

GUPTA PUBLICATION

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“Quality Investment under one roof”

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Business

 HDFC Life  Life Insurance Corporation of India  Kotak Life Insurance  Care Health Insurance  HDFC ERGO  New India Assurance Co. LTD  NSE Mutual Fund Platform (NMFII)	<ul style="list-style-type: none"> ▶ Mutual Fund ▶ RBI Floating Rate Savings Bonds (Taxable) 2020 ▶ Capital Gain Bonds U/S 54 EC ▶ Public Issue / New Fund Offer ▶ Non-Convertible Debentures (NCDS) ▶ Tax Free Bonds / Secured Bonds ▶  National Pension Scheme
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◀ **Companies Fixed Deposit** ▶

  	  
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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 10th March, 2025

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency	
				12-14	15-23	24-35	36-60					
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				12-14	15-23	24-35	36-60					
For Individual w.e.f 14th Nov, 2024	15,000		FAAA	7.35	7.44	7.72	8.00				Monthly Qtrly Half Yearly Ann Cum	
			(CRISIL)	7.39	7.49	7.77	8.05					
			MAAA	7.46	7.56	7.85	8.13					
			(ICRA)	7.60	7.70	8.00	8.30					
				7.60	7.70	8.00	8.30					
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				18	22	33	44	42 (Online)				
For Individual w.e.f 14th Nov, 2024	15,000		FAAA	7.72	7.81	8.00	8.14	8.28		Monthly Qtrly Half Yearly Ann Cum		
			(CRISIL)	7.77	7.87	8.05	8.20	8.34				
			MAAA	7.85	7.94	8.13	8.28	8.42				
			(ICRA)	8.00	8.10	8.30	8.45	8.60				
				8.00	8.10	8.30	8.45	8.60				
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				12-14	15-23	24-35	36-60					
For Senior Citizen Deposits w.e.f 14th Nov, 2024	15,000		FAAA	7.58	7.67	8.09	8.23		Monthly Qtrly Half Yearly Ann Cum			
			(CRISIL)	7.63	7.72	8.15	8.29					
			MAAA	7.70	7.80	8.23	8.37					
			(ICRA)	7.85	7.95	8.40	8.55					
				7.85	7.95	8.40	8.55					
BAJAJ FINANCE LIMITED (FD MAX: VALID FOR DEPOSIT AMOUNT FROM RS. 15,000 TO RS 25,000)				18	22	33	44	42 (Online)				
For Senior Citizen Deposits w.e.f 14th Nov, 2024	15,000		FAAA	7.95	8.05	8.23	8.37	8.51	Monthly Qtrly Half Yearly Ann Cum			
			(CRISIL)	8.01	8.10	8.29	8.43	8.57				
			MAAA	8.09	8.18	8.37	8.52	8.66				
			(ICRA)	8.25	8.35	8.55	8.70	8.85				
				8.25	8.35	8.55	8.70	8.85				
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				12-14	15-23	24-35	36-60					
For Individual w.e.f 14th Nov, 2024	15,000		FAAA	7.16	7.25	7.53	7.81		Monthly Qtrly Half Yearly Ann Cum			
			(CRISIL)	7.20	7.30	7.58	7.87					
			MAAA	7.27	7.36	7.65	7.94					
			(ICRA)	7.40	7.50	7.80	8.10					
				7.40	7.50	7.80	8.10					
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				18	22	33	44	42 (Online)				
For Individual w.e.f 14th Nov, 2024	15,000		FAAA	7.53	7.63	7.81	7.95	8.09	Monthly Qtrly Half Yearly Ann Cum			
