



Rate Of Interest - Fixed Income (February 2012)

FIVE JEWELS FIXED DEPOSITS SCHEMES

| COMPANY | SCHEMES | RATING | MIN. DEPOSIT AMOUNT/MULTIPLE | INTEREST FREQUENCY | INTEREST RATE (%) | | | | REMARKS | | |
|--|--|------------------------------------|-------------------------------|--------------------|-------------------|-------------------------|----------|---|---|--|---|
| | | | | | 6 | 12 | 24 | 36M & ABOVE | | | |
| DHFL-Dewan Housing Finance Ltd. | DHFL-AASHRAY DEPOSIT PLUS SCHEME | CARE (AA+) BWR (FAAA) | Cum-2000*1000 H/Y- 10000*1000 | Cum/Half Yrly | - | 10.50 | 10.50 | 36-84M 10.50 | 0.50% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL Shareholders, DHFL H.L Customers, Armed forces Personnel & Widows), 0.25% extra on single application deposit 25 Lacs and above. Interest Compounded Half Yearly | | |
| | | | 10000*1000 | Qtly | - | 10.38 | 10.38 | 36-84M 10.38 | | | |
| | | | 20000*1000 | Mtly | - | 10.30 | 10.30 | 36-84M 10.30 | | | |
| | DHFL-AASHRAY DEPOSIT (36 Months) | CARE (AA+) BWR (FAAA) | 2000*1000 | Cum/Yrly | | | | 11.00 | | 0.50% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL Shareholders, DHFL H.L Customers, Armed forces Personnel & Widows), 0.25% extra on single application deposit 25 Lacs and above. Interest Compounded Annually | |
| | | | 10000*1000 | Half Yrly | | | | 10.70 | | | |
| | | | | Qtly | | | | 10.55 | | | |
| | 20000*1000 | Mtly | | | | 10.45 | | | | | |
| | DHFL-400 Days (For All Category) | CARE (AA+) BWR (FAAA) | 10000*1000 | Cum/Half Yrly | | | | 10.75 | | | 0.50% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL Shareholders, DHFL H.L Customers, Armed forces Personnel & Widows), 0.25% extra on single application deposit 25 Lacs and above. Interest Compounded Half Yearly |
| | | | | Yrly | | | | 11.01 | | | |
| | | | | Qtly | | | | 10.62 | | | |
| | | Mtly | | | | 10.54 | | | | | |
| | DHFL-365 Days (For Trust Only) | CARE (AA+) BWR (FAAA) | 50000*1000 | Cum/Half Yrly | | | | 11.00 | 0.25% extra on single application deposit 1 Crore and above. For 365 Days Scheme. Interest Compounded Half Yearly | | |
| | | | | Yrly | | | | 11.28 | | | |
| | | | | Qtly | | | | 10.86 | | | |
| | | Mtly | | | | 10.78 | | | | | |
| DHFL-Swayam Sidha Scheme for Women only (500 Days) | CARE (AA+) BWR (FAAA) | Cum-2000*1000 H/Y- 10000*1000 | Cum/Half Yrly | | | | 10.50 | 0.50% extra for Women depositors in the segment such as Senior Citizens , Widows, Armed Forces Personnel, DHFL shareholders and DHFL Home Loan Borrowers . 1st depositor should we woman. Interest Compounded Half Yearly | | | |
| | | | Yrly | | | | 10.75 | | | | |
| | | | Qtly | | | | 10.38 | | | | |
| | Mtly | | | | 10.30 | | | | | | |
