1 Crore per depositor.
Nhb Suvridhi (Tax Saving) (ind/huf only)	CRISIL "FAAA"	10000*10000					9.25			0.60% Senior Citizens, Max limit upto 1 Lac in a fin. Year. Approval Required
Pnb Housing (upto 5 cr.)	CRISIL "FAAA"	20000	9.65	9.40	9.40	9.40	9.50	9.50	>84M : 9.50	0.25% Senior Citizens (Except Deposits of 12M)
PNB Housing - Investment above 5 Crore per depositor (upto 10 Cr.)	CRISIL "FAAA"	20000	9.65	9.40	9.40	9.40	9.50	9.50	>84M : 9.50	Approval need to be taken from RR HO for application above 1 Cr per depositor & trust applications.
Sidbi (Individuals & Huf) (Trust)	"AAA" CARE	10000*1000	(12 to 13) 8.75		(14 to 36) 8.50		(37 to 60) 8.25			0.50% Senior Citizens. Interest Compounded Quarterly
Exim Bank (Upto 1 Crore)	CRISIL "FAAA" ICRA "MAAA"	10000*1000	8.75	8.75	8.75	9.00	9.00			0.50% for sr.citizen, Required Approval above 50 Lacs. For Corporate or Trust ROI quated separately & above 1 Cr in Retail ind.).
Lic Housing Finance (<10Lacs)	CRISIL "FAAA"	10000*1000	9.00	9.25	9.40		9.60	18M-9.00		For Sr. Citizen amt upto 50,000 - 0.10% & amt 51,000 - 0.25% extra. Required Approval above 5 Crore.
Lic Housing Finance (=>10Lacs)	CRISIL "FAAA"	10000*1000	9.00	9.25	9.40		9.60	18M-9.00		For Sr. Citizen amt upto 50,000 - 0.10% & amt 51,000 - 0.25% extra. Required Approval above 5 Crore.
Gruh Finance (Individual/Trust)	FAAA (CRISIL) MAAA (ICRA)	1000	9.00	9.25	36-59M: 9.50		60-95M: 9.25		>96M: 9.00	(Ind. Dept Min.1000) (Mthly =20,000, Qtrly & Annual = 2000) (0.25% for sr citizen)
Sundaram BNP Paribas Home Finance (Regular)	MAA+	10000*1000	9.25	9.50	9.50	9.50	9.50			0.50 % for sr citizen (60yrs)
Tamilnadu Power Finance *		10000*1	9.25	9.50	10.00	10.00	10.00			Cheque/ DD payable at Chennai
Tamilnadu Power Finance (Sr. Citizen Age 58) *		10000*1	9.50	9.75	10.50	10.50	10.50			Cheque/ DD payable at Chennai
* No Brokerage for source state Tamilnadu										

