

SAMRUDDHI FIXED DEPOSITS

**CRISIL RATING
FAAA
INDICATES HIGHEST SAFETY**

CUMULATIVE SCHEME

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest*/‡ p.a.	Effective Yield p.a.**
Rs. 10,000†	12	10810	8.10%	8.10%
	18	11248	8.10%	8.32%
	24	11772	8.50%	8.86%
	36	12879	8.80%	9.60%
	48	14012	8.80%	10.03%
	60	15246	8.80%	10.49%

NON-CUMULATIVE SCHEME

Period (Months)	Interest p.a.*#/‡ (Half Yearly)	Interest p.a.*#/‡ (Quarterly)
12	7.95%	7.90%
18	7.95%	7.90%
24	8.35%	8.30%
36	8.65%	8.60%
48 & 60	8.65%	8.60%
Minimum Amount	Rs. 25,000†	Rs. 50,000†

Rates w.e.f. 24th October, 2018.

Note: *Senior Citizen will get an additional rate of 0.25% per annum

‡ Employees / Employees' relatives will get an additional rate of 0.35% per annum (all Mahindra Group Company Employees). Government approved relationship proof documents to be furnished. Employee must be the second applicant.

† Additional amount will be accepted in multiples of Rs. 1,000/-

The Interest rates for Public Deposits above Rs.5 Crores may vary and shall be decided by the Company, at its sole and absolute discretion, on case to case basis.

Interest Payment Half Yearly on 30th September and 31st March only through NACH/NEFT. Interest Payment Quarterly on 30th June, 30th September, 31st December and 31st March only through NACH/NEFT

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

Interest rates/Credit rating are subject to change and the Interest rates/Credit rating applicable will be the prevailing Interest rates/Credit rating as on the date of Deposit