



GUPTA INVESTMENTS FINANCIAL SERVICES PRIVATE LIMITED™

Quality Investments under one roof

Companies Fixed Deposit Schemes w.e.f 10th May, 2023

HDFC DEPOSITS

Interest Rates on Deposits For **INDIVIDUALS & TRUSTS**

(Fixed Rates only)

Special Deposits

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.30%	7.35%	7.40%	7.55%	7.55%
66 Months	7.40%	7.45%	7.50%	7.65%	7.65%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Premium DEPOSITS

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	7.20%	7.25%	7.30%	-	7.45%
22 Months	7.25%	7.30%	7.35%	7.50%	7.50%
44 Months	7.25%	7.30%	7.35%	7.50%	7.50%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000



CELEBRATING

HDFC's **45th** ANNIVERSARY

**HDFC
SAPPHIRE
DEPOSITS**

7.70%*
p. a.
FOR 45 MONTHS

Revised w.e.f. March 01, 2023

FOR INDIVIDUALS & TRUSTS

Interest rates on Deposits upto ₹ 2 Crore
(Limited Period Offer)

Period of Deposit	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
45 Months	7.45%	7.50%	7.55%	7.70%	7.70%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

- For Cumulative option, interest is compounded annually. Diamond Deposits are applicable on Deposits upto ₹ 2 crore.
- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system and auto-renewed deposits.
- Senior Citizens will be eligible for an additional 0.25% p.a. on Sapphire deposits upto ₹ 2 Crore.
- Other Terms & Conditions as per Deposit Application Form.

HDFC's Diamond Deposits

FOR SENIOR CITIZENS

EARN

8% p.a.*
FOR 75 MONTHS

w.e.f. March 01, 2023

Interest rates on Deposits upto ₹ 2 Crore



Period of Deposit	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
75 Months	7.70%	7.75%	7.80%	8.00%	8.00%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

- For Cumulative option, interest is compounded annually. Diamond Deposits are applicable on Deposits upto ₹ 2 crore.
- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system and auto-renewed deposits.
- Other Terms & Conditions as per Deposit Application Form.



Godrej & Boyce Mfg. Co. Ltd.

Public (for Senior Citizens above 60 years), and All Employees, Retired Employees, and Spouses of Deceased Employees / Deceased Retired Employees

Period	Rate of Interest (w.e.f. September 14, 2022)	Interest Plan	Minimum Amount
THREE YEARS	7.25% p.a.	MONTHLY (at the end of each calendar month and on maturity)	Rs.40,000
	7.35% p.a.	HALF-YEARLY (Sep 30 / Mar 31 and on maturity)	

Public (for General Category under 60 years)

Period	Rate of Interest (w.e.f. September 14, 2022)	Interest Plan	Minimum Amount
THREE YEARS	7.00% p.a.	MONTHLY (at the end of each calendar month and on maturity)	Rs.40,000
	7.10% p.a.	HALF-YEARLY (Sep 30 / Mar 31 and on maturity)	

BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY

Rated CRISIL AAA/ STABLE
and [ICRA]AAA(Stable)

LOAN AGAINST DEPOSIT AVAILABLE

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.

Rate of interest (% per annum) valid for deposits up to Rs.5 crore (w.e.f 10th May 2023)

For New/Existing Depositor:

Period (except table 2)	Interest rates on deposits				
	Table 1				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
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 months	7.55%	7.30%	7.35%	7.41%	7.55%
25 - 35 months	7.35%	7.11%	7.16%	7.22%	7.35%
36 - 60 months	8.05%	7.77%	7.82%	7.89%	8.05%

Period	Interest rates on deposits				
	Table 2				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
15 months	7.45%	7.21%	7.25%	7.32%	7.45%
18 months	7.40%	7.16%	7.20%	7.27%	7.40%
22 months	7.50%	7.25%	7.30%	7.36%	7.50%
30 months	7.45%	7.21%	7.25%	7.32%	7.45%
33 months	7.75%	7.49%	7.53%	7.61%	7.75%
44 months	8.35%	8.05%	8.10%	8.18%	8.35%

For senior Citizen Deposits:

