

Interest rate Structure of August 2020

BOND/NCD										
Product	Ratings	Period From	Amount	Tenor	Interest Rates					Senior Citizen
					Monthly	Quarterly	Half Yearly	Yearly	Cummulative	
GOI Floating Rate Savings Bonds 2020 (Taxable) (All)	AAA	01 Aug 20	> 0	84	0.00	0.00	0.00	0.00	0.00	0.00
IRFC 54EC CAPITAL GAIN BOND (All)	AAA	01 Aug 20	> 0	60	0.00	0.00	0.00	5.00	0.00	0.00
NHAI 54EC Capital Gain Bond (All)	AAA	01 Aug 20	> 0	60	0.00	0.00	0.00	5.00	0.00	0.00
PFC 54EC CAPITAL GAIN BOND (All)	AAA	01 Aug 20	> 0	60	0.00	0.00	0.00	5.00	0.00	0.00
REC 54 EC Capital Gain Bond (All)	AAA	01 Aug 20	> 0	60	0.00	0.00	0.00	5.00	0.00	0.00
Sovereign Gold Bond Series V August 2020 (All)	AAA	03 Aug 20	> 0	96	0.00	0.00	2.50	0.00	0.00	0.00
Fixed Deposit										
Product	Ratings	Period From	Amount	Tenor	Interest Rates					Senior Citizen
					Monthly	Quarterly	Half Yearly	Yearly	Cummulative	
BAJAJ FINANCE Ltd. (Corporate)	CRISIL- FAAA/Stable ICRA- MAAA- Stable	01 Aug 20	> 0	12 - 23	6.69	6.73	6.79	6.90	6.90	0.00
				24 - 35	6.79	6.82	6.88	7.00	7.00	0.00
				36 - 60	6.88	6.92	6.98	7.10	7.10	0.00
BAJAJ FINANCE Ltd. (HUF)	CRISIL- FAAA/Stable ICRA- MAAA- Stable	01 Aug 20	> 0	12 - 23	6.69	6.73	6.79	6.90	6.90	0.00
				24 - 35	6.79	6.82	6.88	7.00	7.00	0.00
				36 - 47	6.88	6.92	6.98	7.10	7.10	0.00
				48 - 60	6.88	6.92	6.98	7.10	7.10	0.00
BAJAJ FINANCE Ltd. (Individual)	CRISIL- FAAA/Stable ICRA- MAAA- Stable	01 Aug 20	> 0	12 - 23	6.69	6.73	6.79	6.90	6.90	0.25
				24 - 35	6.79	6.82	6.88	7.00	7.00	0.25
				36 - 47	6.88	6.92	6.98	7.10	7.10	0.25
				48 - 60	6.88	6.92	6.98	7.10	7.10	0.25
BAJAJ FINANCE Ltd. (Others)	CRISIL- FAAA/Stable ICRA- MAAA- Stable	01 Aug 20	> 0	12 - 23	6.69	6.73	6.79	6.90	6.90	0.00
				24 - 35	6.79	6.82	6.88	7.00	7.00	0.00
				36 - 60	6.88	6.92	6.98	7.10	7.10	0.00
	CRISIL-			12 - 23	6.69	6.73	6.79	6.90	6.90	0.00

