



GUPTA INVESTMENTS FINANCIAL SERVICES PRIVATE LIMITED™

Quality Investments under one roof



Fixed Deposit Schemes w.e.f 19th Sept, 2024

mahindra FINANCE

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

FD PROCESSING CENTRE

4th Floor, Asv Ramana Towers At No.37 & 38, Venkat Narayana Road, T Nagar, Chennai, Tamil Nadu-600017

• Toll Free No: 18002669266 • Boardline No: 022-66523500 (Monday to Friday between 10:00 am to 5:00 pm) • Email: mfinfd@mahindra.com

CRISIL RATINGS
AAA/STABLE
INDICATES HIGHEST SAFETY

SAMRUDDHI
FIXED DEPOSITS

INDIA RATINGS
IND AAA/STABLE
INDICATES HIGHEST SAFETY

SAMRUDDHI DEPOSIT UP TO Rs.5 Crore

SAMRUDDHI CUMULATIVE SCHEME

SAMRUDDHI NON-CUMULATIVE SCHEME

| Minimum Amount | Period (Months) | Amount Payable (Rs.) | Interest p.a.*†\$ | Period (Months) | Interest p.a.*#/% (Monthly) | Interest p.a.*#/% (Quarterly) | Interest p.a.*#/% (Half Yearly) | Interest p.a.*#/% (Yearly) |
|----------------|-----------------|----------------------|-------------------|-----------------|-----------------------------|-------------------------------|---------------------------------|----------------------------|
| Rs. 5,000† | 12 | 5375 | 7.50% | 12 | 7.10% | 7.20% | 7.25% | 7.50% |
| | 24 | 5810 | 7.80% | 24 | 7.30% | 7.40% | 7.55% | 8.10% |
| | 36 | 6316 | 8.10% | 36 | 7.55% | 7.65% | 7.85% | 8.77% |
| | 48 | 6815 | 8.05% | 48 | 7.50% | 7.60% | 7.80% | 9.08% |
| | 60 | 7381 | 8.10% | 60 | 7.55% | 7.65% | 7.85% | 9.52% |
| Minimum Amount | | | | Minimum Amount | Rs. 50,000† | | Rs. 25,000† | |

Senior Citizen's shall earn 0.25% additional Rate



HDFC BANK FIXED DEPOSIT RATES

24th July, 2024

| PERIOD | DEPOSIT RS LESS THAN 3 CRORES | |
|-------------------------------------|-------------------------------|---------------------|
| | REGULAR INTEREST RATE | SENIOR CITIZEN RATE |
| | RATE PER ANNUM | RATE PER ANNUM |
| 7 - 14 days | 3.00% | 3.50% |
| 15 - 29 days | 3.00% | 3.50% |
| 30 - 45 days | 3.50% | 4.00% |
| 46 - 60 days | 4.50% | 5.00% |
| 61 - 89 days | 4.50% | 5.00% |
| 90 days <= 6 months | 4.50% | 5.00% |
| 6 months 1 days <= 9 months | 5.75% | 6.25% |
| 9 months 1 day to < 1 year | 6.00% | 6.50% |
| 1 year to < 15 months | 6.60% | 7.10% |
| 15 months to < 18 months | 7.10% | 7.60% |
| 18 months to < 21 months | 7.25% | 7.75% |
| 21 months - 2 years | 7.00% | 7.50% |
| 2 Years 1 day to < 2 Year 11 Months | 7.00% | 7.50% |
| 2 Years 11 Months - 35 Months | 7.35% | 7.85% |
| 2 Years 11 Months 1 day <= 3 Year | 7.00% | 7.50% |
| 3 Years 1 day to < 4 Years 7 Months | 7.00% | 7.50% |
| 4 Year 7 Months - 55 months | 7.40% | 7.90% |
| 4 Year 7 Months 1 day <= 5 Years | 7.00% | 7.50% |
| 5 Years 1 day - 10 Years | 7.00% | 7.50% |

BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

| | |
|---|--|
| HIGHEST SAFETY | LOAN AGAINST DEPOSIT AVAILABLE |
| Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable) | As per RBI guidelines, loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit principal amount, subject to the terms and conditions of Bajaj Finance Ltd. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs. |

Fixed Deposit Annualized rate of interest for non-senior citizens

Valid for deposits up to Rs.5 crore (w.e.f 16 Jul 2024)

Table 1

| Bajaj Finance Digital FD (available only for App and web) | Cumulative | | Non-Cumulative | | | |
|---|-------------|--|----------------|-----------|-------------|----------|
| | At Maturity | | Monthly | Quarterly | Half Yearly | Annual |
| | (% p.a.) | | (% p.a.) | (% p.a.) | (% p.a.) | (% p.a.) |
| 42 months | 8.40 | | 8.09 | 8.15 | 8.23 | 8.40 |

Table 2

| Special period | Cumulative | | Non-Cumulative | | | |
|----------------|-------------|--|----------------|-----------|-------------|----------|
| | At Maturity | | Monthly | Quarterly | Half Yearly | Annual |
| | (% p.a.) | | (% p.a.) | (% p.a.) | (% p.a.) | (% p.a.) |
| 18 months | 7.80 | | 7.53 | 7.58 | 7.65 | 7.80 |
| 22 months | 7.90 | | 7.63 | 7.68 | 7.75 | 7.90 |
| 33 months | 8.10 | | 7.81 | 7.87 | 7.94 | 8.10 |
| 44 months | 8.25 | | 7.95 | 8.01 | 8.09 | 8.25 |

Table 3

| Regular period | Cumulative | | Non-Cumulative | | | |
|----------------|-------------|--|----------------|-----------|-------------|----------|
| | At Maturity | | Monthly | Quarterly | Half Yearly | Annual |
| | (% p.a.) | | (% p.a.) | (% p.a.) | (% p.a.) | (% p.a.) |
| 12 - 14 months | 7.40 | | 7.16 | 7.20 | 7.27 | 7.40 |
| 15 - 23 months | 7.50 | | 7.25 | 7.30 | 7.36 | 7.50 |
| 24 - 35 months | 7.80 | | 7.53 | 7.58 | 7.65 | 7.80 |
| 36 - 60 months | 8.10 | | 7.81 | 7.87 | 7.94 | 8.10 |

Fixed Deposit Annualized rate of interest for Senior Citizens

Valid for deposits up to Rs.5 crore (w.e.f 16 Jul 2024)

Table 4

| Bajaj Finance Digital FD (available only for App and web) | Cumulative | | Non-Cumulative | | | |
|---|-------------|--|----------------|-----------|-------------|----------|
| | At Maturity | | Monthly | Quarterly | Half Yearly | Annual |
| | (% p.a.) | | (% p.a.) | (% p.a.) | (% p.a.) | (% p.a.) |
| 42 months | 8.65 | | 8.33 | 8.38 | 8.47 | 8.65 |

Table 5

| Special period | Cumulative | | Non-Cumulative | | | |
|----------------|-------------|--|----------------|-----------|-------------|----------|
| | At Maturity | | Monthly | Quarterly | Half Yearly | Annual |
| | (% p.a.) | | (% p.a.) | (% p.a.) | (% p.a.) | (% p.a.) |
| 18 months | 8.05 | | 7.77 | 7.82 | 7.89 | 8.05 |
| 22 months | 8.15 | | 7.86 | 7.91 | 7.99 | 8.15 |
| 33 months | 8.35 | | 8.05 | 8.10 | 8.18 | 8.35 |
| 44 months | 8.50 | | 8.19 | 8.24 | 8.33 | 8.50 |

