



Current Product Offerings

16th April 2012

Five Jewels Deposit Scheme (only AAA/AA+ Rated Fixed Deposits)

Company	Rating	Schemes	Min. Deposit Amount	Interest Rate (%)				CAGR (%)	Remarks
				6M	12M	24M	36M & Above		
Dewan Housing Finance Limited	CARE (AA+) BWR (FAAA)	AASHRAY DEPOSIT PLUS	20000*1000	-	10.50	10.50	10.50	10.79	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 of 25 Lacs and above. Interest Compounded Half Yearly
		400 Days	10000*1000	10.75				10.90	
		365 Days(For Trust only)	50000*1000	11.00				11.31	
Housing Dev Finance Corpn. Ltd.	CRISIL(FAAA) ICRA(MAAA)	HDFC(Individual Deposit)	20000*1000		9.50	9.65	36-59M-9.75 60M-9.50	9.75 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
		HDFC Platinum		15M-10.00		33M-10.00		10.00	
KTDFC	Guaranteed by Govt. of Kerala	Kerala Transport Development Finance Corporation Ltd	10000*1000		10.25	10.25	36M-10.25	10.79	0.25% extra for Sr. citizen above 60 years & 0.25% extra for Above Rs. 25 Lacs. Interest Compounded Monthly in Cumulative and Quarterly Payout option.
							48-60M 10.00	10.53	
Mahindra Finance	CRISIL(FAAA)	Mahindra Finance Ltd.	10000*1000	18M 10.00	9.50	10.25	36M-10.50 48-60M 10.00	10.50 10.00	0.25% extra for Sr. Citizen above 60 years/Employee. Renewal only principal amount. Interest Compounded Annually
Shriram Transport Finance Ltd	CRISIL(FAA+) ICRA(MAA+)	Shriram Unnati	25000*1000		9.25	9.75	36M-10.75	10.75	0.25% extra for Sr. Citizen above 60 years. Int. Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance

Focused Fixed Deposit Schemes

Company	Min Deposit Amount	Interest Rate (%)				CAGR* (%)	Interest Compounding	Interest Payment Frequency	Remarks
		6M	12M	24M	36M				
Ansal Housing & Construction Ltd.	10000*1000	10.00	11.00	11.00	11.50	12.13	Mthly	Mthly/Qtrly	Post dated Interest cheques for each F/Y will be sent in advance
Birla Shloka Edutech Ltd. NEW!	10000*1000	-	11.50	12.00	12.50	12.89	H Yrly	H Yrly	0.50% extra for senior Citizen, 0.25% extra for amount equal to and above 1 lakhs (for a period upto 2 years) subject to max. of 12.50% p.a.
Birla Power Solutions	10000*1000	-	10.50	11.00	11.50	11.83	H Yrly	H Yrly	0.50% extra for shareholder, 0.25% extra for amount equal to and above 1 lakhs. PDC of interest in advance
JP Associates Ltd.	20000*1000	11.50	11.75	12.25	12.50	13.24	Mthly	Qtrly	Max.Amt.per investor for 6 month duration -10L. PDC of int. in advance
Jaypee Infratech	20000*1000	11.50	11.75	12.25	12.50	13.24	Mthly	Qtrly	Max.Amt.per investor for 6 month duration -10L. PDC of int. in advance
Ind.Swift Ltd.	10000*1000	--	11.00	11.50	12.00	12.55	Qtrly	Qtrly	Additional 0.50% p.a.to be provided to Senior Citizens (60 yrs & above)/Employees/Shareholders (Min.100 shares).Pa n Card copy is mandatory for Fresh/Renewal deposits.
Neesa Leisure Ltd	25000*1000	11.50	11.75	12.25	12.50	13.09	Qtrly	Qtrly	Post dated Principal cheque will be issued in advance.
Pratibha Shipping	10000*1000	--	11.00	11.50	12.00	12.68	Qtrly	Qtrly	0.25%p.a for Sr. Citizen, Employee & single deposit Rs. 1 lac & above. If investor falls in more than one category he will be getting only 0.25%.
Surya Roshni Ltd.	30000*1000	--	10.50	11.00	11.50	11.50	Yearly	--	Only cumulative scheme.
Network18 Media & Investment Ltd.	10000*1000	9.00	11.50	11.50	11.50	12.00	Qtrly	Qtrly	Additional 0.50% p.a.to be provided to Senior Citizens (60 yrs & above)/Employees. PDC of interest in advance
Valecha Engineering Ltd.	10000*1000	--	10.00	10.50	11.00	11.46	Qtrly	Qtrly	0.50% p.a. Additional for shareholders (Min. shares held 100 Nos.)/Employees of the company/Sr. Citizen (60 yrs& above).0.25% p.a. extra for single appl. deposit of Rs.1 lakhs & above.