| HDFC- Housing Development Finance Corporation Ltd. | HDFC (Individual Deposits) | CRISIL (FAAA) ICRA (MAAA) | 20000*1000 | Cum | | 9.50 | 9.65 | | 36-59M 9.75 60M 9.50 | 0.25% extra for Sr. citizen above 60 years. Compounded Annually. Interest Rates for deposits below Rs. 1 Crore only. Approval Required for Deposit Rs. 1 Crore and Above | |
| | | | | Yearly | | - | 9.65 | | 36-59M 9.75 60M 9.50 | | |
| | | | | Half Yrly | | 9.30 | 9.45 | 36-59M 9.55 60M 9.30 | | | |
| | | | | Qtly | | 9.20 | 9.35 | 36-59M 9.45 60M 9.20 | | | |
| | | | | 40000*1000 | Mtly | | 9.15 | 9.30 | 36-59M 9.40 60M 9.15 | | |
| | | | | | | | | | | | |
| | HDFC (Trust Deposits) | CRISIL (FAAA) ICRA (MAAA) | 20000*1000 | Cum | | 9.50 | 9.65 | 36-59M 9.75 60M 9.50 | 0.25% extra for Sr. citizen age 60 years. Compounded Annually. Interest Rates for deposits below Rs. 1 Crore only. Approval Required for Deposit Rs. 1 Crore and Above | | |
| | | | | Yearly | | - | 9.65 | 36-59M 9.75 60M 9.50 | | | |
| | | | | Half Yrly | | 9.30 | 9.45 | 36-59M 9.55 60M 9.30 | | | |
| | | | | Qtly | | 9.20 | 9.35 | 36-59M 9.45 60M 9.20 | | | |
| | 40000*1000 | Mtly | | 9.15 | 9.30 | 36-59M 9.40 60M 9.15 | | | | | |
| | | | | | | | | | | | |
| | HDFC PLATINUM | CRISIL (FAAA) ICRA (MAAA) | 20000*1000 | Cum | | 15M-10.00 | | 33M-10.00 | | 0.25% extra for Sr. citizen above 60 years. Compounded Annually. Interest Rates for deposits below Rs. 1 Crore only. | |
| | | | | Yearly | | - | | 33M-10.00 | | | |
| | | | | Half Yrly | | 15M-9.80 | | 33M-9.80 | | | |
| Qtly | | | | | 15M-9.70 | | 33M-9.70 | | | | |
| 40000*1000 | Mtly | | 15M-9.65 | | 33M-9.65 | | | | | | |
| | | | | | | | | | | | |
| KTDFC | Kerala Transport Development Finance Corporation Limited | Guaranteed by Government of Kerala | 10000*1000 | Cum/Mtly/Qtly | - | 10.25 | 10.25 | 36M-10.25 48-60M 10.00 | 0.25% extra for Sr. citizen above 60 years & 0.25% extra for Above Rs. 25 Lacs. Interest Compounded Monthly in cumulative and Quarterly option. Interest is paid by way of ECS/NEFT/Interest warrants. Post dated Interest cheques for each F/Y will be sent in advance | | |
| MAHINDRA FINANCE | Mahindra Finance Ltd | CRISIL "FAAA" | 10000*1000 | Cum | 18M 10.00 | 9.50 | 10.25 | 36M-10.50 48-60M 10.00 | 0.25% extra for Sr. Citizen above 60 years/Employee. Renewal only principal amount. Interest Compounded Annually | | |
| | | | 25000*1000 | Half Yrly | - | 9.25 | 10.00 | 36M-10.25 48-60M - 9.75 | | | |
| | | | 50000*1000 | Qtly | - | 9.15 | 9.90 | 36M-10.15 48-60M - 9.65 | | | |
| SHRIRAM TRANSPORT FINANCE LTD. | SHRIRAM UNNATI | CRISIL"FAA+" ICRA "MAA+" | 25000*1000 | Cum/Yrly | - | 9.25 | 9.75 | 36M-10.75 48M-10.75 60M 10.75 | 0.25% extra for Sr. citizen age 60 years. Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance | | |
| | | | | Half Yrly | - | 9.05 | 9.52 | 36M-10.47 48M-10.47 60M 10.47 | | | |
| | | | | Qtly | - | 8.95 | 9.41 | 36M-10.34 48M-10.34 60M 10.34 | | | |

