


Rate Of Interest - Fixed Income (January to March 2011)

Notes:-

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

FOCUSSED FIXED DEPOSITS SCHEMES

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
ANKUR DRUGS AND PHARMA LTD		25000*1000		10.00	11.00	12.00	0.25 % extra for Sr. Citizen/Sh. Holder/Employees.
Ansal Properties & Infrastructure Ltd		Cum-50000	11.50	12.00	12.25	12.50	Only Cumulative scheme
Birla Cotsyn (India) Ltd		10000*1000		10.50	11.00	11.50	0.25% extra for above 1 lac in a single application.
DHFL-AASHRAY DEPOSIT PLUS SCHEME	Care (AA+) & BWR (FAAA)	2000*1000	48 to 84M 9.50	9.50	9.50	9.50	0.25% extra for Deposit Rs.25 Lac and above, 0.25% for Sr. citizen
Jaiprakash Associates Ltd.		20000*1000	10.50	10.50	11.00	11.50	
Jaypee Infratech Ltd.		20000*1000	10.50	10.50	11.00	11.50	
Mahindra Finance Ltd	CRISIL "FAA+"	Cum 10000*1000 Half Yrly-25,000 Qty- 50,000	18M-9.00	8.50	9.50	36-60M 10.00	0.25% extra for Sr. Citizen/Sh. Holder. Renewal only principal amount.
Neesa Leisure Limited		25000*1000	11.00	11.25	11.75	12.00	0.50% Extra for Sr.Citizen/Emp & investment amount to or above 5 Lakhs
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
Raj Oil Mills		10000*1000	-	10.50	10.75	11.50	0.25% p.a for Sr.Citizen / Emp & Sh. Holder.
Sejal Glass		10000*1000	8.75	10.00	10.50	11.00	0.50% for Sr. Citizen, Sh. Holder, Employees, Defence / Para-Military Personnel, Ex-Servicemen, Ph. Handicaped. Min. No. of Share 1
SHRIRAM UNNATI	CRISIL "FAA" & ICRA "MAA"	25000*1000	48 & 60M 10.75	9.25	9.75	10.75	
Unitech Limited		10000*1000	11.00	11.00	11.50	12.00	0.5 for sh. Holder/Emp/Sr.citizen/Property owner
United Spirits 	ICRA "MA-"	25000	-	11.00	11.50	-	
Valecha Engineering Ltd (New)		10000*1000	-	9.00	9.50	10.00	0.25% extra for above 1 lac in a single application. 0.50 % extra for Sr. citizen, Employee & Share holder (Min. 100 share)
Zenith Birla (India) Ltd.		10000*1000		9.00	10.50	11.00	0.25% extra for above 1 lac in a single application. Min 1 Share

OTHER FIXED DEPOSITS SCHEMES

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
Alembic Ltd.	CRISIL "P1+"	50000*10000	-	8.50	8.50	9.00	0.25 % extra on deposits of Rs. 5 Lacs & Above
Ansal Housing & Construction		10000*1000	10.00	11.00	11.00	11.50	
Apollo Hosp. Ent. Ltd.	CRISIL "FAA+"	25000	-	8.25	8.50	9.00	
Avon Corporation Ltd		5000*1000	-	11.00	11.50	12.00	0.50% extra for Sr.Citizen/Sh.holders, Min 1 Share
Ceat Ltd		25000*1000	-	9.50	10.00	10.50	0.25% p.a for Sr. Citizen, Shareholders & Employee
Damodar Threads Ltd.		5000	-	11.00	11.50	12.00	
Darcl Logistics		5000*1000	9.00	10.00	10.00	10.00	0.50% p.a for Shareholders

