

## Corporate Fixed Deposit Tracker (updated till 1st Aug 2020)

Company Name	Rating	Period	Non Cumulative ROI (% p.a.)				Card ROI (%)	Minimum Amount	Remarks
			Monthly	Quarterly	Half-Yearly	Yearly			
Bajaj Finance Ltd. (Ind & HUF) w.e.f 4 July 2020 upto Rs. 5 Crore	FAAA by Crisil, MAAA by ICRA	12M	6.69	6.73	6.79	6.90	25000/-	0.25% extra for Sr. Citizen & 0.10% extra in renewal upto Rs.5 Cr.	
		24M	6.79	6.82	6.88	7.00			
		36M	6.88	6.92	6.98	7.10			
		48M	6.88	6.92	6.98	7.10			
		60M	6.88	6.92	6.98	7.10			
HDFC Ltd -Regular Scheme for Individual upto Rs. 2 Crore w.e.f 23 July 2020		12M	5.95	6.00	6.05	-	Monthly: 40000/- , Other: 20000/-	0.25% extra for Sr. Citizen	
		24M	5.95	6.00	6.05	6.15			
		36M	6.05	6.10	6.15	6.25			
		48M	6.05	6.10	6.15	6.25			
		60M	6.05	6.10	6.15	6.25			
HDFC Ltd -Regular Scheme for Trust upto Rs. 2 Crore w.e.f 23 July 2020		12M	5.85	5.90	5.95	-	Monthly: 40000/- , Other: 20000/-	0.25% extra for Sr. Citizen	
		24M	5.85	5.90	5.95	6.05			
		36M	5.85	5.90	5.95	6.05			
		48M	5.85	5.90	5.95	6.05			
		60M	5.85	5.90	5.95	6.05			
HDFC Ltd -Regular Scheme for Individual & Trust for above Rs. 2 Crore to Rs. 5 Crore w.e.f 23 July 2020	FAAA by Crisil, MAAA by ICRA	12M	5.65	5.70	5.75	-	Monthly: 40000/- , Other: 20000/-	0.25% extra for Sr. Citizen	
		24M	5.65	5.70	5.75	5.85			
		36M	5.65	5.70	5.75	5.85			
		48M	5.65	5.70	5.75	5.85			
		60M	5.65	5.70	5.75	5.85			
HDFC Ltd -Regular Scheme for Individual & Trust for above Rs. 5 Crore to Rs. 10 Crore w.e.f 23 July 2020		12M	5.35	5.40	5.45	-	Monthly: 40000/- , Other: 20000/-	0.25% extra for Sr. Citizen	
		24M	5.35	5.40	5.45	5.55			
		36M	5.35	5.40	5.45	5.55			
		48M	5.35	5.40	5.45	5.55			
		60M	5.35	5.40	5.45	5.55			
HDFC Special Scheme for Individual upto Rs.2 Crore w.e.f 23 July 2020		33 M	6.15	6.20	6.25	6.35	Monthly: 40000/- , Other: 20000/-	0.25% extra for Sr. Citizen	
		66 M	6.25	6.20	6.30	6.35			
HDFC Special Scheme for Trust upto Rs.2 Crore w.e.f 23 July 2020		33 M	6.00	6.05	6.10	6.20	Monthly: 40000/- , Other: 20000/-	0.25% extra for Sr. Citizen	
		66 M	6.00	6.05	6.10	6.20			
HDFC Premium Scheme for Individual upto Rs.2 Crore w.e.f 23 July 2020		15M	6.00	6.05	6.10	-	Monthly: 40000/- , Other: 20000/-	0.25% extra for Sr. Citizen	
		22M	6.10	6.15	6.20	6.30			
		30M	6.05	6.10	6.15	6.25			
		44M	6.20	6.25	6.30	6.40			
HDFC Premium Scheme for Trust upto Rs.2 Crore w.e.f 23 July 2020		15 M	5.95	6.00	6.05	-	Monthly: 40000/- , Other: 20000/-	-	
		30 M	5.95	6.00	6.05	6.15			
ICICI Home Finance Ltd. (For upto Rs. 1.99 Crore) w.e.f 31 July 2020	FAAA by CRISIL, AAA by CARE, MAAA by ICRA	12M	5.85	5.90	-	6.00	Cum/Annually:- 10000/-, Monthly 40000/-, Qtrly- 20000/-	0.25% extra for Sr. Citizen	
		24 M	6.00	6.05	-	6.20			
		30 M	6.10	6.15	-	6.30			
		36 M	6.10	6.15	-	6.30			
		45 M	6.25	6.30	-	6.45			
		48 M	6.15	6.20	-	6.35			
		60 M	6.15	6.20	-	6.35			
		65 M	6.30	6.35	-	6.50			
		72 M	6.16	6.20	-	6.35			
84 M	6.15	6.20	-	6.35					
120 M	6.15	6.20	-	6.35					

