

Shriram Transport Finance FD Interest Rates (w.e.f. from January 1, 2020)

| Tenure (Months) | Cumulative | | | Non-Cumulative | | | |
|-----------------|-----------------|------------------------|----------------------------------|----------------|------------------|--------------------|---------------|
| | Interest (p.a.) | Effective Yield (p.a.) | Approx. maturity value for 5000* | Monthly (p.a.) | Quarterly (p.a.) | Half Yearly (p.a.) | Yearly (p.a.) |
| 12 | 7.53% | 7.80% | 5,390 | 7.53% | 7.58% | 7.65% | 7.80% |
| 24 | 7.72% | 8.32% | 5,832 | 7.72% | 7.77% | 7.85% | 8.00% |
| 36 | 8.28% | 9.36% | 6,404 | 8.28% | 8.34% | 8.42% | 8.60% |
| 48 | 8.37% | 9.90% | 6,980 | 8.37% | 8.43% | 8.52% | 8.70% |
| 60 | 8.42% | 10.42% | 7605 | 8.42% | 8.48% | 8.57% | 8.75% |

Please Note:

- Maturity value is pre-tax and for illustration purpose only.
- Additional interest of 0.25% p.a. for Senior Citizens

PNB Housing Finance Ltd. FD Interest Rates (w.e.f. from May 4th, 2020)

Fixed Deposit upto Rs.5 crore

| Tenure (Months) | Cumulative Option ROI (p.a.) | | Non-Cumulative Option ROI (p.a.) | | | |
|-----------------|------------------------------|-----------------------------|----------------------------------|-----------|-------------|--------|
| | ROI (p.a.) | Tentative yield to maturity | Monthly | Quarterly | Half Yearly | Annual |
| 12 - 23 | 7.20% | 7.20% | 6.95% | 7.00% | 7.05% | 7.20% |
| 24 - 35 | 7.30% | 7.57% | 7.05% | 7.10% | 7.15% | 7.30% |
| 36 - 47 | 7.60% | 8.19% | 7.30% | 7.35% | 7.45% | 7.60% |
| 48 - 59 | 7.70% | 8.64% | 7.40% | 7.45% | 7.55% | 7.70% |
| 60 - 71 | 7.75% | 9.05% | 7.45% | 7.50% | 7.60% | 7.75% |
| 72 - 84 | 7.75% | 9.42% | 7.45% | 7.50% | 7.60% | 7.75% |
| 120 | 7.50% | 10.61% | 7.25% | 7.30% | 7.35% | 7.50% |

Please Note:

- For cumulative option, interest rate is compounded annually on March 31st.
- Additional interest rate of 0.25% for Senior citizen deposits (applicable for deposits upto Rs. 1 crore).

Mahindra Finance FD Interest Rates (w.e.f. April 16, 2020)

1- Samruddhi Scheme applicable for deposits upto 1 Cr. (Interest for Public)

| Tenure (Months) | Cumulative Schemes | | Non-Cumulative Schemes | |
|--------------------|--------------------|---------------------------|--------------------------------|---------------------------|
| | Interest | Effective Yield (p.a.) | Interest p.a. (Half yearly) | Interest p.a. (Quarterly) |
| 12 | 7.20% | 7.20% | 7.05% | 7.00% |
| 18 | 7.30% | 7.48% | 7.15% | 7.10% |
| 24 | 7.50% | 7.78% | 7.35% | 7.30% |
| 36 | 7.60% | 8.19% | 7.45% | 7.40% |
| 48 | 7.70% | 8.64% | 7.55% | 7.50% |
| 60 | 7.80% | 9.12% | 7.65% | 7.60% |

Please Note: -

- For cumulative schemes minimum amount is **Rs. 10,000/-**.
- For non-cumulative schemes Interest p.a. (Half yearly) minimum amount is **Rs. 25,000/-**
- For non-cumulative schemes Interest p.a. (Quarterly) minimum amount is **Rs. 50,000/-**
- For Senior Citizens, Additional 0.25% Interest rates.