* ROI is subject to change. Please confirm with your servicing branch before submission of application form.



Rate Of Interest - Fixed Income (February 2012)

Notes:-

ROI structure may revise without prior notice. Its advisable to consult Branch before deposit of application.

FOCUSED FIXED DEPOSITS SCHEMES

| COMPANY | RATING | Min. Deposit Amount | INTEREST RATE | | | | REMARKS |
|---------------------------|------------|----------------------------------|---------------|-------|-------|-------|--|
| | | | 6 | 12 | 24 | 36 | |
| Birla Power Solutions Ltd | | 10000*1000 | - | 10.50 | 11.00 | 11.50 | 0.50% Extra only for Shareholder, 0.25% extra for amount to or above 1 Lakh, Interest Compounded Half Yearly Post dated Interest cheques for each F/Y will be sent in advance |
| Ind Swift Ltd | | 10000*1000 | - | 11.00 | 11.50 | 12.00 | 0.50% p.a for Employee / Sr.Citizens (60 yrs). Interest Compounded Quarterly, Post Dated Principal and Interest Cheque of each F/Y will be issued in advance |
| Jaiprakash Associates Ltd | | 20000*1000 | 11.50 | 11.75 | 12.25 | 12.50 | Max. Amt. per investor for six mts duration - Rs. 10 Lakh, Interest Compounded Mnthly, Post Dated Interest Cheque of each F/Y will be issued in advance |
| Jaypee Infratech Ltd. | | 20000*1000 | 11.50 | 11.75 | 12.25 | 12.50 | Maximum Amt. per investor for six mts duration - Rs. 10 Lakh Interest Compounded Monthly, Post Dated Interest Cheque of each F/Y will be issued in advance |
| Jindal Cotex Ltd. | | 25000*1000 | - | 12.00 | 12.25 | 12.50 | Interest compounded on quarterly basis. Pan Mandatory |
| Kores India Ltd. | | Cum 10000*5000 Qty 25000*5000 | - | 10.50 | 11.00 | 11.50 | Interest compounded on quarterly basis. 0.25% p.a. extra for Senior Citizens (Age 60 years and above). Pan Mandatory |
| Neesa Leisure Limited | | 25000*1000 | 11.50 | 11.75 | 12.25 | 12.50 | Interest Compounded Quarterly, Post Dated Principal Cheque will be issued in advance |
| Pratibha Shipping | | 10000*1000 | - | 11.00 | 11.50 | 12.00 | 0.25% p.a for Sr.Citizen, Employee & single deposit Rs 100000 and above. If Investor falling more than one category will be get only 0.25%. Interest Compounded Quarterly |
| Surya Roshni Ltd. | | Cum-10000*1000 Non cum-30000 | - | 10.50 | 11.50 | 12.00 | Interest Compounded Yearly |
| United Spirits | ICRA "MA-" | 25000*1000 | - | 11.00 | 11.50 | - | Interest Compounded Quarterly Post dated Interest cheques for each F/Y will be sent in advance |
| Valecha Engineering Ltd | | 10000*1000 | - | 10.00 | 10.50 | 11.00 | 0.25% extra for above 1 lac in a single application. 0.50 % extra for Sr. citizen, Employee & Share holder (Min. 100 share) |

OTHER FIXED DEPOSITS SCHEMES

| | | | | | | | |
|---------------------------------------|---------------|----------------------------------|-------|-------|-------|-------|---|
| Ansal Housing & Construction | | 10000*1000 | 10.00 | 11.00 | 11.00 | 11.50 | Interest Compounded Monthly Post dated Interest cheques for each F/Y will be sent in advance |
| Ansal Properties & Infrastructure Ltd | | Cum-50000*1000 Non-Cum 100000 | - | 12.00 | 12.25 | 12.50 | |
| Alembic Ltd. | CRISIL "P1+" | 50000*10000 | - | 9.50 | 9.00 | 9.00 | 0.25 % extra on deposits of Rs. 5 Lacs & Above |
| Apollo Hosp. Ent. Ltd. | CRISIL "FAA+" | 25000*1000 | - | 9.00 | 9.25 | 9.50 | |
| Avon Corporation Ltd | | 5000*1000 | - | 11.00 | 11.50 | 12.00 | 0.50% extra for Sr.Citizen/Employees/Sh.holders (No Minimum limit) Interest Compounded Quarterly |
| Birla Cotsyn (India) Ltd | | 10000*1000 | - | 10.50 | 11.00 | 11.50 | 0.25% extra for 1 lac and above in a single application. |
| Bombay Swadeshi Stores Ltd. | | 10000-Half/Cum 20000-mthly | - | 11.00 | 11.50 | 12.00 | 0.50% p.a for Sr. Citizen and Share holder |
| Ceat Ltd | | 25000*1000 | - | 9.50 | 10.00 | 10.50 | 0.25% p.a for Sr.Citizen, Shareholders & Employees |
| D.S Kulkarni Developer Ltd. | | 25000*1000 | - | 10.50 | 11.00 | 11.50 | 0.50% ROI extra for opting ECS option in interest payable + 0.50% ROI extra For Preferred Depositors (like Shareholders, Flat holders, Employees of Dsk Group, Senior Citizen (above 60 years), Armed Forces Personnel and Person investing Rs.5 lac and above in single application) |
| Damodar Threads Ltd. | | 5000*1000 | - | 11.00 | 11.50 | 12.00 | |