			(CRISIL)	7.58	7.68	7.87	8.01	8.15				
			MAAA	7.65	7.75	7.94	8.09	8.23				
			(ICRA)	7.80	7.90	8.10	8.25	8.40				
				7.80	7.90	8.10	8.25	8.40				
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				12-14	15-23	24-35	36-60					
For Senior Citizen Deposits w.e.f 14th Nov, 2024	15,000		FAAA	7.39	7.49	7.91	8.05		Monthly Qtrly Half Yearly Ann Cum			
			(CRISIL)	7.44	7.53	7.96	8.10					
			MAAA	7.51	7.61	8.04	8.18					
			(ICRA)	7.65	7.75	8.20	8.35					
				7.65	7.75	8.20	8.35					
BAJAJ FINANCE LIMITED (REGULAR FD: VALID FOR DEPOSIT AMOUNT FROM RS. 25,001 TO 3,00,00,000)				18	22	33	44	42 (Online)				
For Senior Citizen Deposits w.e.f 14th Nov, 2024	15,000		FAAA	7.77	7.86	8.05	8.19	8.33	Monthly Qtrly Half Yearly Ann Cum			
			(CRISIL)	7.82	7.91	8.10	8.24	8.38				
			MAAA	7.89	7.99	8.18	8.33	8.47				
			(ICRA)	8.05	8.15	8.35	8.50	8.65				
				8.05	8.15	8.35	8.50	8.65				
MAHINDRA FINANCE				12	24	36	48	60				
Deposits upto 2 Cr W.e.f. 25th April, 2024 Add interest rate of 0.10% p.a. for renewal of Deposits	50,000		FAAA	7.10	7.30	7.55	7.50	7.55	Monthly Qtrly Half yearly Yearly Cum/Yield			
	25,000		(CRISIL)	7.20	7.40	7.65	7.60	7.65				
	5,000			7.25	7.55	7.85	7.80	7.85				
				7.50	7.80	8.10	8.05	8.10				
				7.50	8.10	8.77	9.08	9.52				
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA	7.59	7.73	7.87	8.05	8.38	8.42	8.47	8.47	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CRISIL)	7.63	7.77	7.92	8.10	8.43	8.47	8.52	8.52	
			MAA+	7.71	7.85	8.00	8.18	8.52	8.56	8.62	8.62	
			(ICRA)	7.85	8.00	8.15	8.35	8.70	8.75	8.80	8.80	
				7.85	8.16	8.49	8.88	9.49	9.75	10.10	10.50	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA	7.84	7.98	8.12	8.30	8.63	8.67	8.72	8.72	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CRISIL)	7.89	8.03	8.17	8.35	8.69	8.73	8.78	8.78	
			MAA+	7.96	8.11	8.25	8.44	8.78	8.82	8.87	8.87	
			(ICRA)	8.12	8.27	8.42	8.62	8.97	9.02	9.07	9.07	
				8.12	8.44	8.78	9.18	9.81	10.08	10.46	10.88	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA	8.09	8.23	8.37	8.55	8.88	8.92	8.97	8.97	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CRISIL)	8.14	8.28	8.42	8.61	8.94	8.98	9.03	9.03	
			MAA+	8.22	8.37	8.51	8.70	9.04	9.08	9.13	9.13	
			(ICRA)	8.39	8.54	8.69	8.89	9.25	9.29	9.34	9.34	
				8.39	8.72	9.07	9.49	10.13	10.42	10.81	11.26	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	54	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA	8.34	8.48	8.62	8.80	9.13	9.17	9.22	9.22	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CRISIL)	8.39	8.54	8.68	8.86	9.19	9.24	9.29	9.29	
			MAA+	8.48	8.63	8.77	8.96	9.30	9.34	9.39	9.39	
			(ICRA)	8.66	8.81	8.96	9.16	9.52	9.56	9.61	9.61	
				8.66	9.00	9.37	9.80	10.45	10.76	11.18	11.65	

Interest are Subject to change & the rate applicable would be the rate prevalent on the date of deposit



Contd...

FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 10th March, 2025

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
WOMEN DEPOSIT SCHEME												
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	7.69 7.73	7.83 7.88	7.97 8.02	8.15 8.20	8.48 8.54	8.52 8.58	8.57 8.63	8.57 8.63	Monthly Qtrly
			MAA+ (ICRA)	7.81 7.96	7.95 8.11	8.10 8.26	8.28 8.46	8.63 8.81	8.67 8.86	8.72 8.91	8.72 8.91	Half yearly Yearly
				7.96	8.27	8.60	9.00	9.61	9.88	10.24	10.65	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA MAA+	7.94 7.99	8.08 8.13	8.22 8.27	8.40 8.45	8.73 8.79	8.77 8.83	8.82 8.88	8.82 8.88	Monthly Qtrly
			(ICRA)	8.07 8.23	8.21 8.38	8.36 8.53	8.54 8.73	8.89 9.08	8.93 9.13	8.98 9.18	8.98 9.18	Half yearly Yearly
				8.23	8.55	8.90	9.31	9.93	10.22	10.60	11.03	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.19 8.24	8.33 8.38	8.47 8.52	8.65 8.71	8.98 9.04	9.02 9.08	9.07 9.13	9.07 9.13	Monthly Qtrly
			MAA+ (ICRA)	8.33 8.50	8.47 8.65	8.62 8.80	8.80 9.00	9.14 9.35	9.19 9.40	9.24 9.45	9.24 9.45	Half yearly Yearly
				8.50	8.84	9.19	9.61	10.26	10.56	10.96	11.42	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.44 8.49	8.58 8.64	8.72 8.78	8.90 8.96	9.23 9.30	9.27 9.34	9.32 9.39	9.32 9.39	Monthly Qtrly
			MAA+ (ICRA)	8.58 8.77	8.73 8.92	8.87 9.07	9.06 9.27	9.40 9.63	9.45 9.67	9.50 9.72	9.50 9.72	Half yearly Yearly
				8.77	9.12	9.48	9.92	10.58	10.90	11.32	11.81	Cum/Yield
ICICI HOME FINANCE		0.25		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60	>=60 - 72	>=72 - 84	>=84 - 108	>=108 - 120	
W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL)	7.00 7.05	7.40 7.45	7.50 7.55	7.50 7.55	7.40 7.45	7.30 7.35	7.30 7.35	7.30 7.35	Monthly Qtrly
			MAAA (ICRA)	7.25 7.25	7.65 7.94	7.75 8.37	7.75 8.70	7.65 8.91	7.55 9.13	7.55 9.49	7.55 10.28	Ann Cum/Yield
ICICI HOME FINANCE		0.25		39	45							
Special Scheme W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL)	7.55 7.60	7.55 7.60							Monthly Qtrly
			MAAA (ICRA)	7.80 8.51	7.80 8.68							Ann Cum/Yield
PNB Housing Finance Ltd				12-23	24-35	30* For All	36-47	48-59	60-71	72-84	120	
W.e.f. 1st June 2024	25,000 10,000		FAA+/- (CRISIL)	7.21 7.25	7.02 7.06	7.72 7.77	7.49 7.53	7.16 7.20	7.35 7.39	7.16 7.20	7.16 7.20	Monthly Qtrly
* 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			AA+	7.32	7.12	7.85	7.61	7.26	7.46	7.27	7.27	Half yearly
* 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			(CARE)	7.45	7.25	8.00	7.75	7.40	7.60	7.40	7.40	Yearly
				7.45	7.51	8.49	8.37	8.26	8.85	8.91	10.42	Cum/Yield
GODREJ AND MFG CO. LTD		0.25				36						
W.e.f. 14th Sept, 2024 (Only Renewal Accepted)	40,000		(CRISIL) AA			8.00 8.05 8.15						Monthly Qtrly Half yearly

