

### The Fixed Deposit schemes available thru Way2Wealth (for Individuals) -

Company Name	Rating	Rate Of Interest (%) p.a						Additional Rate of Interest (%)	FD Mode
		12M	18M	24M	36M	48M	60M		
Bajaj Finance Ltd.	CRISIL: "FAAA" ICRA: "MAAA"	5.75	6.10	6.40	6.90	6.90	6.90	0.25% extra for Sr. Citizen	Physical
HDFC Ltd. (upto Rs. 2 Cr.)	CRISIL: "FAAA" ICRA: "MAAA"	5.45	5.45	5.85	6.10	6.10	6.10	0.25% extra for Sr.Citizen upto Rs 2 Cr.	Physical
ICICI Home Finance Ltd. (upto Rs. 1.99 Cr.)	CRISIL: "FAAA" ICRA: "MAAA" CARE: "AAA"	5.70	5.70	5.85	6.05	6.30	6.45	0.25% extra for Sr.Citizen	Physical
M&M Financial Services Ltd. (upto Rs. 1 Cr)	CRISIL: "FAAA"	5.50	5.50	6.20	6.30	6.45	6.45	0.25% extra for Sr. Citizen	Online and Physical
Shriram City Union Finance	ICRA, "MAA+"	6.50	6.50	6.75	7.50	7.60	7.75	0.30% extra for Sr. Citizen	Online and Physical
Shriram Transport Finance Corporation	ICRA, "MAA+" CRISIL, "FAAA"	6.50	6.50	6.75	7.50	7.60	7.75	0.30% extra for Sr. Citizen	Online and Physical

- For interest rates applicable on Non Individual applicants, please contact our Helpdesk/RM/Branch
- Interest rates are subject to change at issuers discretion and please check the prevailing rates before investing

## Frequently Asked Questions (faqs)

### Reasons to invest in Company Fixed Deposits?

Company fixed deposits are better than bank fixed deposits as they offer interest rates, which are higher than bank fixed deposit interest rates.

### What is the difference between corporate FD and Bank FD?

Basis	Bank FDs	Corporate FDs
Rate of interest	Average	High
Risk involved	Low	High
TDS @10%	Interest exceeds 10,000	Interest exceeds 5,000

### How to choose the right Corporate Fixed Deposit?

When investing in company FDs, you may be lured by the financiers offering very high interest rates. However, there may be risks involving delays and loss of invested amount. Here are some factors you must consider, when investing in company fixed deposits:

- **Credit Rating:** Opt for higher-rated corporate FDs based on its credit rating which indicates the underlying risk of the company.
- **Company Background:** Assess a company's business viability by referring to its Financial Statements, Management Discussion and Analysis (MD & A).
- **Repayment History:** Companies repayment history helps to determine company's credit score, credibility and stability

### Is monthly interest available on Corporate FD?

You can easily get monthly interest on your FD, by choosing the option of periodic pay-outs that-enable you to get interest on a monthly, quarterly, half yearly or yearly basis.

### Is premature withdrawal facility available?

Yes, most of the Corporate FD offer pre-mature withdrawal with certain specific conditions, so one can refer to these for the specific issuer.

### What is the difference between cumulative and non-cumulative FD?

Cumulative	Non-Cumulative
Interest is accumulated till the end of FD tenure	Interest payment done as per payable frequency opted
Interest compounded or reinvested	Interest is not reinvested and paid-out at regular intervals
Leads to better at the end of maturity	Absolute Interest amount earned is comparatively lower
Onetime payment of interest income	Regular flow of interest income
Suitable for salaried investors or those with stable income	Suitable for those who have unstable or no income like retirees, freelancers etc.

### Documents to be furnished for Investment in these Fixed Deposits –

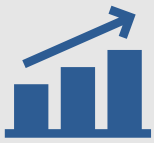
#### KYC Documents for all holders and Nominee –

- 1) PAN Card
- 2) Address Proof (Govt. issued docs like Voters ID, Passport, UID Aadhaar Card, or any other similar document)
- 3) Latest Passport size photograph
- 4) Bank account proof (Personalised – Name pre printed Cancelled chq.)

## CORPORATE FIXED DEPOSITS

A time/term deposit which is held with Non- Banking financial companies (NBFCs) and Manufacturing Companies are known as Corporate Fixed Deposit (Corporate FD). The duration of various corporate fixed deposits can range from a six months to a few years (most NBFC offered Corporate FD starts form tenure of 1 year and more). They are considered as one of the most stable and safer investment avenues.

### BENEFITS



#### Better Returns

Corporate FDs offer returns higher than bank FDs and in some cases even higher interest rates for senior citizens making it a very attractive investment avenue.



#### Flexibility

You can choose corporate FDs as per the preference from variety of tenure and interest payment options such as monthly, quarterly, half-yearly, and yearly.



#### Liquidity

Corporate FDs provides liquidity in form of Loans against FD and Premature Withdrawals with conditions for your intermittent needs.



#### FDs for NRIs

Some issuers provide an option to NRI/ OCI/ PIO to invest in their corporate FDs with varying terms.



#### Online loan against FDs

Loan against FDs are good option (this comes with certain set of conditions)



#### Rated Corporates

Corporate FDs are backed with Credit ratings from Reputed Credit rating Agencies and the ones with high credit ratings of FAAA / FAA+ ratings are presumed as highest safety and lower investment risk on FDs.