



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					
20000*1000	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.