Table 6

| Regular period | Cumulative | | Non-Cumulative | | | |
|----------------|-------------|--|----------------|-----------|-------------|----------|
| | At Maturity | | Monthly | Quarterly | Half Yearly | Annual |
| | (% p.a.) | | (% p.a.) | (% p.a.) | (% p.a.) | (% p.a.) |
| 12 - 14 months | 7.65 | | 7.39 | 7.44 | 7.51 | 7.65 |
| 15 - 23 months | 7.75 | | 7.49 | 7.53 | 7.61 | 7.75 |
| 24 - 35 months | 8.20 | | 7.91 | 7.96 | 8.04 | 8.20 |
| 36 - 60 months | 8.35 | | 8.05 | 8.10 | 8.18 | 8.35 |



Godrej & Boyce Mfg. Co. Ltd.

| FIXED DEPOSIT SCHEME FOR PUBLIC / ALL CATEGORIES OF EMPLOYEES | | CREDIT RATING CRISIL AA/Stable (Indicates High degree of Safety) | | |
|--|--|--|---|---|
| APPLICATION FORM | | | | |
| Period | Categories | Rate of Interest (w.e.f. September 14, 2024) | | |
| | | Monthly (At the end of each calendar month and on maturity) | Quarterly (June 30 / Sep 30 / Dec 31 / Mar 31 and on maturity) | Half-Yearly (Sep 30 / Mar 31 and on maturity) |
| THREE YEARS | Public (for Senior Citizens above 60 years) and All Employees, Retired Employees, and Spouses of Deceased Employees / Deceased Retired Employees | 8.25% p.a. | 8.30% p.a. | 8.40% p.a. |
| | Public (for General Category under 60 years) | 8.00% p.a. | 8.05% p.a. | 8.15% p.a. |

Minimum deposit amount is Rs.40,000/-



RATE OF INTEREST

W.e.f 09/04/2024



| FRESH DEPOSIT NORMAL SCHEME | | | | | | |
|-----------------------------|-------------------------|-----------------|-------------------|-------------|------------------------|------------------------------|
| Period (months) | Non cumulative Deposits | | | | Cumulative Deposit | |
| | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly %p.a | Effective yield % p.a. | maturity value for Rs 5000/- |
| 12 | 7.59 | 7.63 | 7.71 | 7.85 | 7.85 | 5,392 |
| 18 | 7.73 | 7.77 | 7.85 | 8.00 | 8.16 | 5,612 |
| 24 | 7.87 | 7.92 | 8.00 | 8.15 | 8.49 | 5,849 |
| 30 | 8.05 | 8.10 | 8.18 | 8.35 | 8.88 | 6,110 |
| 36 | 8.38 | 8.43 | 8.52 | 8.70 | 9.49 | 6,423 |
| 42 | 8.42 | 8.47 | 8.56 | 8.75 | 9.75 | 6,706 |
| 50 | 8.47 | 8.52 | 8.62 | 8.80 | 10.10 | 7,107 |
| 60 | 8.47 | 8.52 | 8.62 | 8.80 | 10.50 | 7,625 |

| FRESH DEPOSIT WOMEN SCHEME (0.10% Incl) | | | | | | |
|---|-------------------------|-----------------|-------------------|-------------|------------------------|------------------------------|
| Period (months) | Non cumulative Deposits | | | | Cumulative Deposit | |
| | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly %p.a | Effective yield % p.a. | maturity value for Rs 5000/- |
| 12 | 7.69 | 7.73 | 7.81 | 7.96 | 7.96 | 5,398 |
| 18 | 7.83 | 7.88 | 7.95 | 8.11 | 8.27 | 5,620 |
| 24 | 7.97 | 8.02 | 8.10 | 8.26 | 8.60 | 5,860 |
| 30 | 8.15 | 8.20 | 8.28 | 8.46 | 9.00 | 6,125 |
| 36 | 8.48 | 8.54 | 8.63 | 8.81 | 9.61 | 6,442 |
| 42 | 8.52 | 8.58 | 8.67 | 8.86 | 9.88 | 6,730 |
| 50 | 8.57 | 8.63 | 8.72 | 8.91 | 10.24 | 7,136 |
| 60 | 8.57 | 8.63 | 8.72 | 8.91 | 10.65 | 7,663 |