| COMPANY | RATING | Min. Deposit Amount | INTEREST RATE | | | | REMARKS |
|---|---------------|-------------------------------------|---------------|-------|-------|-------|---|
| | | | 6 | 12 | 24 | 36 | |
| Darcl Logistics | | 5000*1000 | 10.00 | 11.00 | 11.00 | 11.00 | 0.50% p.a for Sr. Citizen(60Yrs) & 0.75% p.a. for Share holder, min 1 Share Monthly Interest min 50000*10000 |
| Dcm Shriram Consolidated Ltd | | 10000 | - | - | - | 8.50 | 0.25% p.a for Shareholders |
| Deepak Nitrite Ltd | | 20000*1000 | - | 9.25 | 9.00 | 9.00 | 0.25% p.a for Sr. Citizen & Shareholders. Compounded Half Yearly |
| Fenner India Ltd | CRISIL "FAA-" | 20000*5000 | - | 8.00 | 8.25 | 8.50 | |
| Force Motor | | 12&24M-10000*5000 36M-25000*5000 | - | 9.00 | 10.00 | 11.00 | Single deposit of Rs.5 lacs & above required prior approval from the company for Monthly or Quarterly interest payment, interest compounded half yearly |
| Gabriel India Ltd | | 10000*1000 | - | 9.00 | 9.50 | 10.00 | |
| Gati Ltd. | | 21000*1000 | - | 10.00 | 10.50 | 11.00 | 0.50% p.a for Shareholders, Employee of company |
| Godrej Boyce & Manufact. Ltd. | | 15000*1000 | - | - | - | 10.00 | 0.25% p.a for Employees, Retired Employees, Spouses of Deceased Employees/Retired Employees. |
| Godrej Boyce & Manufact. Ltd. | | 101000*1000 | - | - | - | 10.00 | 0.25% p.a for Employees, Retired Employees, Spouses of Deceased Employees/Retired Employees. |
| Gujarat Apollo Equipment | | 200000 | - | 9.00 | 9.50 | 10.00 | |
| Helios & Matheson | | 25000*1000 | - | 12.00 | 12.00 | 12.00 | |
| Ion Exchange (India) Ltd | | 25000 | - | 7.00 | 7.50 | 8.00 | |
| Jagsonpal Pharma | MA | 12&24M-10000 36M-5000*1000 | - | 10.00 | 10.00 | 10.00 | Cum Interest Compounded Quarterly Non-Cum interest payable Mthly/Qtrly |
| Jindal Stainless Steel Ltd | | 21000*1000 | - | 8.75 | 9.00 | 9.25 | 0.25% extra for Sr.Citizen(60yrs)/Employees/Sh.holders (500 Share) |
| J K Corp.(Jk Lakshmi Cement Ltd) | | 20000*1000 | - | 8.00 | 8.50 | 8.50 | Only Cumulative Scheme |
| J K Industries (Jk Tyre & Ind. Ltd) | | 20000*5000 | - | 9.00 | 9.25 | 9.50 | 0.50% p.a for Sr.Citizens (60yrs), Shareholder & Employee, amount to or above 5 Lacs. |
| J K Paper Ltd. | | 10000*1000 | - | 8.50 | 9.00 | 9.50 | |
| Mahindra & Mahindra Ltd | | 25000*1000 | - | 8.50 | - | 9.75 | |
| Mukand Ltd | | 25000*1000. Qtly 50000 | - | 9.00 | 9.50 | 11.00 | 0.25% p.a. additional for Share Holders Interest Compounded Monthly |
| Ocl India Ltd. | | 25000*1000 | - | 9.25 | 9.00 | 9.00 | |
| Parsvnath Developers Ltd | | 15000*1000 | 10.00 | 11.50 | 11.75 | 12.00 | 0.50% p.a for Sr.Citizen(Age-65) / Emp & Sh. Holder. Min 100 shares Interest Compounded Quarterly |
| Pae Limited (Only Non Cum Inst Pay Qtly) | | 10000*1000 | - | 10.00 | 10.50 | 11.00 | 0.25% p.a for Sr.Citizens (60yrs), Shareholder (Min 1 Share) & Employee. |
| Prism Cement Limited | | 10000 | - | 10.25 | 10.25 | 10.25 | Interest Compounded Quarterly |
| Pudumjee Pulp (Fresh only from Mumbai & Pune) | | 25000*1000 | - | 9.00 | 9.50 | 10.50 | ECS Compulsory |
| Sejal Glass | | 10000*1000 | - | 11.50 | 11.75 | 12.00 | 0.50% for Sr. Citizen(60 yrs), Sh. Holder, Employees, Defence / Para-Military Personnel, Ex- Servicemen, Ph. Handicaped. Min. No. of Share 500 |
| Supreme Petrochem | | 12-10000, 24&36-5000 | - | 9.50 | 9.50 | 9.75 | 0.25% for Sh. Holder(100)/Sr. Citizen(60yrs). If Investor in both category will get only 0.25% |
| Talbro Automotive Components Ltd | | 10000*1000 | - | 10.00 | 11.00 | 12.00 | Interest Compounded Quarterly |
| UB Holdings Ltd | | 25000*1000 | - | - | 11.50 | 11.75 | 0.25% for Sr. citizen if deposit 1 Lacs and Above. Additional Amount Accpeted for renewal. Interest Compounded Quarterly Post dated Interest cheques for each F/Y will be sent in advance |
| Zenith Birla (India) Ltd. | | 10000*1000 | | 10.50 | 11.00 | 11.50 | 0.25% extra for above 1 lac in a single application. Interest compounded half yearly |
| FRESH DEPOSIT ACCEPTED ONLY FROM SHAREHOLDER'S | | | | | | | |
| Aplab Ltd | | | - | 10.00 | 10.50 | 11.00 | |

