

FIXED DEPOSIT & FIXED INCOME

December 2023

Monthly



Shriram Transport

Entity	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months								Addl Int. Rates for Sr. Citizen
					12	18	24	30	36	42	50	60	
Individual, HUF, NRI & Sole Proprietorship & women	ICRA AA+	5,000	<= 10 cr	M	7.53	7.67	7.81	8.00	8.18	8.23	8.27	8.27	0.50
				Q	7.58	7.72	7.87	8.06	8.24	8.29	8.33	8.33	
				HY	7.65	7.80	7.94	8.14	8.33	8.38	8.42	8.42	
				Y	7.80	7.95	8.10	8.30	8.50	8.55	8.60	8.60	
				C (Yield)	7.80	8.11	8.43	8.83	9.24	9.51	9.83	10.21	

Bajaj Finance (Finserv)

Entity	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months								Addl Int. Rates for Sr. Citizen
					12 - 14	> 15 - 23	24	25-35	36-60				
Individual & HUF	AAA	15,000	< 5cr	M	7.16	7.25	7.30	7.11	7.77				0.25 (upto 5 cr)
				Q	7.20	7.30	7.35	7.16	7.82				
				HY	7.27	7.36	7.41	7.22	7.89				
				Y	7.40	7.50	7.55	7.35	8.05				
				C	7.40	7.50	7.55	7.35	8.05				

Bajaj Finance (Finserv) Special Deposit

Entity	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months								Addl Int. Rates for Sr. Citizen
					15	18	22	30	33	44			
Individual & HUF	AAA	15,000	< 5cr	M	7.21	7.16	7.25	7.21	7.49	8.05			0.25 (upto 5 cr)
				Q	7.25	7.20	7.30	7.25	7.53	8.10			
				HY	7.32	7.27	7.36	7.32	7.61	8.18			
				Y	7.45	7.40	7.50	7.45	7.75	8.35			
				C	7.45	7.40	7.50	7.45	7.75	8.35			

Mahindra & Mahindra Finance Services Ltd

Entity	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months								Addl Int. Rates for Sr. Citizen
					12	24	36	48	60				
Individual	FAAA	50,000	<= 1 cr	M	7.20	7.25	7.50	7.50	7.50			0.25 (2 cr)	
				Q	7.25	7.35	7.60	7.60	7.60				
				HY	7.35	7.50	7.80	7.80	7.80				
				Y	7.60	7.75	8.05	8.05	8.05				
				C	7.60	7.75	8.05	8.05	8.05				

LIC Housing Finance Ltd

Entity	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months								Addl Int. Rates for Sr. Citizen
					12	18	24	36	60				
Individual / HUF / Trust	FAAA	2,00,000	< =20 Cr	M	7.00	7.10	7.35	7.50	7.50	-	-	-	0.25 (< =2cr)
Individual / HUF / Trust	FAAA	20,000	< =20 Cr	Y	7.25	7.35	7.60	7.75	7.75	-	-	-	0.25 (< =2cr)
Corporate	FAAA	20,000	< =5 Cr	A	7.45	7.45	7.45	7.45	7.45	-	-	-	
Corporate	FAAA	20,000	5 < =10 Cr	A	7.50	7.50	7.50	7.50	7.50	-	-	-	
Corporate	FAAA	20,000	10 < =20 Cr	A	7.55	7.55	7.55	7.55	7.55	-	-	-	

NOTE : All interest rates are subject to revision without prior intimation.
Please contact our branch / RM for more information.
Frequency Key: A - Annual, C - Cumulative, HY - Half Yearly, M - Monthly, Q - Quarterly

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ICICI HOME FINANCE													
Entity	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months								Addl Int. Rates for Sr. Citizen
					>=12<24	>=24-<36	>=36-<60	>=60<72	>=72<120				
Individual / Trust / HUF/Society	FAAA STABLE BY CRISIL	40,000	< 2 cr	M	7.00	7.30	7.40	7.35	7.25				0.25 (upto < 2cr)
		20,000		Q	7.05	7.35	7.45	7.40	7.30				
		10,000		Y	7.25	7.55	7.65	7.60	7.50				
		10,000		C	7.25	7.55	7.65	7.60	7.50				
Corporate	FAAA STABLE BY CRISIL	40,000	< 2 cr	M	7.00	7.30	7.40	7.35	7.25				-
		20,000		Q	7.05	7.35	7.45	7.40	7.30				
		10,000		Y	7.25	7.55	7.65	7.60	7.50				
		10,000		C	7.25	7.55	7.65	7.60	7.50				

ICICI HOME FINANCE (Special Deposit)													
Entity	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months								Addl Int. Rates for Sr. Citizen
					23	39	45						
Individual / Trust / HUF/Society	FAAA STABLE BY CRISIL	40,000	< 2 cr	M	7.25	7.45	7.45						0.25 (upto < 2cr)
		20,000		Q	7.30	7.50	7.50						
		10,000		Y	7.50	7.70	7.70						
		10,000		C	7.50	7.70	7.70						
Corporate	FAAA STABLE BY CRISIL	40,000	< 2 cr	M	7.25	7.45	7.45						-
		20,000		Q	7.30	7.50	7.50						
		10,000		Y	7.50	7.70	7.70						
		10,000		C	7.50	7.70	7.70						

Sundaram Home Finance													
Entity	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months								Addl Int. Rates for Sr. Citizen
					12	24	36	48	60				
Trust	FAAA+ / STABLE BY Crisil	10,000	unlimited	M	Nil	Nil	7.72	7.72	7.72				-
				Q	7.25	7.53	7.77	7.77	7.77				
				C	7.45	7.75	8.00	8.00	8.00				

PNB Housing Finance													
Entity	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months								Addl Int. Rates for Sr. Citizen
					12-23	24-35	36-47	48-59	60-71	72-84	120		
ALL Category	FAA STABLE BY CRISIL	25,000	< 5 cr	M	7.21	6.79	7.58	7.16	7.39	7.16	7.16	-	0.30 (upto <1 cr)
		10,000		Q	7.25	6.83	7.63	7.20	7.44	7.20	7.20		
		10,000		HY	7.32	6.89	7.70	7.26	7.51	7.27	7.27		
		10,000		Y	7.45	7.00	7.85	7.40	7.65	7.40	7.40		
				C	7.45	7.00	7.85	7.40	7.65	7.40	7.40		

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MANUFACTURING COMPANIES

Name of the Company	Credit Rating	Min. Amt. (In `)	Max. Amt. (In `)	Frequency	Interest Rate For Period In Months					Addl Int. Rates For	
					6	12	13	24	36	Share Holder	Sr. Citizen
Godrej & Boyce Ltd	-	40,000	-	M/HY	-	-	-	-	7.50 / 7.60	-	7.75 / 7.85
J K Fenner Ind Ltd	Crisit FAA stable	1,00,000	-	A/C	-	6.75	-	-	-	-	0.50

BONDS

Bonds	Interest Rate%	Frequency	Term	Minimum Amount
IRFC -54EC	5.25%	A	5 Yrs	20,000
REC - 54EC	5.25%	A	5 Yrs	20,000
PFC -54EC	5.25%	A	5 Yrs	20,000

FLOATING TAXABLE BONDS

HDFC Floating Bond	8.05%	HY	7 yrs	1,000
Stock Holding Floating Bond	8.05%	HY	7 yrs	1,000

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JM Financial Services Limited

Corporate Identity Number : U67120MH1998PLC115415

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