Fixed Deposit										
Product	Ratings	Period From	Amount	Tenor	Interest Rates					
					Monthly	Quarterly	Half Yearly	Yearly	Cummulative	Senior Citizen
BAJAJ FINANCE Ltd. (Partnership)	FAAA/Stable ICRA- MAAA- Stable	01 Aug 20	> 0	24 - 35	6.79	6.82	6.88	7.00	7.00	0.00
				36 - 60	6.88	6.92	6.98	7.10	7.10	0.00
BAJAJ FINANCE Ltd. (Trust)	CRISIL- FAAA/Stable ICRA- MAAA- Stable	01 Aug 20	> 0	12 - 23	6.69	6.73	6.79	6.90	6.90	0.00
				24 - 35	6.79	6.82	6.88	7.00	7.00	0.00
				36 - 60	6.88	6.92	6.98	7.10	7.10	0.00
HDFC Ltd – Regular Plan (HUF)	CRISIL- FAAA/Stable ICRA- MAAA/Stable	01 Aug 20	> 0	12 - 23	5.95	6.00	6.05	0.00	6.15	0.00
				24 - 35	5.95	6.00	6.05	6.15	6.15	0.00
				36 - 47	6.05	6.10	6.15	6.25	6.25	0.00
				48 - 59	6.05	6.10	6.15	6.25	6.25	0.00
				60 - 71	6.05	6.10	6.15	6.25	6.25	0.00
		28 Aug 20	> 0	12 - 23	5.65	5.70	5.75	0.00	5.85	0.00
				24 - 35	5.65	5.70	5.75	5.85	5.85	0.00
				36 - 47	5.85	5.90	5.95	6.05	6.05	0.00
				48 - 59	5.85	5.90	5.95	6.05	6.05	0.00
				60 - 71	5.85	5.90	5.95	6.05	6.05	0.00
HDFC Ltd – Regular Plan (Individual)	CRISIL- FAAA/Stable ICRA- MAAA/Stable	01 Aug 20	> 0	12 - 23	5.95	6.00	6.05	0.00	6.15	0.25
				24 - 35	5.95	6.00	6.05	6.15	6.15	0.25
				36 - 47	6.05	6.10	6.15	6.25	6.25	0.25
				48 - 59	6.05	6.10	6.15	6.25	6.25	0.25
				60 - 71	6.05	6.10	6.15	6.25	6.25	0.25
				72 - 84	6.05	6.10	6.15	6.25	6.25	0.25
		28 Aug 20	> 0	12 - 23	5.65	5.70	5.75	0.00	5.85	0.25
				24 - 35	5.65	5.70	5.75	5.85	5.85	0.25
				36 - 47	5.85	5.90	5.95	6.05	6.05	0.25
				48 - 59	5.85	5.90	5.95	6.05	6.05	0.25
				60 - 71	5.85	5.90	5.95	6.05	6.05	0.25
				72 - 84	5.85	5.90	5.95	6.05	6.05	0.25
				12 - 23	5.85	5.90	5.95	0.00	6.05	0.00
				24 - 35	5.85	5.90	5.95	6.05	6.05	0.00

Fixed Deposit										
Product	Ratings	Period From	Amount	Tenor	Interest Rates					
					Monthly	Quarterly	Half Yearly	Yearly	Cummulative	Senior Citizen
HDFC Ltd – Regular Plan (Trust)	CRISIL-FAAA/Stable ICRA-MAAA/Stable	01 Aug 20	> 0	36 - 47	5.85	5.90	5.95	6.05	6.05	0.00
				48 - 59	5.85	5.90	5.95	6.05	6.05	0.00
				60 - 71	5.85	5.90	5.95	6.05	6.05	0.00
				72 - 84	5.85	5.90	5.95	6.05	6.05	0.00
		28 Aug 20	> 0	12 - 23	5.55	5.60	5.65	0.00	5.75	0.00
				24 - 35	5.55	5.60	5.65	5.75	5.75	0.00
				36 - 47	5.75	5.80	5.85	5.95	5.95	0.00
				48 - 59	5.75	5.80	5.85	5.95	5.95	0.00
				60 - 71	5.75	5.80	5.85	5.95	5.95	0.00
				72 - 84	5.75	5.80	5.85	5.95	5.95	0.00
HDFC PREMUIM DEPOSIT (HUF)	CRISIL-FAAA/Stable ICRA-MAAA/Stable	01 Aug 20	> 0	15	6.00	6.05	6.10	0.00	6.20	0.00
				22	6.10	6.15	6.20	6.30	6.30	0.00
				30	6.05	6.10	6.15	6.25	6.25	0.00
				44	6.20	6.25	6.30	6.40	6.40	0.00
		28 Aug 20	> 0	15	5.70	5.75	5.80	0.00	5.90	0.00
				22	5.80	5.85	5.90	6.00	6.00	0.00
				30	5.75	5.80	5.85	5.95	5.95	0.00
				44	6.00	6.05	6.10	6.20	6.20	0.00
HDFC PREMUIM DEPOSIT (Individual)	CRISIL-FAAA/Stable ICRA-MAAA/Stable	01 Aug 20	> 0	15	6.00	6.05	6.10	0.00	6.20	0.25
				22	6.10	6.15	6.20	6.30	6.30	0.25
				30	6.05	6.10	6.15	6.25	6.25	0.25
				44	6.20	6.25	6.30	6.40	6.40	0.25
		28 Aug 20	> 0	15	5.70	5.75	5.80	0.00	5.90	0.25
				22	5.80	5.85	5.90	6.00	6.00	0.25
				30	5.75	5.80	5.85	5.95	5.95	0.25
				44	6.00	6.05	6.10	6.20	6.20	0.25
HDFC PREMUIM DEPOSIT (Trust)	CRISIL-FAAA/Stable ICRA-MAAA/Stable	01 Aug 20	> 0	15	5.95	6.00	6.05	0.00	6.15	0.00
				30	5.95	6.00	6.05	6.15	6.15	0.00
		28 Aug 20	> 0	15	5.65	5.70	5.75	0.00	5.85	0.00
				30	5.65	5.70	5.75	5.85	5.85	0.00