| FRESH DEPOSIT SR. CITIZEN SCHEME (0.50% Incl) | | | | | | |
|---|-------------------------|-----------------|-------------------|-------------|------------------------|------------------------------|
| Period (months) | Non cumulative Deposits | | | | Cumulative Deposit | |
| | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly %p.a | Effective yield % p.a. | maturity value for Rs 5000/- |
| 12 | 8.09 | 8.14 | 8.22 | 8.39 | 8.39 | 5,419 |
| 18 | 8.23 | 8.28 | 8.37 | 8.54 | 8.72 | 5,654 |
| 24 | 8.37 | 8.42 | 8.51 | 8.69 | 9.07 | 5,907 |
| 30 | 8.55 | 8.61 | 8.70 | 8.89 | 9.49 | 6,186 |
| 36 | 8.88 | 8.94 | 9.04 | 9.25 | 10.13 | 6,519 |
| 42 | 8.92 | 8.98 | 9.08 | 9.29 | 10.42 | 6,824 |
| 50 | 8.97 | 9.03 | 9.13 | 9.34 | 10.81 | 7,255 |
| 60 | 8.97 | 9.03 | 9.13 | 9.34 | 11.26 | 7,816 |

| FRESH DEPOSIT WOMEN + SR. CITIZEN (0.10%+0.50% Incl) | | | | | | |
|--|-------------------------|-----------------|-------------------|-------------|------------------------|------------------------------|
| Period (months) | Non cumulative Deposits | | | | Cumulative Deposit | |
| | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly %p.a | Effective yield % p.a. | maturity value for Rs 5000/- |
| 12 | 8.19 | 8.24 | 8.33 | 8.50 | 8.50 | 5,425 |
| 18 | 8.33 | 8.38 | 8.47 | 8.65 | 8.84 | 5,663 |
| 24 | 8.47 | 8.52 | 8.62 | 8.80 | 9.19 | 5,919 |
| 30 | 8.65 | 8.71 | 8.80 | 9.00 | 9.61 | 6,202 |
| 36 | 8.98 | 9.04 | 9.14 | 9.35 | 10.26 | 6,539 |
| 42 | 9.02 | 9.08 | 9.19 | 9.40 | 10.56 | 6,848 |
| 50 | 9.07 | 9.13 | 9.24 | 9.45 | 10.96 | 7,285 |
| 60 | 9.07 | 9.13 | 9.24 | 9.45 | 11.42 | 7,855 |

| RENEWAL + NORMAL SCHEME (0.25% Incl) | | | | | | |
|--------------------------------------|-------------------------|-----------------|-------------------|-------------|------------------------|------------------------------|
| Period (months) | Non cumulative Deposits | | | | Cumulative Deposit | |
| | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly %p.a | Effective yield % p.a. | maturity value for Rs 5000/- |
| 12 | 7.84 | 7.89 | 7.96 | 8.12 | 8.12 | 5,406 |
| 18 | 7.98 | 8.03 | 8.11 | 8.27 | 8.44 | 5,633 |
| 24 | 8.12 | 8.17 | 8.25 | 8.42 | 8.78 | 5,878 |
| 30 | 8.30 | 8.35 | 8.44 | 8.62 | 9.18 | 6,148 |
| 36 | 8.63 | 8.69 | 8.78 | 8.97 | 9.81 | 6,471 |
| 42 | 8.67 | 8.73 | 8.82 | 9.02 | 10.08 | 6,765 |
| 50 | 8.72 | 8.78 | 8.87 | 9.07 | 10.46 | 7,181 |
| 60 | 8.72 | 8.78 | 8.87 | 9.07 | 10.88 | 7,720 |

