

Rate Of Interest - Fixed Income (October to December 2010)

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.	MAA		7.05	7.25	7.60	7.60	7.60	7.60	7.60	0.50 % extra for Sr. Citizen
Canfin Homes Ltd	MAA		6.25	6.25	6.25	6.25	6.25	6.25	6.25	ABOVE RS. 1 CRORE (Approval Reqd.)
Deutsche Postbank Home Finance Limited	"MAA+" from 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"		7.25	7.50	7.75	7.75	8.25	8.25	8.25	(0.25% extra for Senior Citizens) (Required Approval above 25 Lacs)
National Housing Bank (Sunidhi)	CRISIL "FAAA"	50000*10000	7.25	7.50	8.00		8.25			(0.50% Senior Citizens) Retail Investotrs above 15 lac-0.10% extra (Required Approval above Rs. 1 Crore)
Nhb Suvridhi (Tax Saving) (ind/huf only)		10000*10000					8.25			0.50% Senior Citizens, Max limit upto 1 Lac in a fin. Year, Approval Required
Pnb Housing	CRISIL "FAA+"	20000	7.50	7.50	8.00	8.00	8.25	8.25	8.25	(0.50% Senior Citizens)
Pnb Housing Trust)	CRISIL "FAA+"	20000	7.50	7.50	8.00	8.00	8.25	8.25	8.25	
Sidbi (Individuals & Huf) (Trust)	"AAA" by CARE	10000*1000	12 to 13 (6.50)		(14-36)7.00		(37 to 60) 7.50			(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	
Dewan Housing Finance	care (AA+) IND 'AA'(FD)	2000*1000	9.00	9.10	9.25	9.00	9.00	9.00	9.00	(0.25% extra for Deposit Rs.25 Lac and above) (0.25% for sr citizen)
Exim Bank (IND/HUF only)	CRISIL "FAAA" / ICRA "MAAA"		6.75	6.75	7.50	7.50	7.50			(0.50% for sr citizen) (Required Approval above 50 Lacs)
Exim Bank (Corporate & Other)	FAAA		5.25	5.25	6.00	6.00	6.00			
First Leasing - (Yrly Option)	AA		8.00	8.50	8.75					(18M)-8.25
ICICI Home Finance	MAAA	Annual-10000 Qtrly-20000 Monthly-40000	7.10	7.60	7.75	7.75	7.75			Upto Rs. 1 Cr (0.25% for sr citizen)
HDFC (Individual)	CRISIL "FAAA" / ICRA "MAAA"	20000	7.70	7.85	7.95	7.95	8.25	8.25	8.25	(0.25% for sr citizen) (compounded annually) (Interest Rates for deposits below Rs. 1 Crore only) Approval Required for Deposit Rs. 1 Crore and Above)
HDFC (Trust)	CRISIL "FAAA" / ICRA "MAAA"	20000	7.70	7.85	7.95	7.95	8.25	8.25	8.25	(compounded annually) (Interest Rates for deposits below Rs. 1 Crore only) Approval Required for Deposit Rs. 1 Crore and Above)
Lic Housing Finance			7.00	7.40	7.65		8.10	18M-7.25		For Sr. Citizen amt upto 50,000 - 0.10% & amt 51,000 - 0.25% extra. Required
Gruh Finance	FAA+ (CRISIL) & MAA+ (ICRA)	1000	7.35	7.60	7.85	7.85	8.10	8.10	8.10	(Ind. Dept Min.1000) (Mthly =20,000, Qtrly & Annual = 2000) (0.25% for sr citizen & Trust)
Sundaram Home Finance	MAA+	10000*1000	7.50	8.00	8.50					
Tamilnadu Power Finance (Individual)		10000	7.75	8.25	8.75	8.75	8.75			(accepts DD) (0.25% for sr citizen)
Tamilnadu Power Finance (Other)			7.50	7.50	7.75	7.75	7.75			
PERIOD			15M	30M	45M					
HDFC (Premium Deposits)	FAAA		7.80	7.95	8.05					(0.25% for sr citizen) (Compounded Annually)
DHFL-Swayam Sidha Scheme for Women for 500 Days			Interest Rate - 9.10%							
<p>Women depositors in the segments such as Senior Citizens , Widows, Armed Forces Personnel, DHFL shareholders and DHFL Home Loan Borrowers will get additional interest rates of 0.25% p.a. over and above the 9.10% p.a.</p>										

ONLY RENEWALS

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST						REMARKS	
			12	24	36	48	60	72		84
Bajaj Auto Finance					6.50					
Birla Home Finance Ltd.	MA		6.25	6.25	6.50	6.75	7.00			
Bppl (F/R)		25000	5.50		6.25					
Fact Ltd (Ind/ Trust)			10.00	10.50	11.00					
Gujarat State Fert. Corpn. (R)	FAAA		7.25	7.75	8.25					
Jaybharat Credit Finance Ltd			7.00	8.00	10.00	10.00	10.00			
Jaybharat Credit Finance Ltd - Ntpc	FAAA	5000*1000	6.25	6.50	6.75	11.00	11.00	11.00		Senior Citizen

NABARD- BNB (MAY 2010)	by CARE & CF	46500				Upto 5 Crore				Issue Price 9300 (maturity Rs.20,000/-)
NABARD- BNB (MAY 2010)	by CARE & CRISIL					Above 5 Crore				Issue Price 9250 (maturity Rs.20,000/-)

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

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.

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.

Govt. of India Saving Bonds - 8% Taxable) in (SBI / PNB / ICICI / IDBI / HDFC / AXIS)	
Minimum Amount	1000 * 1000