| COMPANY | RATING | Min. Deposit Amount | INTEREST RATE | | | | REMARKS |
|--|--------------|--|---------------|-------|-------|-------|--|
| | | | 6 | 12 | 24 | 36 | |
| TV18 Broadcast Ltd | ICRA "MA-" | 10000*1000 | Non Cum=9 | 11.50 | 11.50 | 11.50 | 0.50% p.a for Sr.Citizen & Employee Network 18 group |
| TV18 Broadcast Ltd (Trust deposit 25 Lacs and above) | ICRA "MA-" | 2500000*1000 | Non Cum=9 | 11.50 | 11.50 | 11.50 | |
| ONLY RENEWALS | | | | | | | |
| Abt Ltd. | | 10000*1000 | - | 10.00 | 10.50 | 11.00 | Only Principal Amount |
| Aegis Logistics | | 25000 | - | 9.00 | 10.00 | 10.50 | |
| Amrit Corp. Ltd. (Amrit Banaspati Ltd) | | 5000*1000 | - | 9.50 | 10.00 | 10.50 | 0.50% p.a for Sr. Citizen & Shareholders, min 100 shares |
| Aplab Ltd | | | - | 10.00 | 10.50 | 11.00 | |
| The Bombay Dyeing & Manuf. Co. Ltd. | | 20000*5000 | - | - | - | 10.50 | 0.50% p.a for Sr.Citizen, Employees & Shareholders(Min 1 Share) |
| Bharat Bijlee Ltd | | 10000*1000 | - | 9.00 | 9.50 | 10.00 | |
| Borax Morarji Ltd | | | - | 9.50 | - | 10.50 | |
| Choksi Imaging Limited | | 10000 | - | - | 10.00 | 11.00 | |
| Excel Industries | | | - | - | 9.50 | 10.00 | |
| Food & Inns Ltd | | 10000 | - | 11.00 | 11.50 | 12.00 | |
| Ind Swift Lab Ltd. | | 10000*1000 | - | 11.00 | 11.50 | 12.00 | 0.50% p.a for Employee / Sr.Citizens (60 yrs), Interest Compounded Quarterly, Post Dated Principal and Interest Cheque of each F/Y will be issued in advance |
| J B Chemicals Ltd | | | - | 8.00 | 9.00 | 10.00 | |
| Jagatjit Industries Ltd | ICRA - "MA-" | 50000*1000 | - | 10.50 | 11.00 | 11.50 | Additional Cheque Accepted |
| Jct Ltd | | 10000*1000 | - | 11.00 | 11.50 | 12.00 | Accepted from Individuals, HUFs & Minors (in the name of Guardian) |
| Jmc Project (India) Ltd. | | 10000*1000 | - | 9.00 | 9.50 | 10.00 | 0.50% Extra -Sr.Citizens |
| Lyka Labs Ltd | | 5000*1000 | 10.00 | 10.50 | 11.00 | 12.00 | |
| Milk Food Ltd. | ICRA - "MB+" | 10000 | 10.00 | 10.50 | 11.00 | 11.50 | |
| Mukund Engineering | | 10000*1000 | - | 9.25 | 9.75 | 11.50 | Only Principal Amount. 0.25% for Share Holder |
| Sayaji Ltd. | | | - | 9.00 | 10.00 | 11.00 | |
| Supreme Industries | | 10000 | - | 8.25 | 8.50 | 8.75 | |
| Supreme Industries | | 10000 | | 8.50 | 8.75 | 9.00 | Shareholders, Employee & Sr. Citizen |
| TV18 Broadcast Ltd | ICRA "MA-" | 10000*1000 | Non Cum=9 | 11.50 | 11.50 | 11.50 | 0.50% p.a for Sr.Citizen & Employee Network 18 group |
| TV18 Broadcast Ltd (Trust deposit 25 Lacs and above) | ICRA "MA-" | 2500000*1000 | Non Cum=9 | 11.50 | 11.50 | 11.50 | |
| Transpek India Ltd | | 1Yrs-15000*1000 2Yrs-10000*1000 3Yrs-5000*1000 | - | 9.50 | 9.75 | 10.00 | 0.50% p.a for Sr.Citizens/Sh.holder/Employee. 1% p.a for Widow(s) of Employee(s) |
| Vadilal Industries | | 5000*1000 | - | 10.00 | 10.00 | 10.50 | 1% extra for Shareholders |