OTHER FIXED DEPOSITS SCHEMES

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
Ansal Properties & Infrastructure Ltd		50000*1000	-	12.00	12.25	12.50	Post dated interest warrants in advance for each Financial Year. Interest Compounded Monthly.
Ansal Housing & Construction		10000*1000	10.00	11.00	11.00	11.50	Interest Compounded Monthly Post dated Interest cheques for each F/Y will be sent in advance
Apollo Hosp. Ent. Ltd.	CRISIL "FAA+"	25000*1000	-	9.00	9.25	9.50	
Deepak Nitrite Ltd		20000*1000	-	8.75	9.00	9.00	0.25% p.a for Sr. Citizen & Shareholders. Compounded Half Yearly
Fenner India Ltd	CRISIL "FAA-"	25000*5000	-	9.00	9.25	9.50	
Gati Ltd.		21000*1000	-	11.00	11.50	12.00	0.50% p.a for Shareholders, Employee of company
Godrej Boyce & Manufact. Ltd. (Mumbai & Pune Or		25000*1000	-	-	-	9.50	0.25% p.a for Employees, Retired Employees, Spouses of Deceased Employees/Retired Employees. Only from IND. Only half yearly option
Godrej Boyce & Manufact. Ltd. (Mumbai & Pune Or		101000*1000	-	-	-	9.50	0.25% p.a for Employees, Retired Employees, Spouses of Deceased Emolovees/Retired Emolovees. Only from IND. Only half yearly ootion
Godrej Industries Limited		10000*1000	13M-7.75	-	8.50	9.25	
Helios & Matheson		25000*1000	-	12.00	12.00	12.00	Renewal of only principal amount.
Ion Exchange (India) Ltd		25000	-	7.00	7.50	8.00	
Jaiprakash Associates Ltd		20000*1000	11.00	11.50	11.75	12.00	Min 1 Share. Max. Amt. per investor for six mts duration - Rs. 10 Lakh, Interest Compounded Mnthly, Post Dated Interest Cheque of each F/Y will be issued in advance
Jaypee Infratech Ltd.		20000*1000	11.00	11.50	11.75	12.00	Maximum Amt. per investor for six mts duration - Rs. 10 Lakh Interest Compounded Monthly, Post Dated Interest Cheque of each F/Y will be issued in advance
Jyoti Structures Ltd.		21000*1000	-	11.00	11.50	12.00	0.50% extra for Sr.Citizen(60yrs) & Shareholders
J K Corp.(Jk Lakshmi Cement Ltd)		25000*5000	-	9.00	9.25	9.50	Only Cumulative Scheme
J K Industries (Jk Tyre & Ind. Ltd)		25000*5000	-	9.00	9.25	9.50	0.50% p.a for Sr.Citizens (60yrs), Shareholder & Employee, amount to or above 5 Lacs.
J K Paper Ltd.		25000*5000	-	9.00	9.25	9.50	Additional cheques are accepted for renewal deposits.
Kores India Ltd.		Cum 10000*5000@Qtlly 25000	-	9.50	10.50	11.50	Interest compounded on quarterly basis. 0.25% p.a. extra for Senior Citizens (Age 60 years and above). Pan Mandatory
Mahindra & Mahindra Ltd		25000*1000	-	8.50	-	-	
Network 18 Media & Investments Ltd. (Ind.)	ICRA "MA-"	10000*1000	-	11.00	-	-	0.50% p.a for Sr.Citizen & Employee of Network 18. Interest Compounded Qtrly
Network 18 Media & Investments Ltd. (Corporate & Trust)	ICRA "MA-"	10000*1000	-	11.00	-	-	Interest compounded quarterly
Omaxe Limited		25000*1000	11.50	12.00	12.25	12.50	Interest Compounded Monthly for both option Cum & Non Cum. Interest payable Quarterly for Non Cum.
Ocl India Ltd.		25000*1000	-	9.25	9.00	9.00	
Parsvnath Developers Ltd		15000*1000	10.00	12.00	12.25	12.50	0.50% p.a for Sr.Citizen(Age-65) / Emp & Sh. Holder. Min 100 shares Interest Comounded Quarterlv
Surya Roshni Ltd.		Only Cumulative 30000*1000	-	10.00	11.00	11.50	Interest Compounded Yearly
Thirumalai Chemicals Ltd.		20000*20000	-	10.50	11.50	-	Interest Compounded Quarterly & payable Half Yearly on 30th Sept. & 31st Mar
Unitech Limited		25000*1000	11.50	11.50	12.00	12.50	Renewal only Principal Amount. Interest Compounded Monthly on deposit of 1 year and more in cumulative
Valecha Engineering Ltd		10000*1000	-	11.50	11.75	12.00	0.25% extra for above 1 lac in a single application. 0.50 % extra for Sr. citizen, Employee & Share holder (Min. 100 share)

Only Renewals

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
The Bombay Dyeing & Manuf. Co. Ltd.		20000*5000	-	-	-	10.50	0.50% p.a for Sr.Citizen, Employees & Shareholders(Min 1 Share)
Ceat Ltd		25000*1000	-	9.50	10.00	10.50	0.25% p.a for Sr.Citizen, Shareholders & Employees. Min 1 Share
Excel Industries			-	-	9.50	10.00	
Jagatjit Industries Ltd	ICRA - "MA-"	50000*1000	-	10.50	11.00	11.50	Additional Cheque Accepted
Mukand Ltd (25000 -4.99Lacs) (Shareholder Category)		25000*1000. Qtly 40000	-	9.00	9.50	11.00	0.25% p.a. additional for Share Holders Interest Compounded Monthly. Only renewals maturing on or after 1December'12,
Mukand Ltd (5Lac & Above) (Shareholder Category)		25000*1000. Qtly 40000	-	9.00	9.50	11.00	0.25% p.a. additional for Share Holders Interest Compounded Monthly. Only renewals maturing on or after 1December'12,
Pudumjee Pulp (Only Mumbai & Pune)		25000*1000	-	9.00	9.50	10.50	ECS Compulsory. No additional Amount

BONDS

Capital Gain Bonds: (Tax Saving u/s 54EC)

NHAI – National Highway Authority of India

Minimum Amount	Rs. 10000
Minimum Bond	1 (one) Bond
Period	3 years (lock in). No TDS
Rate of interest	6.00% p.a.
Rating AAA/Stable	

REC – (Rural Electrification Corporation Ltd)

Minimum Amount	Rs. 10000
Minimum Bond	1 (one) Bond
Period	3 years (lock in)
Rate of interest	6.00% p.a.
Rating AAA/Stable	

Govt. of India Saving Bonds - 8% Taxable) in (SBI* / PNB / ICICI / IDBI / HDFC / AXIS)

Rate of Interest	8%
Minimum Amount	1000 * 1000
Charitable Trust TAX exemption Required Certificate for NON	
* Only Selected centers	

For Institutional investments in Fixed Deposits and Capital Gain Bonds, please contact isd@rrfcl.com