2- Samruddhi Scheme (Bulk Deposit) applicable for deposits above 1 Cr. Upto 5 Crores.

| Minimum Amount | Tenure (Months) | Cumulative Schemes | | | Non-Cumulative Schemes | |
|------------------|-----------------|--------------------|------------------------|----------------|-----------------------------|---------------------------|
| | | Interest | Effective Yield (p.a.) | Amount Payable | Interest p.a. (Half yearly) | Interest p.a. (Quarterly) |
| Rs. 10,000,000/- | 12 | 6.85% | 6.85% | 10685000 | 6.70% | 6.65% |
| | 18 | 6.95% | 7.11% | 11066651 | 6.80% | 6.75% |
| | 24 | 7.15% | 7.41% | 11481123 | 7.00% | 6.95% |
| | 36 | 7.25% | 7.79% | 12336498 | 7.10% | 7.05% |
| | 48 | 7.35% | 8.2% | 13280309 | 7.20% | 7.15% |
| | 60 | 7.45% | 8.65% | 14322938 | 7.30% | 7.25% |

Please Note: -

- Additional 0.25% Interest rates for senior citizens.

3- Samruddhi Bulk Deposits minimum ₹5 Crore & Above

| Minimum Amount | Tenure (Months) | Cumulative | | | Non-Cumulative | |
|------------------|-----------------|------------|------------------------|----------------|------------------------|----------------------|
| | | Interest | Effective Yield (p.a.) | Amount Payable | Interest (Half Yearly) | Interest (Quarterly) |
| Rs. 50,000,000/- | 12 | 6.65% | 6.65% | 53325000 | 6.50% | 6.45% |
| | 18 | 6.75% | 6.9% | 55176406 | 6.60% | 6.55% |
| | 24 | 6.95% | 7.19% | 57191513 | 6.80% | 6.75% |
| | 36 | 7.25% | 7.79% | 61682491 | 7.10% | 7.05% |
| | 48 | 7.35% | 8.20% | 66401547 | 7.20% | 7.15% |
| | 60 | 7.45% | 8.65% | 71614688 | 7.30% | 7.25% |

4- Dhan Samruddhi Scheme-Upto Rs. 1 Crore Only (Interest for Public)

| Minimum Amount | Tenure (Months) | Cumulative | | | Non-Cumulative | |
|----------------|-----------------|------------|------------------------|----------------|-------------------------------------|-------------------------------------|
| | | Interest | Effective Yield (p.a.) | Amount Payable | Interest (Half Yearly) | Interest (Quarterly) |
| Rs. 10,000/- | 30 | 7.55% | 8.02% | 12004 | 7.40% | 7.35% |
| | 38 | 7.65% | 8.32% | 12634 | 7.50% | 7.45% |
| | 44 | 7.70% | 8.55% | 13133 | 7.55% | 7.50% |
| | | | | | Min. Amount Rs. 25,000/- | Min. Amount Rs. 50,000/- |

Please Note: -

- Additional 0.25% Interest rates for senior citizens.

HDFC FD Interest Rates (w.e.f. from December 24, 2019)

| Tenure (Months) | Cumulative | Non-Cumulative | | | |
|--------------------|-----------------|----------------|------------------|--------------------|---------------|
| | Interest (p.a.) | Monthly (p.a.) | Quarterly (p.a.) | Half Yearly (p.a.) | Annual (p.a.) |
| 33 | 7.50% | 7.25% | 7.30% | 7.37% | 7.50% |
| 66 | 7.50% | 7.25% | 7.30% | 7.37% | 7.50% |
| Premium Deposit | | | | | |
| 15 | 7.35% | 7.10% | 7.15% | 7.22% | - |
| 22 | 7.45% | 7.20% | 7.25% | 7.32% | 7.45% |
| 30 | 7.40% | 7.15% | 7.20% | 7.27% | 7.40% |
| 44 | 7.45% | 7.20% | 7.25% | 7.32% | 7.45% |

Please note:

- Sr. Citizen will get 0.25% p.a. additional interest across all schemes upto 2 Cr.
- Above rates are applicable only for Individuals and Trusts deposits and are valid for amount upto 2 Cr (p.a.) only.

Bajaj Finance FD Interest Rates (w.e.f. March 05, 2020)

| Tenure (Months) | Cumulative | Non - Cumulative | | | |
|-----------------|-----------------|------------------|------------------|--------------------|---------------|
| | Interest (p.a.) | Monthly (p.a.) | Quarterly (p.a.) | Half Yearly (p.a.) | Annual (p.a.) |
| 12-23 | 7.60% | 7.35% | 7.39% | 7.46% | 7.60% |
| 24-35 | 7.65% | 7.39% | 7.44% | 7.51% | 7.65% |
| 36-60 | 7.70% | 7.44% | 7.49% | 7.56% | 7.70% |
| 48 - 60 | 7.80% | 7.53% | 7.58% | 7.65% | 7.80% |

Please note:

- 0.25% additional rate of interest for senior citizens.
- Minimum deposit amount is Rs. 25,000/-
- Renewal benefit continues to be at 0.10%