* CAGR - The year over year rate of return over a specified period of time, here it is calculated on the 3 year ROI

Current Capital Gain Tax Exemption Bonds U/S 54EC

Name of the Issuer	Min Appl.	Max. Appl.	Tenure	Coupon Rate	Closing Date	Ratings	Interest Payment Date
REC (Rural Electrification Corpn.)	10,000	50,00,000	3 year	6% per annum	31 st Mar 13	AAA by CARE, ICRA, CRISIL, Fitch	Annually on 30 th June every year
NHA1 (National Highway Auth.)	10,000	50,00,000	3 year	6% per annum	31 st Mar 13	AAA by CRISIL and Fitch	Annually on 31 st Mar every year



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Private Equity Fund

Name of the Issuer	Issue Size	Min, Commitment	Drawdown Schedule	Tenure	Investment Theme
Indus Balaji Emerging Markets Education Opportunities Fund I	250Cr + Green Shoe	25 Lacs	• 20% of commitment amount upfront ,rest in 4/5 installment over the next 2 years	6 year	<ul style="list-style-type: none"> •Entry at par •Liquidation preference structure for returns upto 24% IRR •76% plus stake in assets ensuring control premium on exits •Milestone based funding limiting downside
Arthveda Star (A middle Income Housing Fund)	200Cr + Green Shoe	25 Lacs	20% of commitment amount upfront ,rest in two installments of 40% each in gap of 3 Months each from previous drawdown	3 year (Option of extension of two terms of one year each)	<ul style="list-style-type: none"> • Investment in 30-35 projects in 16 cities in Tier-II/III & Metro outskirts with investment ticket size between Rs. 5 cr to 20 cr.

Current Focused FMPs

Scheme Name	Open Date	Close Date	Tenure	Min. Investment Amount
UTI Fixed Term Income Fund - Series XI - VIII	10-Apr-2012	16-Apr-2012	366 Days	5000
Kotak FMP Series 86	12-Apr-2012	18-Apr-2012	370 Days	5000
HDFC FMP 370D April 2012 Sr 21 (1)	12-Apr-2012	18-Apr-2012	370 Days	5000
SBI SDFS 366 Days - 1	16-Apr-2012	17-Apr-2012	366 Days	5000
IDFC FMP 13M Sr. 9	19-Apr-2012	24-Apr-2012	390 Days	5000
Reliance Fixed Horizon Fund XXI Series 26	16-Apr-2012	26-Apr-2012	730 Days	5000
ICICI FMP Series 63 3 Year Plan H	18-Apr-2012	25-Apr-2012	3 Year	5000
Reliance Fixed Horizon Fund XXII Series 4	20-Apr-2012	30-Apr-2012	369 Days	5000
ICICI FMP Series 64 367D Plan A	20-Apr-2012	25-Apr-2012	367 Days	5000
UTI Fixed Term Income Fund - Series XI - IX	20-Apr-2012	26-Apr-2012	368 Days	5000

Current/ Forthcoming NFOs

Scheme Name	Category	Open Date	Close Date	Tenure	Min. Investment Amount (Rs.)
ICICI Pru Multiple Yield Fund series 2 Plan F	Hybrid - Conservative	10-Apr-2012	24-Apr-2012	3 Year	5000
DWS Hybrid Fixed Term Fund - Series 6	Hybrid - Conservative	12-Apr-2012	26-Apr-2012	39 Month	5000
Reliance Dual Adv Fixed Tenure Fund II - Plan C	Hybrid - Conservative	16-Apr-2012	30-Apr-2012	3 Year	5000

Recommended Mutual Fund Schemes

Equity Diversified Schemes		Thematic Schemes		Hybrid Schemes	
Large Cap	Multi Cap	Infrastructure		Balanced	
HDFC Top 200	ICICI Prudential Dynamic	ICICI Prudential Infrastructure		Canara Robeco Balance	
Fidelity Equity	HDFC Equity	Canara Robeco Infrastructure		Birla SL 95	
DSPBR Top 100	DSPBR Equity	Franklin Build India		Reliance RSF- Balanced	
Franklin India Bluechip	UTI Dividend Yield	Technology		Tata Balanced	
Reliance Quant Plus	Reliance Equity Opportunity	ICICI Prudential Technology		HDFC Balanced	
Canara Robeco Equity Diversified	ELSS (Tax Planning)	Franklin Infotech		MIP	
UTI Opportunities	Franklin India Tax Shield	Banking		Canara Robeco MIP	
ICICI Prudential Focused Bluechip Equity	Fidelity Tax Advantage	Reliance Banking		HDFC MIP - LTP	
Kotak 50	HDFC Tax Saver	Pharma		Reliance MIP	
Magnum Equity	Reliance Tax Saver	Franklin Pharma		Birla SL Monthly Income Fund	
Mid & Small Cap	Axis Long Term Equity	Reliance Pharma		ICICI Prudential MIP	
HDFC Midcap Opportunities	Religare Tax Plan	Gold Funds		Asset Allocation	
ICICI Prudential Discovery	ICICI Prudential Tax Plan	Reliance Gold Savings Fund		FT India Dynamic PE Ratio FOF	
Birla SunLife Dividend Yield Plus	Canara Robeco Equity Tax Saver	Kotak Gold Fund			
DSPBR Small & Midcap	BNP Paribas Tax Advantage Plan	SBI Gold Fund			
IDFC Small and Midcap Equity		ICICI Prudential Gold Savings Fund			
Tata Dividend Yield		HDFC Gold Fund			
UTI Master Value		Axis Gold Fund			

Recommended Equity SIP Schemes

Large Cap	Mid Cap	Multi Cap
HDFC Top 200	DSPBR Small and Midcap	ICICI Prudential Dynamic
Birla SunLife Frontline Equity	HDFC Midcap Opportunities	HDFC Equity
Franklin India Bluechip	ICICI Prudential Discovery	DSPBR Equity
ICICI Prudential Focused Bluechip Equity	Birla SunLife Dividend Yield Plus	UTI Dividend Yield
UTI Opportunities	IDFC Premier Equity	Reliance Equity Opportunities
	UTI Master Value	

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