| RENEWAL + WOMEN (0.25%+0.10% Incl) | | | | | | |
|------------------------------------|-------------------------|-----------------|-------------------|-------------|------------------------|------------------------------|
| Period (months) | Non cumulative Deposits | | | | Cumulative Deposit | |
| | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly %p.a | Effective yield % p.a. | maturity value for Rs 5000/- |
| 12 | 7.94 | 7.99 | 8.07 | 8.23 | 8.23 | 5,411 |
| 18 | 8.08 | 8.13 | 8.21 | 8.38 | 8.55 | 5,641 |
| 24 | 8.22 | 8.27 | 8.36 | 8.53 | 8.90 | 5,890 |
| 30 | 8.40 | 8.45 | 8.54 | 8.73 | 9.31 | 6,163 |
| 36 | 8.73 | 8.79 | 8.89 | 9.08 | 9.93 | 6,490 |
| 42 | 8.77 | 8.83 | 8.93 | 9.13 | 10.22 | 6,788 |
| 50 | 8.82 | 8.88 | 8.98 | 9.18 | 10.60 | 7,210 |
| 60 | 8.82 | 8.88 | 8.98 | 9.18 | 11.03 | 7,758 |

| RENEWAL + SR CITIZEN (0.25% + 0.50% Incl) | | | | | | |
|---|-------------------------|-----------------|-------------------|-------------|------------------------|------------------------------|
| Period (months) | Non cumulative Deposits | | | | Cumulative Deposit | |
| | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly %p.a | Effective yield % p.a. | maturity value for Rs 5000/- |
| 12 | 8.34 | 8.39 | 8.48 | 8.66 | 8.66 | 5,433 |
| 18 | 8.48 | 8.54 | 8.63 | 8.81 | 9.00 | 5,675 |
| 24 | 8.62 | 8.68 | 8.77 | 8.96 | 9.37 | 5,937 |
| 30 | 8.80 | 8.86 | 8.96 | 9.16 | 9.80 | 6,225 |
| 36 | 9.13 | 9.19 | 9.30 | 9.52 | 10.45 | 6,568 |
| 42 | 9.17 | 9.24 | 9.34 | 9.56 | 10.76 | 6,883 |
| 50 | 9.22 | 9.29 | 9.39 | 9.61 | 11.18 | 7,331 |
| 60 | 9.22 | 9.29 | 9.39 | 9.61 | 11.65 | 7,914 |

| RENEWAL + WOMEN+ SR CITIZEN (0.25%+0.10%+0.50% Incl) | | | | | | |
|--|-------------------------|-----------------|-------------------|-------------|------------------------|------------------------------|
| Period (months) | Non cumulative Deposits | | | | Cumulative Deposit | |
| | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly %p.a | Effective yield % p.a. | maturity value for Rs 5000/- |
| 12 | 8.44 | 8.49 | 8.58 | 8.77 | 8.77 | 5,438 |
| 18 | 8.58 | 8.64 | 8.73 | 8.92 | 9.12 | 5,684 |
| 24 | 8.72 | 8.78 | 8.87 | 9.07 | 9.48 | 5,948 |
| 30 | 8.90 | 8.96 | 9.06 | 9.27 | 9.92 | 6,240 |
| 36 | 9.23 | 9.30 | 9.40 | 9.63 | 10.58 | 6,588 |
| 42 | 9.27 | 9.34 | 9.45 | 9.67 | 10.90 | 6,907 |
| 50 | 9.32 | 9.39 | 9.50 | 9.72 | 11.32 | 7,361 |
| 60 | 9.32 | 9.39 | 9.50 | 9.72 | 11.81 | 7,953 |

ICICI Home Finance Fixed Deposits

| Special Deposit Scheme Rates for Public and other than Public Deposits < ₹20.0 mn | | | | | | |
|---|------------------------|--|--|---------------------|-----------------------|--------------------|
| Tenure (In Months) | Effective June 1, 2024 | | | | | |
| | Cumulative | | | Non-Cumulative | | |
| | Cumulative Plan | **Indicative Yield (Cumulative option) | | Monthly Income Plan | Quarterly Income Plan | Yearly Income Plan |
| 39 | 7.80% | 8.51% | | 7.55% | 7.60% | 7.80% |
| 45 | 7.80% | 8.68% | | 7.55% | 7.60% | 7.80% |