Fixed Deposit										
Product	Ratings	Period From	Amount	Tenor	Interest Rates					
					Monthly	Quarterly	Half Yearly	Yearly	Cummulative	Senior Citizen
HDFC SPECIAL DEPOSIT PLAN (HUF)	CRISIL-FAAA/Stable	01 Aug 20	> 0	33	6.15	6.20	6.25	6.35	6.35	0.00
				66	6.25	6.30	6.35	6.45	6.45	0.00
	ICRA-MAAA/Stable	28 Aug 20	> 0	33	5.85	5.90	5.95	6.05	6.05	0.00
				66	6.05	6.10	6.15	6.25	6.25	0.00
HDFC SPECIAL DEPOSIT PLAN (Individual)	CRISIL-FAAA/Stable	01 Aug 20	> 0	33	6.15	6.20	6.25	6.35	6.35	0.25
				66	6.25	6.30	6.35	6.45	6.45	0.25
	ICRA-MAAA/Stable	28 Aug 20	> 0	33	5.85	5.90	5.95	6.05	6.05	0.25
				66	6.05	6.10	6.15	6.25	6.25	0.25
HDFC SPECIAL DEPOSIT PLAN (Trust)	CRISIL-FAAA/Stable	01 Aug 20	> 0	33	6.00	6.05	6.10	6.20	6.20	0.00
				66	6.00	6.05	6.10	6.20	6.20	0.00
	ICRA-MAAA/Stable	28 Aug 20	> 0	33	5.70	5.75	5.80	5.90	5.90	0.00
				66	5.90	5.95	6.00	6.10	6.10	0.00
ICICI Home Finance Fixed Deposit (All)	CRISIL-FAAA/Stable ICRA-MAAA/Stable CARE-AAA/Stable	01 Aug 20	> 0	12 - 23	5.85	5.90	0.00	6.00	6.00	0.25
				24 - 35	6.00	6.05	0.00	6.20	6.20	0.25
				24 - 35	6.00	6.05	0.00	6.20	6.20	0.25
				30	6.10	6.15	0.00	6.30	6.30	0.25
				30	6.10	6.15	0.00	6.30	6.30	0.25
				36 - 47	6.10	6.15	0.00	6.30	6.30	0.25
				36 - 47	6.10	6.15	0.00	6.30	6.30	0.25
				45	6.25	6.30	0.00	6.45	6.45	0.25
				45	6.25	6.30	0.00	6.45	6.45	0.25
				48 - 59	6.15	6.20	0.00	6.35	6.35	0.25
				60 - 83	6.15	6.20	0.00	6.35	6.35	0.25
				60 - 83	6.15	6.20	0.00	6.35	6.35	0.25
				65	6.30	6.35	0.00	6.50	6.50	0.25
65	6.30	6.35	0.00	6.50	6.50	0.25				
84 - 120	6.15	6.20	0.00	6.35	6.35	0.25				
LIC HSG Finance Ltd (All)	CRISIL-FAAA/Stable	01 Aug 20	> 0	12	5.90	0.00	0.00	6.00	6.00	0.25
				18	5.90	0.00	0.00	6.00	6.00	0.25
				24	5.90	0.00	0.00	6.00	6.00	0.25
				36	6.00	0.00	0.00	6.10	6.10	0.25
				60	6.00	0.00	0.00	6.10	6.10	0.25