Rate Of Interest - Fixed Income (February 2012)

Notes:-

ROI structure may revise without prior notice. Its advisable to consult Branch before deposit of application.

RATE LIST - GOVT. COMPANIES / PSUs/SUBSIDIARIES

| COMPANY | RATING | Min. Deposit Amt. | RATE OF INTEREST | | | | | | REMARKS | |
|--|----------------------------|-------------------|------------------|------|-----------------|------|-----------------|------|---------|--|
| | | | 12 | 24 | 36 | 48 | 60 | 72 | | 84 |
| Canfin Homes Ltd. | ICRA (MAA+) | 5000*1000 | 9.75 | 9.75 | 9.50 | 8.50 | 8.50 | 8.50 | 8.50 | 0.50 % extra for Sr. Citizen |
| Deutsche Postbank Home Finance Limited | "MAA+" ICRA | 20000 | 7.75 | 8.25 | 8.75 | 8.75 | 8.75 | | | (0.25% extra for Senior Citizens) (Required Approval above 20 Lacs) |
| Hudco (Ind/Trust) | CRISIL "FAA" ICRA "MAA" | 10000*1000 | 9.60 | 9.70 | 9.60 | 9.40 | 9.30 | 9.20 | 9.10 | 0.25% extra for Senior Citizens(60yrs). Required Approval above 25 Lacs. Interest Compounded Quarterly. Non-cum Min 50000*5000 |
| National Housing Bank (Sunidhi) | CRISIL "FAAA" | 50000*10000 | 9.50 | 9.50 | 9.25 | | 9.25 | | | 0.60% for Sr. Citizens, Max Agg not exceed 1 Crore per depositor. |
| Nhb Suvridhi (Tax Saving) (ind/huf only) | CRISIL "FAAA" | 10000*10000 | | | | | 9.25 | | | 0.60% Senior Citizens, Max limit upto 1 Lac in a fin. Year. Approval Required |
| Pnb Housing | CRISIL "FAA+" | 10000 | 9.50 | 9.50 | 9.75 | 9.75 | 9.75 | 9.25 | 9.25 | (0.50% Senior Citizens). Approval require 1 Crore & above in 5-7 yrs |
| Sidbi (Individuals & Huf) (Trust) | "AAA" CARE | 10000*1000 | (12 to 13) 9.50 | | (14 to 36) 9.25 | | (37 to 60) 9.00 | | | (0.50% Senior Citizens) |