HDFC BANK FIXED DEPOSIT RATES			w.e.f 24th July, 2024
PERIOD	DEPOSIT RS LESS THAN 2 CRORES		
	REGULAR INTEREST RATE	SENIOR CITIZEN RATE	
	RATE PER ANNUM		
7 - 14 days	3.00%		
15 - 29 days	3.00%		
30 - 45 days	3.50%		
46 - 60 days	4.50%		
61 - 89 days	4.50%		
90 days < = 6 months	4.50%		
6 months 1 days < = 9 months	5.75%		
9 months 1 day to < 1 year	6.00%		
1 year to < 15 months	6.60%		
15 months to < 18 months	7.10%		
18 months to < 21 months	7.25%		
21 months - 2 years	7.00%		
2 Years 1 day to < 2 Year 11 Months	7.00%		
2 Years 11 Months - 35 Months	7.35%		
2 Years 11 Months 1 day < = 3 Year	7.00%		
3 Years 1 day to < 4 Years 7 Months	7.00%		
4 Year 7 Months - 55 months	7.40%		
4 Year 7 Months 1 day < = 5 Years	7.00%		
5 Years 1 day - 10 Years	7.00%		

Disclaimer Note:

- Please refer Interest Rates before investing. Interest Rate are Subject to Change, if any.
- Please submit your FDR's 1 month in advance for smooth payment.

FDR Investor please submit 15G/15H for F. Y. 2025-26, at the earliest to avoid TDS deductions. We are not responsible for non submission of 15G/15H for the respective FD Companies. Subject to Change if any.

Interest rates are subject to change from time to time. Applicable interest rates will be given as on the date / time of receipt of the funds by the Company/Bank.



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Mutual Fund Updates

Largecap Fund

Scheme Name	NAV	Launch Date	AUM (Crore)	1 Wk Rtn (%)	1 Mon Rtn (%)	3 Mths Rtn (%)	6 Mths Rtn (%)	1 Yr Rtn (%)	2 Yrs Rtn (%)	3 Yrs Rtn (%)	5 Yrs Rtn (%)	10 Yrs Rtn (%)	Fund Manager
Motilal Oswal Large Cap Reg Gr	12.2976	06-02-2024	1,684	1.41	-4.49	-7.43	-2.94	19.6	-	-	-	-	Ajay Khandelwal, Niket Shah, Ankush Sood, Santosh Singh, Rakesh Shetty, Atul Mehra
Kotak Bluechip Gr	508.241	29-12-1998	9,268	2.58	-4.81	-10.76	-10.55	3.21	15.83	15.1	16.89	10.83	Arjun Khanna, Rohit Tandon
Nippon India Large Cap Fund Gr Gr	80.1388	08-08-2007	35,667	2.51	-4.56	-10.76	-9.53	2.42	20.82	20.67	20.28	12.15	Sailesh Raj Bhan, Ashutosh Bhargava
ICICI Pru BlueChip Gr	98.17	05-05-2008	63,297	1.93	-4.48	-9.11	-9.55	2.35	19.71	17.67	19.49	12.24	Anish Tawakley, Vaibhav Dusad, Sharmila D'mello
NIFTY 100 TRI	-	-	-	2.44	-4.49	-10.07	-10.85	1.09	15.9	13.96	16.95	11.26	-

Midcap Fund

Scheme Name	NAV	Launch Date	AUM (Crore)	1 Mon Rtn (%)	3 Mths Rtn (%)	6 Mths Rtn (%)	1 Yr Rtn (%)	2 Yrs Rtn (%)	3 Yrs Rtn (%)	5 Yrs Rtn (%)	10 Yrs Rtn (%)	Fund Manager
Motilal Oswal Midcap Fund Reg Gr	89.8222	02-02-2014	24,488	-7.78	-20.01	-12.73	16.33	32.78	30.32	27.2	16.02	Niket Shah, Ankush Sood, Rakesh Shetty
Invesco India MidCap Gr	145.39	19-04-2007	5,645	-7.4	-16.53	-11.7	13.79	28.77	23.21	22.9	14.96	Aditya Khemani, Amit Ganatra
Mahindra Manulife Mid Cap Fund Reg Gr	29.1199	05-01-2018	3,326	-5.8	-15.55	-15.34	4.5	28.33	22.87	24.23	-	Abhinav Khandelwal, Manish Lodha
HSBC Midcap Fund Reg Growth	321.4507	09-08-2004	10,735	-9.3	-21.9	-17.76	2.09	24.44	20.2	19.59	13.78	Venugopal Manghat, Cheenu Gupta, Sonal Gupta
NIFTY MIDCAP 150 TRI	-	-	-	-7.66	-15.49	-15.44	2.18	25.76	22.59	25.35	16.08	-

