

COMPANY FIXED DEPOSIT

Company	Ratings	12 M	18 M	24 M	36 M	48 M	60 M
Bajaj Finance Ltd	CRISIL - "FAAA" & ICRA - "MAAA"	8.00%	8.00%	8.15 %	8.75%	8.75%	8.75%
Shriram Unnati	CRISIL - "FAA+" & ICRA - "MAA+"	8.25%		8.50%	9.00%	9.00%	9.25%
Shriram City Union	CARE AA +	8.25%		8.50%	9.00%	9.00%	9.25%
M & M Finance	CRISIL - "FAAA"	8.10%	8.10% 18 M.	8.50%	8.80%	8.80%	8.80%
HDFC Regular	CRISIL - "FAAA" & ICRA - "MAAA"	7.98%		7.98%	7.98%	7.98%	7.98%
HDFC Premium	CRISIL - "FAAA" & ICRA - "MAAA"	15M-8.03% & 22 M – 8.14%,			30 M- 8.08 % & 44 M – 8.14%		
LICHFL Fixed Deposit	CRISIL - "FAA+"	8.15%	8.15%	8.20%	8.25%		8.30%
PNB Housing Finance Ltd	CRISIL FAAA/ Stable	8.30%		8.30%	8.40%	8.40%	8.45%
PNB Housing Finance Ltd	CRISIL FAAA/ Stable	15M -8.30%		22M – 8.35%	30M – 8.30%	44M –8.45 %	

WHO CAN APPLY?

Company	Individual	HUF	Partnership Firm	NRI	Family Trust	Religious Trust	Charitable Trust	Body of Company
Bajaj Finance Ltd	YES	YES	YES	NO	YES	NO	NO	YES
Mahindra Finance	YES	YES	YES	YES	YES	YES	YES	YES
PNB HFL	YES	YES	YES	YES	NO	NO	NO	YES
Shriram Unnati / Shriram Transport FD	YES	YES	YES	NO	NO	NO	NO	YES
Shriram City Union	YES	YES	YES	NO	NO	NO	NO	YES
HDFC Ltd	YES	YES	YES	YES	YES	YES	YES	YES
LIC HFL	YES	YES	YES	YES	YES	YES	YES	YES
DHFL	YES	YES	YES	YES	YES	YES	YES	YES

FD Company : Cheque Favouing

BAJAJ Finance FD	BAJAJ FINANCE LIMITED - ACCOUNT NUMBER 00070350006738
Shriram Transport FD	Shriram Transport Finance Company Limited
Shriram City Union FD	Shriram City Union Finance Limited
HDFC FD	HDFC Ltd
M&M FD	MMFSL - FIXED DEPOSIT
PNB Housing FD	PNB Housing Finance Limited
LICHFL FD	LIC Housing Finance Limited - Public Deposit A/c

Document Required – All Documents Should Be Self Attested

Individual	Pan Card , Address Proof, cancelled cheque copy
Partnership Firm	Firm Pan Card , Partnership Deed, Certificate of Registration , ID &Address Proof of all Authorized Signatories , Cancel cheque leaf for Bank account verification, Photograph of the signatories
HUF	Pan Card of HUF & Karta, Bank statement in the name of HUF, all document should be self attested
Body of Company	Pan card of firm, Certificate of Incorporation , MOA, Board Resolution, Power of attorney, Authorized Signatories list, Utility Bills, Cancel cheque leaf for Bank account verification, ID & Address Proof of Authorized signatories
Trust	Pan card, Trust deed, Power of attorney, Board Resolution, Utility Bills (All documents should be self attested) ,ID & Address Proof of Trustee /Authorised Signatories, Cancel cheque leaf for Bank account verification.
NRI	Pan card copy , Cheque should be issued from NRO A/C, Deposit maximum 3 Yr., Passport with valid visa , A local address proof if different from the passport address like Utility Bills ,
Sole Proprietorship	ID & Address proof of the proprietor , PAN card of proprietor , Address Proof , If the sole proprietorship is in different name, the bank statement, OR registration certificate OR telephone bill , Cancel cheque leaf for Bank account verification.

Other Information

Tax Provision:-

- Form 15G - No deduction of Tax shall be made for taxable interest in case a person submit Form 15G with PAN Card
- Form 15H - Can be submitted by an individual other than Senior Citizen of the age of 60 years or above.

Loan Against Deposits:-

Loans may be granted against public deposit up to 75% of the deposit carrying Int. @2% p.a. (at half yearly rests) above the int. rate & any other additional charges as applicable on such deposit have run for a minimum period of 3 months . The outstanding loan together with int. shall be settled in one lump sum by the depositor or shall be adjusted on maturity of the deposit.

Premature withdrawal:-

Period	Applicable Interest Rate (3 Months is Lock in period)
After 3 M. Less than 6 Months	Nil
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified
In the event of death of a depositor	** In the event of death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company.for that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company

Maturity process:-

Period	Applicable Interest Rate (3 Months is Lock in period)
Payment of Maturity Amount	<p>If the Deposit receipt is held in Physical form and not opted for Auto refund, then receipt duly discharged on a revenue stamp of one rupee must be surrendered to the Company for Repayment. In the case of the Deposit with "F or S/s" clause, the discharge has to be made by the first named depositor only. However in the case of deposit with "A or S/s" clause, any one of the depositor may give the discharge.</p> <p>The Company shall intimate the details of maturity of the deposit to the depositor at least two months before the date of the maturity of the deposit. Interest will cease on the maturity date of the deposit, if the deposit is not renewed within six months from the date of maturity, or if the deposit is withdrawn after the maturity date.</p> <p>Redemption payment will be made only by National electronic clearing services (NECS)/ National Electronic Fund Transfer (NEFT) wherever such facility is available and by crossed Account payee cheque for depositors in other locations.</p> <p>for that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company</p>
Renewal of Maturity Amount	<p>Deposits can be renewed from the date of maturity date if renewal instructions along with deposit receipts except for auto renewal, are received within 6 months from the date of maturity. In such cases the rate prevailing on the date of maturity will be applicable. Otherwise the same will be renewed prospectively and in such cases interest ceases on maturity. Renewal of deposit will be for an amount net of TDS if any.</p> <p>In the case of A or S/s accounts, renewal retaining one of the depositor(s) as the first depositor are possible. However, renewals to the persons other than the second/third depositors in A or S/s accounts are not possible. Renewal of the deposit by a change in the first named depositor is not possible in the case of F or S/s accounts</p>

T & C Apply

Disclaimer: The rates of interest are applicable as dated (18 Aug 2014) mentioned here in above. The rate may be revised at the sole discretion of the respective companies inviting the Fixed Deposits without further notice.