Period (except table 4)	Interest rates on deposits				
	Table 3				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
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 months	7.80%	7.53%	7.58%	7.65%	7.80%
25 - 35 months	7.60%	7.35%	7.39%	7.46%	7.60%
36 - 60 months	8.30%	8.00%	8.05%	8.13%	8.30%

Period	Interest rates on deposits				
	Table 4				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
15 months	7.70%	7.44%	7.49%	7.56%	7.70%
18 months	7.65%	7.39%	7.44%	7.51%	7.65%
22 months	7.75%	7.49%	7.53%	7.61%	7.75%
30 months	7.70%	7.44%	7.49%	7.56%	7.70%
33 months	8.00%	7.72%	7.77%	7.85%	8.00%
44 months	8.60%	8.28%	8.34%	8.42%	8.60%

mahindra FINANCE

CRISIL RATINGS
AAA/STABLE
INDICATES HIGHEST SAFETY

SAMRUDDHI
FIXED DEPOSITS

INDIA RATINGS
IND AAA/STABLE
INDICATES HIGHEST SAFETY

SAMRUDDHI DEPOSIT UP TO Rs. 2 CRORE

SAMRUDDHI CUMULATIVE SCHEME \$

SAMRUDDHI NON-CUMULATIVE SCHEME \$

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest p.a.*†	Effective Yield 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	5370	7.40%	7.40%	12	7.05%	7.10%	7.15%	7.40%
	24	5789	7.60%	7.89%	24	7.10%	7.20%	7.35%	7.60%
	36	6246	7.70%	8.31%	36	7.20%	7.30%	7.45%	7.70%
	48	6740	7.75%	8.70%	48	7.25%	7.35%	7.50%	7.75%
	60	7262	7.75%	9.05%	60	7.25%	7.35%	7.50%	7.75%
					Minimum Amount	Rs. 50,000†		Rs. 25,000†	

Senior Citizen's shall earn 0.25% additional Rate



RATES OF INTEREST SFL W.e.f. 10th March, 2023

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	7.34	7.39	7.46	7.60	7.60	5,380
18	7.48	7.53	7.60	7.75	7.90	5,590
24	7.76	7.82	7.89	8.05	8.37	5,835
30	7.90	7.96	8.04	8.20	8.71	6,085
36	7.95	8.01	8.09	8.25	8.95	6,340
42	8.00	8.06	8.14	8.30	9.21	6,610
50	8.18	8.24	8.33	8.50	9.71	7,025
60	8.18	8.24	8.33	8.50	10.07	7,515

DEPOSIT NORMAL SCHEME + Renewals(0.25% additional)						
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	7.64	7.72	7.87	7.87	5,390
18	7.73	7.79	7.86	8.02	8.17	5,610
24	8.01	8.07	8.15	8.32	8.66	5,865
30	8.15	8.21	8.29	8.47	9.01	6,125
36	8.20	8.26	8.35	8.52	9.27	6,390
42	8.25	8.31	8.40	8.57	9.54	6,665
50	8.43	8.49	8.58	8.77	10.06	7,095
60	8.43	8.49	8.58	8.77	10.45	7,610

DEPOSIT SENIOR CITIZEN SCHEME (0.50% additional)						
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	7.90	7.97	8.13	8.13	5,405
18	7.98	8.04	8.12	8.28	8.45	5,630
24	8.26	8.32	8.41	8.59	8.95	5,895
30	8.40	8.46	8.55	8.74	9.32	6,165
36	8.45	8.51	8.61	8.79	9.59	6,435
42	8.50	8.57	8.66	8.84	9.87	6,725
50	8.68	8.75	8.84	9.04	10.41	7,170
60	8.68	8.75	8.84	9.04	10.83	7,705

DEPOSIT SENIOR CITIZEN SCHEME + Renewals(0.50%+0.25% additional)						
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	8.15	8.23	8.40	8.40	5,420
18	8.23	8.29	8.38	8.55	8.73	5,655
24	8.51	8.58	8.67	8.86	9.25	5,925
30	8.65	8.72	8.81	9.01	9.63	6,200
36	8.70	8.77	8.86	9.06	9.91	6,485
42	8.75	8.82	8.92	9.12	10.20	6,785
50	8.93	9.00	9.10	9.31	10.77	7,245
60	8.93	9.00	9.10	9.31	11.22	7,805

