



Five Jewels

DEPOSIT SCHEME

Only AAA/AA+ Rated



- DHFL a 27 year old company is the **3rd largest** housing finance company in India with a net worth of 1600 cr. and PAT of 362 cr. for the year ended 31st March 2011. It has 15300 cr. of assets under management.
- Deposits are rated **AA + by CARE, FAAA by BWR and P1+ by CRISIL**
- Offering interest rate up to **11.00%** yielding a return of 12.25% and 13.36% on 3 and 5 year respectively.
- Offering **0.50%** extra for senior citizens, widows, shareholders, armed force personnel, existing DHFL loan holders.
- **Rs.1 Lac** free accidental death insurance for all depositors.
- Interest payable options are monthly, quarterly, half yearly and year modes with ECS facility
- Deposits are specified investment under Section 11(5) (ix) of the Income Tax Act,1961 offering attractive option for Charitable and Religious Trusts
- FD Receipts issued over the counter

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- **HDFC** is one of the Largest Housing Finance Co. of India with over 10 lakh depositors and Rs.25000 cr. amount as deposits
- **'FAAA'** and **'MAAA'** rating affirmed for the **SIXTEENTH** consecutive year by CRISIL and ICRA
- Offering interest rate up to **10.00%** yielding a return of 10.90%
- Interest payable options are monthly, quarterly, half yearly and year modes with ECS facility
- Offering **0.25%** extra for senior citizens.
- Deposits are specified investment under Section 11(5) (ix) of the Income Tax Act,1961 offering attractive option for Charitable and Religious Trusts
- Quick Loan Facility against deposits
- FD Receipts issued over the counter

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- **KTDFC** is a Kerala Government owned NBFC registered under the Reserve Bank of India.
- Offering interest rate up to **10.25%** yielding a return of 11.94% and 12.91% on 3 and 5 year respectively.
- The deposits are guaranteed by the Government of Kerala and ensure 100% security.
- The interest under the Money Multiplier Scheme shall be **COMPOUNDED MONTHLY**
- Offering **0.25%** extra for senior citizens
 - Deposits are specified investment under Section 11(5) (ix) of the Income Tax Act,1961 offering attractive option for Charitable and Religious Trusts
 - Interest payable options are monthly or quarterly by way of ECS/NEFT/Interest Warrants.
 - Loan against deposits facility available.

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- MMFSL a part of Mahindra Group started operations in 1993 and is currently one of **India's leading non-banking finance** company with net worth of 2500 cr. and 15000 cr. worth of assets under management.
- Deposits are rated **"FAAA"** by **CRISIL** which indicates a high level of safety
 - Offering interest rate up to **10.50%** yielding a return of 11.64% and 12.21% on 3 and 5 year respectively.
- Interest payable options are quarterly and half yearly modes with ECS facility
- Offering **0.25%** extra for senior citizens /Employees.
- Loan against deposits

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- STFC established in 1979 is **largest player in commercial vehicle finance** in India with approximately 36000 cr. of assets under management. Against a net profit of 190 cr. in 2007 it clocked 1229 cr. in 2011; a marvelous 59.42% annualized growth.
- Deposits are rated **"FAA+"** by **CRISIL** & **"MAA+"** by **ICRA**
- Offering interest rate up to **10.75%** yielding a return of 11.94% and 13.32% on 3 and 5 year respectively.
- Interest payable options are quarterly, half yearly and annually with ECS facility and at centers with non-ecs facility post dated interest warrants are sent.
- Loan against deposits

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