Fixed Deposit										
Product	Ratings	Period From	Amount	Tenor	Interest Rates					
					Monthly	Quarterly	Half Yearly	Yearly	Cummulative	Senior Citizen
Mahindra & Mahindra Finance (All)	CRISIL"FAAA"	01 Aug 20	> 0	12	0.00	6.50	6.60	0.00	6.70	0.25
				18	0.00	6.70	6.80	0.00	6.90	0.25
				24	0.00	6.75	6.85	0.00	6.95	0.25
				30	0.00	6.90	7.00	0.00	7.10	0.25
				36	0.00	6.95	7.05	0.00	7.15	0.25
				38	0.00	7.00	7.10	0.00	7.20	0.25
				44	0.00	7.05	7.15	0.00	7.25	0.25
				48	0.00	7.05	7.15	0.00	7.25	0.25
				60	0.00	7.05	7.15	0.00	7.25	0.25
		24 Aug 20	> 0	12	5.15	5.50	5.60	5.70	5.70	0.25
				15	5.25	5.60	5.70	5.80	5.80	0.25
				18	5.45	5.80	5.90	6.00	6.00	0.25
				20	5.55	5.90	6.00	6.10	6.10	0.25
				24	5.65	6.00	6.10	6.20	6.20	0.25
				27	5.65	6.00	6.10	6.20	6.20	0.25
				30	5.65	6.00	6.10	6.20	6.20	0.25
				33	5.75	6.00	6.10	6.20	6.20	0.25
				36	5.75	6.10	6.20	6.30	6.30	0.25
				38	5.75	6.10	6.20	6.30	6.30	0.25
				40	5.75	6.10	6.20	6.30	6.30	0.25
44	5.90	6.25	6.35	6.45	6.45	0.25				
48	5.90	6.25	6.35	6.45	6.45	0.25				
60	5.90	6.25	6.35	6.45	6.45	0.25				
PNB Housing Finance Ltd. (All)	CRISIL- FAA+/Negative CARE- AA+/Negative	01 Aug 20	> 0	12 - 23	6.75	6.80	6.85	7.00	7.00	0.25
				24 - 35	6.75	6.80	6.85	7.00	7.00	0.25
				36 - 47	6.90	6.95	7.00	7.15	7.15	0.25
				48 - 59	6.90	6.95	7.00	7.15	7.15	0.25
				60 - 71	7.00	7.05	7.10	7.25	7.25	0.25
				72 - 84	7.10	7.15	7.20	7.35	7.35	0.25
				120	7.10	7.15	7.20	7.35	7.35	0.25
		24 - 35	6.46	6.49	6.54	6.65	6.65	0.25		
									6.55	6.59

Fixed Deposit										
Product	Ratings	Period From	Amount	Tenor	Interest Rates					Senior Citizen
					Monthly	Quarterly	Half Yearly	Yearly	Cummulative	
		14 Aug 20	> 0	36 - 47	6.69	6.73	6.78	6.90	6.90	0.25
				48 - 59	6.69	6.73	6.78	6.90	6.90	0.25
				60 - 71	6.78	6.82	6.88	7.00	7.00	0.25
				72 - 84	6.78	6.82	6.88	7.00	7.00	0.25
				120	6.78	6.82	6.88	7.00	7.00	0.25
Shriram Transport Fin. - Unnati scheme (All)	CRISIL-FAAA/Negative ICRA-MAA+/Stable	01 Aug 20	> 0	12	7.25	7.30	7.37	7.50	7.25	0.40
				24	7.44	7.49	7.56	7.70	7.44	0.40
				36	7.86	7.92	8.00	8.15	7.86	0.40
				48	7.90	7.96	8.04	8.20	7.90	0.40
				60	8.09	8.15	8.23	8.40	8.09	0.40
SIDBI (All)	CARE "AAA"	01 Aug 20	> 0	12	0.00	0.00	0.00	0.00	5.75	0.50
				24 - 60	0.00	0.00	0.00	0.00	5.75	0.50
Sundaram BNP Paribas Home Finance Ltd. (All)	CRISIL-FAAA/Stable	01 Aug 20	> 0	12	0.00	6.75	0.00	0.00	6.75	0.25
				18	0.00	6.75	0.00	0.00	6.75	0.25
				24	0.00	7.00	0.00	0.00	7.00	0.25
				36 - 60	6.96	7.00	0.00	0.00	7.00	0.25

Special Remarks	
Product	Remarks
BAJAJ FINANCE Ltd. (Individual)	Additional 0.10% for renewals
HDFC Ltd – Regular Plan (HUF)	Interest Rates are Up to 2 Crore
HDFC Ltd – Regular Plan (Individual)	Interest Rates are Up to 2 Crore
HDFC Ltd – Regular Plan (Trust)	Interest Rates are Up to 2 Crore
Mahindra & Mahindra Finance (All)	Employees' & Employees Relatives will get an additional rate of 0.35% p.a.
Shriram Transport Fin. - Unnati scheme (All)	0.25% extra on Renewals, and Additional interest of 0.15% p.a. to employees and employees relatives

Terms & Conditions:

* ROI may revise without prior notice, it is advisable to consult Branch before deposit of Application