Dcm Shriram Consolidated Ltd		10000	-	-	-	8.50	0.25% p.a for Shareholders
Deepak Nitrite Ltd		20000*1000	-	-	-	8.25	0.25% p.a for Sr. Citizen
Fenner India Ltd	CRISIL "FAA-"	20000*5000	-	8.00	8.25	8.50	
Force Motor		12&24M-10000*5000 36M-25000*5000	-	8.00	9.00	10.00	
Futura Polysters Ltd		20000	-	9.00	9.50	10.00	
Gati Ltd.		21000*1000	-	9.00	9.50	10.00	0.50% p.a for Shareholders, Employee of company
Godrej Boyce & Manufact. Ltd.		15000*1000	-	-	-	8.00	Single App upto 1lac
Godrej Boyce & Manufact. Ltd.		101000*1000	-	-	-	8.00	Single App above 1lac
Godrej Industries Limited		10000*1000	13M-7.50	-	8.00	8.50	
Godrej Properties LTD		10000*1000	-	8.25	8.75	9.25	
Gujarat Apollo Equipment		200000	-	9.00	9.50	10.00	
Helios & Matheson		25000	-	10.00	10.50	11.00	
Ion Exchange (India) Ltd		25000	-	7.00	7.50	8.00	
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	
J K Paper Ltd.		10000	-	8.00	8.25	8.50	
Mahindra & Mahindra Ltd		25000	-	7.00	-	8.00	
Ocl India Ltd.		25000	-	7.50	8.00	8.00	
Pae Limited		10000*1000	-	10.00	10.50	11.00	0.25% p.a for Sr.Citizens (60yrs), Shareholder & Employee.
Prism Cement Limited		10000	-	9.50	9.50	9.50	
Supreme Petrochem		12-10000, 24&36-5000	-	8.50	9.00	9.50	0.25% for Sh. Holder(100), Sr. Citizen(60yrs)

FRESH DEPOSIT ACCEPTED ONLY FROM SHAREHOLDER'S

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
Aplab Ltd			-	10.00	10.50	11.00	

ONLY RENEWALS

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
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	
Bharat Bijlee Ltd			-	8.00	9.00	10.00	
Birla Power Solutions Ltd.		10000*1000	-	10.50	11.00	11.50	0.50% Extra only for Shareholder, Min 2 Share. 0.25% extra for amount to or above 1 Lakh
Bombay Swadeshi Stores Ltd.			-	8.00	9.00	10.00	
Borax Morarji Ltd			-	9.50	-	10.50	
Choksi Imaging Limited		10000	-	-	10.00	11.00	
D.S Kulkarni Developer Ltd.		25000	-	11.00	11.50	12.00	0.50% p.a for Sr. Citizen & Shareholders & amt above 5 Lacs
Delphi-Tvs Diesel Systems Ltd		20000	-	10.00	10.50	11.00	
Excel Industries			-	-	9.50	10.00	
Food & Inns Ltd		10000	-	11.00	11.50	12.00	
J B Chemicals Ltd			-	8.00	9.00	10.00	
Jagatjit Industries Ltd			10.00	10.50	11.00	11.50	
Jagsonpal Pharma	MA	10000	-	9.00	9.00	9.00	
Jct Ltd (Only Share Holder)		10000	-	10.50	11.00	11.50	Only from Share Holder
Jindal Saw Ltd. (Saw Pipes Ltd.)	CRISIL "FAA-"	15000	6.75	7.25	8.25	9.50	0.25% extra for Sr. Citizen
Jindal Stainless Steel Ltd		21000	-	8.25	8.50	8.75	Min 500 Shares (0.25% extra for Sr. Citizen & Shareholders)
Jmc Project (India) Ltd.			-	9.00	9.50	10.00	0.50% Extra -Sr.Citizens
Lyka Labs Ltd		5000*1000	10.00	10.50	11.00	12.00	0.50% p.a for Sr.Citizens
Mukund Engineering			-	10.00	10.50	11.50	Only Principal Amount
Mukund Ltd		25000*1000. Qtly 50000	-	8.50	9.00	10.00	Only Principal Amount. 0.25% for Share Holder
Network 18 Media & Investmnt Ltd.	ICRA "MA-"	10000*1000	Non Cum=9	11.00	11.00	11.00	0.50% p.a for Sr.Citizen & Employee of Network 18
Network 18 Media & Investmnt Ltd.- Corporate	ICRA "MA-"	10000*1000	-	11.00	11.00	11.00	
Pearl Polymers Ltd.		25000*1000	10.00	11.00	10.00	10.00	Only Cumulative
Pudumjee Pulp			-	9.00	9.50	10.50	ECS Compulsory
Sayaji Ltd.			-	9.00	10.00	11.00	
Solaris Chem Tech Industries Limited		20000*1000	-	10.00	10.50	11.00	
Supreme Industries		10000	-	7.75	8.00	8.25	
Supreme Industries		10000		8.00	8.25	8.50	Shareholders, Employee & Sr. Citizen
Surya Roshni Ltd.		12&24m-30000*1000 36m-25000*1000	-	10.00	10.50	11.00	
T.V-18 (Cnbc)	ICRA "MA-"	10000*1000	Non Cum=9	11.00	11.00	11.00	0.50% p.a for Sr.Citizen & T.V 18. Only Principal Amount
T.V-18 (Cnbc) - Corporate	ICRA "MA-"	10000*1000	-	11.00	11.00	11.00	
Talbro's Automotive Components Ltd		10000	-	10.00	11.00	12.00	
Transpek India Ltd			-	8.50	8.75	9.00	0.50% p.a for Sr.Citizens
Vadilal Industries		25000*1000	-	10.00	10.00	10.50	

