

HDFC Limited



- Crisil Rating - "FAAA Stable"
- Minimum Amount - ₹20,000
- Senior Citizen Interest Rate - 0.25%p.a
- Online Deposits - 0.10%p.a

Special Deposits

Period	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield*	Monthly Plan	Quarterly	Half-Yearly	Annual Plan
33Months	6.25%	6.34%	6.05%	6.10%	6.15%	6.25%
66Months	6.70%	6.88%	6.50%	6.55%	6.60%	6.70%
99Months	6.80%	7.00%	6.60%	6.65%	6.70%	6.80%

Premium Deposits

Period	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield*	Monthly Plan	Quarterly	Half Yearly	Annual Plan
15Months	5.70%	5.73%	5.50%	5.55%	5.60%	-
18Months	5.80%	5.86%	5.60%	5.65%	5.70%	5.80%
22Months	5.95%	6.03%	5.75%	5.80%	5.85%	5.95%
30MonthsS	6.00%	6.11%	5.80%	5.85%	5.90%	6.00%
44Months	6.35%	6.50%	6.15%	6.20%	6.25%	6.35%

Regular Deposits

Period	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield*	Monthly Plan	Quarterly	Half Yearly	Annual Plan
12-23Months	5.45%	5.52%	5.25%	5.30%	5.35%	-
24-35Months	5.85%	5.96%	5.65%	5.70%	5.75%	5.85%
36-59Months	6.10%	6.25%	5.90%	5.95%	6.00%	6.10%
60-83Months	6.50%	6.68%	6.30%	6.35%	6.40%	6.50%
84-120Months	6.70%	6.90%	6.50%	6.55%	6.60%	6.70%

LIC Housing Finance LTD

- Crisil Rating - "FAAA\Stable"
- Minimum Amount - ₹20000
- Senior Citizen Interest Rate -0.25%p.a



Period	Cumulative		Non-Cumulative	
	Interest Rate p.a	Effective Yield*	Monthly	Annually
1Year	5.25%	5.25%	5.10%	5.25%
18Month	5.50%	5.55%	5.35%	5.50%
2Years	5.65%	5.68%	5.50%	5.65%
3Years	5.75%	5.86%	5.60%	5.75%
5Years	5.75%	5.88%	5.60%	5.75%

ICICI Home Finance Limited



- Crisil Rating - "FAAA\Stable"
- Minimum Amount - ₹10000
- Senior Citizen Interest Rate -0.25%p.a

Period	Cumulative		Non-Cumulative		
	Interest Rate p.a	Effective Yield*	Monthly	Quarterly	Annual
>=12to<24	5.25%	5.25%	5.10%	5.15%	5.25%
>=24to<36	5.65%	5.81%	5.50%	5.55%	5.65%
>=36to<60	5.75%	6.09%	5.60%	5.65%	5.75%
>=60to<72	6.45%	7.34%	6.25%	6.30%	6.45%
>=72to<=120	6.65%	7.86%	6.45%	6.50%	6.65%

PNB Housing Finance LTD



- Crisil Rating - "FAA+\Negative"
- Minimum Amount - ₹10000
- Senior Citizen Interest Rate -0.25%p.a

Period	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield	Monthly	Quarterly	Half Yearly	Annually
12-23	5.75%	5.75%	5.60%	5.63%	5.66%	5.75%
24-35	6.15%	6.34%	5.98%	6.01%	6.05%	6.15%
36-47	6.60%	7.05%	6.40%	6.44%	6.49%	6.60%
48-59	6.70%	7.40%	6.50%	6.53%	6.59%	6.70%
60-71	6.85%	7.85%	6.64%	6.68%	6.73%	6.85%
72-84	6.85%	8.14%	6.64%	6.68%	6.73%	6.85%
120	6.85%	9.40%	6.64%	6.68%	6.73%	6.85%

Bajaj Finance Limited



- Crisil Rating - "FAAA\Stable"
- Minimum Amount - ₹25000
- Senior Citizen Interest Rate -0.25%p.a