0.25% additional interest for senior citizen and ICICI Group employees for public deposits

**In case of cumulative deposit, interest is compounded before deduction of Tax.

| Base Scheme Rates for Public and other than Public Deposits < ₹20.0 mn | | | | | | |
|--|------------------------|--|--|---------------------|-----------------------|--------------------|
| Tenure (In Months) | Effective June 1, 2024 | | | | | |
| | Cumulative | | | Non-Cumulative | | |
| | Cumulative Plan | **Indicative Yield (Cumulative option) | | Monthly Income Plan | Quarterly Income Plan | Yearly Income Plan |
| >=12 to <24 | 7.25% | 7.25% | | 7.00% | 7.05% | 7.25% |
| >=24 to <36 | 7.65% | 7.94% | | 7.40% | 7.45% | 7.65% |
| >=36 to <48 | 7.75% | 8.37% | | 7.50% | 7.55% | 7.75% |
| >=48 to <60 | 7.75% | 8.70% | | 7.50% | 7.55% | 7.75% |
| >=60 to <72 | 7.65% | 8.91% | | 7.40% | 7.45% | 7.65% |
| >=72 to <84 | 7.55% | 9.13% | | 7.30% | 7.35% | 7.55% |
| >=84 to <108 | 7.55% | 9.49% | | 7.30% | 7.35% | 7.55% |
| >=108 to <120 | 7.55% | 10.28% | | 7.30% | 7.35% | 7.55% |

0.25% additional interest for senior citizen and ICICI Group employees for public deposits

INVITE PUBLIC DEPOSITS

Deposit upto ₹5 crore

| Tenure (Months) | Cumulative Option* ROI (p.a.) | | Non-Cumulative Option ROI (p.a.) | | | |
|------------------------|-------------------------------|------------------------------|----------------------------------|-----------|-------------|---------|
| | ROI | Tentative Yield to Maturity# | Monthly | Quarterly | Half Yearly | Annual |
| 12-23 | 7.45% | 7.45% | 7.21% | 7.25% | 7.32% | 7.45% |
| 24-35 | 7.25% | 7.51% | 7.02% | 7.06% | 7.12% | 7.25% |
| 36-47 | 7.75% | 8.37% | 7.49% | 7.53% | 7.61% | 7.75% |
| 48-59 | 7.40% | 8.26% | 7.16% | 7.20% | 7.26% | 7.40% |
| 60-71 | 7.60% | 8.85% | 7.35% | 7.39% | 7.46% | 7.60% |
| 72-84 | 7.40% | 8.91% | 7.16% | 7.20% | 7.27% | 7.40% |
| 120 | 7.40% | 10.42% | 7.16% | 7.20% | 7.27% | 7.40% |
| Minimum Deposit Amount | ₹10,000 | | ₹25,000 | ₹10,000 | ₹10,000 | ₹10,000 |

* Senior Citizen (above 60 years) will be eligible for 0.30% p.a. additional Rate of Interest for tenure 12-23 & 24-35 months with effect from 15.04.2024

* Senior Citizen (above 60 years) will be eligible for 0.20% p.a. additional Rate of Interest for tenure 36 months and above with effect from 15.04.2024

RBI Floating Rate Savings Bonds, 2020 (Taxable)

| Bank Name | Tenure | Coupon | Interest Payment Date | Cheque Favouring |
|-----------|---------|--------|--|--|
| HDFC BANK | 7 Years | 8.05% | Semi-annually on 1 st January & 1 st July every year | HDFC BANK Floating Rate Saving Bonds 2020 |

54EC Capital Gain Bonds

| Bonds | I.P. Date | Coupon | Tenure |
|---|-----------------------|-------------|---------|
| Rural Electrification Corporation | 30 th June | 5.25% P. A. | 5 Years |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | 15th OCTOBER | 5.25% P.A. | 5 Years |
| PFC Capital Gain Tax Exemption Bonds –SERIES VIII | 31st July | 5.25% P.A. | 5 Years |



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