RATE LIST- NBFC'S /HOUSING FINANCE COMPANIES

| COMPANY | RATING | Min. Deposit Amt. | RATE OF INTEREST | | | | | | REMARKS | |
|--|------------------------------|--|------------------|------------|------------|------------|------------|------------|---------|---|
| | | | 12 | 24 | 36 | 48 | 60 | 72 | | 84 |
| Exim Bank (Upto 1 Crore) | CRISIL "FAAA" ICRA "MAAA" | 10000*1000 | 9.25 | 9.25 | 9.25 | 9.00 | 9.00 | | | 0.50% for sr.citizen, Required Approval above 50 Lacs. For Corporate or Trust ROI quoted separately & above 1 Cr in Retail ind.). |
| First Leasing - (Yrly Option) | CARE "AA+" | 5000 | 9.00 | | | | | | | |
| ICICI Home Finance | MAAA | Annual-10000 Qtrly-20000 Monthly-40000 | 8.25 | 8.75 | 8.75 | 8.75 | 8.50 | | | Upto Rs. 1 Cr (0.25% for sr citizen) |
| Lic Housing Finance | CRISIL "FAAA" | 10000*1000 | 9.00 | 9.25 | 9.50 | | 9.50 | 18M-9.00 | | For Sr. Citizen amt upto 50,000 - 0.10% & amt 51,000 - 0.25% extra. Required Approval above 5 Crore. |
| Gruh Finance (Ind & Trust) | FAA+ (CRISIL) MAA+ (ICRA) | 1000 | 9.50 | 9.75 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | (Ind. Dept Min.1000) (Mthly =20,000, Qtrly & Annual = 2000) (0.25% for sr citizen & Trust) |
| Sundaram Home Finance (Regular) | MAA+ | 10000*1000 | 9.25 | 9.50 | 9.50 | 9.50 | 9.50 | | | 0.50 % for sr citizen (60yrs) |
| Tamilnadu Power Finance | | 10000*1 | 9.25 | 9.50 | 10.00 | 10.00 | 10.00 | | | Cheque/ DD payable at Chennai |
| Tamilnadu Power Finance (Sr. Citizen Age 58) | | 10000*1 | 9.50 | 9.75 | 10.50 | 10.50 | 10.50 | | | Cheque/ DD payable at Chennai |
| PERIOD | | | 12M | 15M | 20M | 35M | 45M | 60M | | |
| ICICI Home Finance (Special) | FAAA | | 8.50 | 8.60 | 9.00 | 9.25 | 8.75 | 8.50 | | Upto Rs. 1 Cr (0.25% for sr citizen) |
| PERIOD | | | 18M | 30M | 42M | | | | | |
| Gruh Finance Silver Jubilee | FAA+ (CRISIL) MAA+ (ICRA) | 1000 | 9.50 | 9.50 | 9.75 | | | | | 0.25% for sr citizen & Trust |



BONDS

Capital Gain Bonds: (Tax Saving u/s 54EC)

NHAI – National Highway Authority of India

| | |
|-------------------|----------------------------|
| Minimum Amount | Rs. 10000 |
| Minimum Bond | 1 (one) Bond |
| Period | 3 years (lock in). No TDS |
| Rate of interest | 6.00% p.a. |
| Rating AAA/Stable | |

REC – (Rural Electrification Corporation Ltd)

| | |
|-------------------|-------------------|
| Minimum Amount | Rs. 10000 |
| Minimum Bond | 1 (one) Bond |
| Period | 3 years (lock in) |
| Rate of interest | 6.00% p.a. |
| Rating AAA/Stable | |

Govt. of India Saving Bonds - 8% Taxable) in (SBI* / PNB / ICICI / IDBI / HDFC / AXIS)

| | |
|---|-------------|
| Rate of Interest | 8% |
| Minimum Amount | 1000 * 1000 |
| Charitable Trust TAX exemption certificate require for NON deduction of TAX, Every Year Require | |
| * Only Selected centers | |