Tenure(months)	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield*	Monthly	Quarterly	Half Yearly	Annually
12-23	5.65%	5.68%	5.51%	5.53%	5.57%	5.65%
24-35	6.40%	6.54%	6.22%	6.25%	6.30%	6.40%
36-60	6.80%	6.99%	6.60%	6.63%	6.69%	6.80%

Mahindra Finance LTD



- Crisil Rating – "FAAA/Stable"
- Minimum Amount - ₹5000
- Senior Citizen Interest Rate -0.25%p.a

Period	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield*	Monthly	Quarterly	Half Yearly	Annually
12 months	5.50%	5.50%	4.95%	5.30%	5.40%	5.50%
24 months	6.00%	6.18%	5.45%	5.80%	5.90%	6.00%
36 months	6.30%	6.71%	5.75%	6.10%	6.20%	6.30%
48 months	6.45%	7.10%	5.90%	6.25%	6.35%	6.45%
60 months	6.45%	7.34%	5.90%	6.25%	6.35%	6.45%

Shriram Transport Finance Ltd



- Crisil Rating – "FAAA\Stable"
- Minimum Amount - ₹5000
- Senior Citizen Interest Rate -0.30%p.a

Period	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield*	Monthly	Quarterly	Half Yearly	Annually
12	6.31%	6.50%	6.31%	6.35%	6.40%	6.50%
24	6.54%	6.97%	6.54%	6.58%	6.64%	6.75%
36	7.25%	8.08%	7.25%	7.30%	7.37%	7.50%
485	7.34%	8.51%	7.34%	7.39%	7.46%	7.60%
60	7.48%	9.05%	7.48%	7.53%	7.60%	7.75%

HDFC Green and Sustainable Deposits

- Crisil Rating - "FAAA Stable"
- Minimum Amount – ₹40000
- Senior Citizen Interest Rate - 0.25%p.a
- Online Deposits - 0.10%p.a



Special Deposits

Period	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield*	Monthly	Quarterly	Half-Yearly	Annually
33Months	6.25%	6.37%	6.05%	6.10%	6.15%	6.25%
66Months	6.70%	6.88%	6.50%	6.55%	6.60%	6.70%
99Months	6.80%	7.01%	6.60%	6.65%	6.70%	6.80%

Premium Deposits

Period	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield*	Monthly	Quarterly	Half Yearly	Annually
18Months	5.70%	5.75%	5.50%	5.55%	5.60%	5.70%
22Months	5.85%	5.88%	5.65%	5.70%	5.75%	5.85%
30Months	5.90%	5.93%	5.70%	5.75%	5.80%	5.90%
44Months	6.25%	6.39%	6.05%	6.10%	6.15%	6.25%

Regular Deposits

Period	Cumulative		Non-Cumulative			
	Interest Rate p.a	Effective Yield*	Monthly	Quarterly	Half Yearly	Annually
24-35Months	5.75%	5.86%	5.55%	5.60%	5.65%	5.75%
36-59Months	6.00%	6.15%	5.80%	5.85%	5.90%	6.00%
60-83Months	6.40%	6.58%	6.20%	6.25%	6.30%	6.40%
84-120Months	6.60%	6.80%	6.40%	6.45%	6.50%	6.60%

Note:

- This Chart is for information purposes only; please clarify the exact interest rate at the time of applying for deposits, VR Financial Services or employees of VR Financial Services will not be held accountable for the change in rate of deposits by the corporates offering Fixed Deposits.
- In case of cumulative deposit, interest is compounded before deduction of tax in certain cases .
- Effective Yield is mentioned to the highest tenure of the specific grid.
- 15G / 15H to be submitted on a yearly basis to avoid TDS on the Interest wherever applicable.
- As regards deposit taking activity of the Company, the viewers may refer to the advertisement in the newspaper/information furnished in the application form for soliciting public deposits. The company is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/discharge of the liabilities by the company.