Smallcap Fund

Scheme Name	NAV	Launch Date	AUM (Crore)	1 Mon Rtn (%)	3 Mths Rtn (%)	6 Mths Rtn (%)	1 Yr Rtn (%)	2 Yrs Rtn (%)	3 Yrs Rtn (%)	5 Yrs Rtn (%)	10 Yrs Rtn (%)	Fund Manager
Motilal Oswal Small Cap Reg Gr	12.2461	01-12-2023	4,062	-7.61	-17.1	-9.34	19.17	-	-	-	-	Ajay Khandelwal, Niket Shah, Ankush Sood, Rakesh Shetty
Bandhan Small Cap Reg Gr	39.996	01-02-2020	9,236	-7.2	-17.48	-15.45	14.48	38.58	27.1	32.25	-	Manish Gunwani, Kirthi Jain, Ritika Behera, Harsh Bhatia
Invesco India Small Cap Reg Gr	35.49	05-10-2018	5,905	-9.56	-18.79	-15.03	10.22	27.91	23.11	25.69	-	Taher Badshah, Amit Nigam, Aditya Khemani
Mahindra Manulife Small Cap Fund Reg Gr	16.6367	05-12-2022	3,541	-6.46	-19.97	-21.17	1.4	28.91	-	-	-	Abhinav Khandelwal, Manish Lodha
NIFTY SMALLCAP 250 TRI	-	-	-	-8.9	-20.26	-20.06	-0.77	26.81	20.2	26.65	13.56	-

Large & Midcap Fund

Scheme Name	NAV	Launch Date	AUM (Crore)	1 Mon Rtn (%)	3 Mths Rtn (%)	6 Mths Rtn (%)	1 Yr Rtn (%)	2 Yrs Rtn (%)	3 Yrs Rtn (%)	5 Yrs Rtn (%)	10 Yrs Rtn (%)	Fund Manager
Motilal Oswal Large and MidCap Reg Gr	27.6332	01-10-2019	8,447	-8.28	-20.32	-14.27	10.1	26.85	24.45	21.19	-	Ajay Khandelwal, Niket Shah, Ankush Sood, Rakesh Shetty
ICICI Pru Large & MidCap Gr	894.39	09-07-1998	18,624	-4.36	-6.71	-9.87	8.12	24.19	22.8	23.94	13.44	Ihab Dalwai, Sharmila D'mello
Axis Growth Opp Reg Gr	28.72	10-10-2018	13,523	-6.69	-13.08	-11.03	5.67	22.33	15.11	19.47	-	Shreyash Devalkar, Hitesh Das, Krishnaa N
HDFC Large and Mid Cap Gr	297.013	18-02-1994	23,140	-5.84	-12.49	-13.9	1.89	22.64	21	23.41	12.18	Gopal Agrawal, Dhruv Muchhal
NIFTY LARGE MIDCAP 250 TRI	-	-	-	-6.04	-12.74	-13.09	1.8	20.94	18.35	21.21	13.77	-

Multicap Fund

Scheme Name	NAV	Launch Date	AUM (Crore)	1 Mon Rtn (%)	3 Mths Rtn (%)	6 Mths Rtn (%)	1 Yr Rtn (%)	2 Yrs Rtn (%)	3 Yrs Rtn (%)	5 Yrs Rtn (%)	10 Yrs Rtn (%)	Fund Manager
Nippon India Multi Cap Gr Gr	258.8804	25-03-2005	37,594	-4.79	-13.6	-12.97	5.83	25.01	24.55	23.75	12.65	Sailesh Raj Bhan, Ashutosh Bhargava
HDFC Multi Cap Fund Gr	16.503	05-12-2021	16,089	-6.72	-14.07	-15.52	1.57	22.64	22.1	-	-	Gopal Agrawal, Dhruv Muchhal
Kotak Multicap Fund Reg Gr	16.478	03-09-2021	15,726	-7.99	-16.31	-16.04	0.23	25.37	23.88	-	-	Abhishek Bisen, Devender Singhal, Arjun Khanna
Motilal Oswal Multi Cap Fund Reg Gr	12.041	18-06-2024	3,151	-3.3	-10.26	0.63	-	-	-	-	-	Ajay Khandelwal, Niket Shah, Ankush Sood, Santosh Singh, Rakesh Shetty, Atul Mehra
NIFTY 500 TRI	-	-	-	-5.5	-12.14	-12.64	1.01	18.29	15.81	18.88	12.07	-