**Corporate Fixed Deposit Tracker (updated till 1st Aug 2020)**

Company Name	Rating	Period	Non Cumulative ROI (% p.a.)				Card ROI (%)	Minimum Amount	Remarks
			Monthly	Quarterly	Half-Yearly	Yearly			
J K Laskhmi Cement Ltd	CARE AA	12M	-	8.00	-	-	8.00	25000/-	0.50% add. interest to sr. citizen, employees, shareholders and person investing Rs. 5 lacs and above - max. 0.50%
		24M	-	8.25	-	-	8.25		
		36M	-	8.35	-	-	8.35		
KTDFC	Kerala Govt.	12M	8.00	8.00	8.00	8.00	8.00	10000/-	0.25% extra for Sr. Citizen
		24M	8.00	8.00	8.00	8.00	8.00		
		36M	8.00	8.00	8.00	8.00	8.00		
		48M	7.75	7.75	7.75	7.75	7.75		
		60M	7.75	7.75	7.75	7.75	7.75		
LIC Housing Finance Ltd. <b>W.e.f 15 July 2020</b> upto Rs. 20 Crore	FAAA by Crisil	12M	5.90	-	-	6.00	6.00	20000/- But if monthly scheme than 200000/-	0.25% extra for Sr. Citizen
		18M	5.90	-	-	6.00	6.00		
		24M	5.90	-	-	6.00	6.00		
		36M	6.00	-	-	6.10	6.10		
		60M	6.00	-	-	6.10	6.10		
M&M Financial services Ltd <b>w.e.f 16 July 2020</b> upto Rs. 1 Crore	FAAA by Crisil	12M	-	6.50	6.60	-	6.70	Qaurterly-50000/- , Half Yearly- 25000/-, Cumulative: 10000/-	0.25% extra for Sr. Citizen
		18M	-	6.70	6.80	-	6.90		
		24M	-	6.75	6.85	-	6.95		
		30M	-	6.90	7.00	-	7.10		
		36M	-	6.95	7.05	-	7.15		
		38M	-	7.00	7.10	-	7.20		
		44M	-	7.05	7.15	-	7.25		
		48M	-	7.05	7.15	-	7.25		
PNB Housing Finance Ltd (For upto Rs. 5 Crore) <b>w.e.f 9 July 2020</b>	FAA+ by CRISIL, AA+ by CARE	12M	6.75	6.80	6.85	7.00	7.00	Monthly-25000/-, Quarterly, Half Yearly & Annually- 10000/-	0.25% extra for Sr. Citizen
		24M	6.75	6.80	6.85	7.00	7.00		
		36M	6.90	6.95	7.00	7.15	7.15		
		48M	6.90	6.95	7.00	7.15	7.15		
		60M	7.00	7.05	7.10	7.25	7.25		
		72M	7.10	7.15	7.20	7.35	7.35		
		84M	7.10	7.15	7.20	7.35	7.35		
		120M	7.10	7.15	7.20	7.35	7.35		
Shriram Transport Finance ( <b>Unnati Scheme</b> ) <b>w.e.f 1 Aug 2020</b>	FAAA by Crisil, MAA+ by ICRA	12M	7.25	7.30	7.37	7.50	7.50	Cum-5000/- Non Cum- 10000/-	0.25% extra for Sr. Citizen & 0.25% extra for renewals
		24M	7.44	7.49	7.56	7.70	7.70		
		36M	7.86	7.92	8.00	8.15	8.15		
		48M	7.90	7.96	8.01	8.20	8.20		
		60M	8.09	8.15	8.23	8.40	8.40		
Shriram City Union Finance <b>w.e.f 1 Aug 2020</b>	FAAA by Crisil, MAA+ by ICRA	12M	7.25	7.30	7.37	7.50	7.50	Cum-5000/- Non Cum- 10000/-	0.25% extra for Sr. Citizen & 0.25% extra for renewals
		24M	7.44	7.49	7.56	7.70	7.70		
		36M	7.86	7.92	8.00	8.15	8.15		
		48M	7.90	7.96	8.04	8.20	8.20		
		60M	8.09	8.15	8.23	8.40	8.40		

*Rate of Interest may be revised by company from time to time. Pls confirm Interest rates before submitting the application.*

**Capital Gain Exemption Bonds U/S 54EC**

<b>Name of the Issuer</b>	<b>Min Amount</b>	<b>Max Amount</b>	<b>Tenure</b>	<b>Coupon Rate</b>	<b>Ratings</b>	<b>Interest Payment Date</b>
Rural Electrification Corp. Ltd. (REC)	20000	5000000	5 Years	5% P.a	CRISIL "AAA/Stable", CARE "AAA', IRRP -	Annually on 30th June every year
National Highway Authority of India (NHAI)	10000	5000000	5 Years	5% P.a	ICRA "AAA/Stable", CARE "AAA', IND"AAA"	Annually on 1st April every year
India Railway Finance Corporation (IRFC)	20000	5000000	5 Years	5% P.a	"AAA" by CARE, ICRA & CRISIL	Annually on 15th Oct every year
Power Finance Corporation (PFC)	20000	5000000	5 Years	5% P.a	CRISIL "AAA/Stable", CARE "AAA'/Stable, ICRA "AAA/Stable"	Annually on 31st July every year

**GOI Floating Rate Bond**

<b>Issues</b>	<b>Interest Rate</b>	<b>Tenure</b>	<b>Options</b>
GOI Floating Rate Saving Bond 2020 (Taxable)	7.15%	7 years	Non - Cumulative ( Interest Rate will be reset every six Months)