DEPOSIT WOMEN SCHEME

DEPOSIT WOMEN SCHEME (0.10% additional)						
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	7.44	7.49	7.56	7.70	7.70	5,385
18	7.58	7.63	7.71	7.85	8.01	5,600
24	7.86	7.92	8.00	8.16	8.49	5,845
30	8.00	8.06	8.14	8.31	8.83	6,100
36	8.05	8.11	8.19	8.36	9.08	6,360
42	8.10	8.16	8.24	8.41	9.34	6,630
50	8.28	8.34	8.43	8.61	9.85	7,050
60	8.28	8.34	8.43	8.61	10.22	7,555

DEPOSIT WOMEN+ Sr citizen (0.10%+0.50% additional)						
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	8.00	8.08	8.24	8.24	5,410
18	8.08	8.14	8.22	8.39	8.57	5,640
24	8.36	8.42	8.51	8.69	9.07	5,905
30	8.50	8.57	8.66	8.84	9.44	6,180
36	8.55	8.62	8.71	8.90	9.72	6,455
42	8.60	8.67	8.76	8.95	10.00	6,750
50	8.78	8.85	8.95	9.15	10.56	7,200
60	8.78	8.85	8.95	9.15	10.98	7,745

DEPOSIT WOMEN+ Renewal (0.10%+0.25% additional)						
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	7.74	7.82	7.97	7.97	5,395
18	7.83	7.89	7.96	8.12	8.29	5,620
24	8.11	8.17	8.25	8.42	8.78	5,875
30	8.25	8.31	8.40	8.57	9.13	6,140
36	8.30	8.36	8.45	8.63	9.40	6,410
42	8.35	8.41	8.50	8.68	9.67	6,690
50	8.53	8.60	8.69	8.88	10.20	7,125
60	8.53	8.60	8.69	8.88	10.60	7,650

WOMEN+ Sr. Citizen+Ren(0.10%+0.50%+0.25% additional)						
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	8.25	8.34	8.51	8.51	5,425
18	8.33	8.39	8.48	8.66	8.85	5,660
24	8.61	8.68	8.77	8.96	9.37	5,935
30	8.75	8.82	8.92	9.12	9.75	6,215
36	8.80	8.87	8.97	9.17	10.04	6,505
42	8.85	8.92	9.02	9.22	10.34	6,810
50	9.03	9.10	9.21	9.42	10.91	7,275
60	9.03	9.10	9.21	9.42	11.37	7,840



Base Rates for Public Deposits < ₹20.0 mn

Effective May 11, 2023

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	7.00%	7.00%	6.80%	6.85%	7.00%
>=24 to <36	7.35%	7.62%	7.10%	7.15%	7.35%
>=36 to <60	7.45%	8.02%	7.20%	7.25%	7.45%
>=60 to <=120	7.30%	8.45%	7.05%	7.10%	7.30%

0.25% additional interest for senior citizen and ICICI Group employees

Special Scheme Rates for Public Deposits < ₹20.0 mn

Effective May 11, 2023

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
23	7.40%	7.66%	7.15%	7.20%	7.40%
39	7.55%	8.23%	7.30%	7.35%	7.55%
45	7.60%	8.45%	7.35%	7.40%	7.60%
65	7.50%	8.87%	7.25%	7.30%	7.50%

0.25% additional interest for senior citizen and ICICI Group employees

Deposit up to ₹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	7.35%	7.35%	7.11%	7.15%	7.22%	7.35%
24-35	7.00%	7.25%	6.79%	6.83%	6.89%	7.00%
36-47	7.70%	8.31%	7.44%	7.49%	7.56%	7.70%
48-59	7.40%	8.26%	7.16%	7.20%	7.26%	7.40%
60-71	7.50%	8.71%	7.25%	7.29%	7.36%	7.50%
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

For Senior Citizens 0.25 % extra

RBI Floating Rate Savings Bonds, 2020 (Taxable)

Bank Name	Tenure	Coupon	Interest Payment Date	Cheque Favouring
HDFC BANK	7 Years	7.35	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	5.00 % p.a.	5 Years



**GUPTA INVESTMENTS FINANCIAL
SERVICES PRIVATE LIMITED™**
Quality Investments under one roof

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