Disclaimer : We have gathered all the data, information, statistics from the sources believed to be highly reliable and true. All necessary precautions have been taken to avoid any error, lapse or insufficiency; however, no representations or warranties are made (express or implied) as to the reliability, accuracy or completeness of such information. We cannot be held liable for any loss arising directly or indirectly from the use of, or any action taken in on, any information appearing herein. The user is advised to verify the contents of the report independently. It is not an investment recommendation or personal financial, investment or professional advice and should not be treated as such.

The Risk Level of any of the schemes must always be commensurate with the risk profile, investment objective or financial goals of the investor concerned. Therefore, the Investors should assess their risk profile before making any investment decision and consider the asset allocation accordingly.

Returns less than 1 year are in absolute (%) and greater than 1 year are compounded annualised (CAGR %). SIP returns are shown in XIRR (%).

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in the future. Investors should consult with their Mutual Fund Distributor or Financial Advisor before investing.



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Government of India Floating Rate Savings Bonds, 2020 (Taxable)		
Government of India had introduced Floating Rate Savings Bonds, 2020 (Taxable) vide their notification No. F.No.4(10)-B(W&M)/2020 dated June 26, 2020. The main features of the Scheme are as under:		
Item	Floating Rate Savings Bonds, 2020 (Taxable)	Remarks
1. Category of Investor	Resident Individual, HUF.	Non-Resident Indians (NRI)s are not eligible to invest in these bonds.
2. Limit of investment	Minimum ₹1000/- and in multiples of ₹1000/-.	No maximum limit.
3. Date of Issue of bonds	Date of receipt of subscription in cash (up to ₹ 20,000/- only), or date of realization of cheque /draft/ funds.	---
4. Forms of Bonds	Electronic form held in the Bond Ledger Account.	Bond Ledger Account will be opened by the Receiving Office in the name of investor/s.
5. Interest	Interest is payable semi-annually from the date of issue of bonds, up to 30th June / 31st December as the case may be, and thereafter half-yearly for period ending 30th June and 31st December on 1st July and 1st January respectively.	Half-yearly interest is payable on 1st January / 1st July. The coupon on July 1, 2023 shall be paid at 7.35%.
6. Post Maturity Interest	Post Maturity Interest is not payable.	---
7. Bank account	It is mandatory for the investor/s to provide bank account details to facilitate payment of interest /maturity value directly to his/her/their bank account.	---
8. Tax benefits	Income from the bonds is taxable.	Tax will be deducted at source while interest is paid. If an exemption under the relevant provisions of the Income Tax Act,1961 is obtained, it may be declared in the Application Form.
9. Nomination Facility	The sole Holder or all the joint holders may nominate one or more persons as nominee in accordance with the provisions of the Government Securities Act, 2006 (38 of 2006) and the Government Securities Regulation, 2007, published in Part III, Section 4 of the Gazette of India dated December 1, 2007.	---
10. Maturity period	7 years from the date of issuance.	---
11. Premature redemption	Facility is available to the eligible investors after Lock in period of 4, 5, and 6 years in the age bracket of 80 years and above, between 70 to 80 years and 60 to 70 years respectively	Penalty charges @ 50% of last coupon payment.
12. Transferability	The bonds are not transferable.	Transferability is limited to nominee(s)/legal heir in case of death of holder.
13. Tradability / Advances	The bonds are not tradable in the secondary market and also not eligible as collateral for availing loans.	---






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