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RATE LIST - GOVT. COMPANIES / PSU's/SUBSIDIARIES

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST							REMARKS
			12	24	36	48	60	72	84	
Canfin Homes Ltd.	MAA	5000	7.05	7.25	7.60	7.60	7.60	7.60	7.60	0.50 % extra for Sr. Citizen
Canfin Homes Ltd (Above 1 Crore)	MAA	10000001	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	10000*1000	8.55	8.70	8.80	8.80	8.90	8.90	8.90	(0.25% extra for Senior Citizens) (Required Approval above 25 Lacs)
Ktdfc		10000*1000	9.25	9.25	9.50	9.50	9.50			(0.25% for Sr. citizen) (0.25% for Above Rs. 25 Lakhs)
National Housing Bank (Sundh)	CRISIL "FAAA"	50000*10000	8.75	8.75	9.00		9.25			(0.60% Sr. Citizens) Max Agg not exceed 1 Crore per depositor.
Nhb Suvridhi (Tax Saving) (ind/huf only)		10000*10000					9.25			0.60% Senior Citizens, Max limit upto 1 Lac in a fin. Year, Approval Required
Pnb Housing	CRISIL "FAA+"	20000	8.50	8.50	9.00	9.00	9.00	8.50	8.50	(0.50% Senior Citizens)
Pnb Housing Trust)	CRISIL "FAA+"	20000	8.50	8.50	9.00	9.00	9.00	8.50	8.50	
Sidbi (Individuals & Huf) (Trust)	"AAA" by CARE	10000*1000	(12 to 13) 7.25		(14 to 36) 8.25		(37 to 60) 8.25			(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"		8.50	8.50	8.75	8.75	9.00			(0.50% for sr citizen) (Required Approval above 50 Lacs)
Exim Bank (Above 1 Crore)	FAAA		7.50	7.50	7.75	7.75	8.00			
First Leasing - (Yrly Option)	AA	5000	10.00	10.25	10.50			18 M - 10.00		
ICICI Home Finance	MAAA	Annual-10000 Qtrly-20000 Mthly-20000	8.25	8.75	8.75	8.75	8.50			Upto Rs. 1 Cr (0.25% for sr citizen)
HDFC (Individual)	CRISIL "FAAA" / ICRA "MAAA"	20000	9.00	9.15	9.25	9.25	9.00			(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	9.00	9.15	9.25	9.25	9.00			(compounded annually) (Interest Rates for deposits below Rs. 1 Crore only) Approval Required for Deposit Rs. 1 Crore and Above)
Lic Housing Finance		10000*1000	7.90	8.00	8.10		8.50	18M-7.95		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	7.95	8.20	8.25	8.25	8.25	8.25	8.25	(Ind. Dept Min.1000) (Mthly =20,000, Qtrly & Annual = 2000) (0.25% for sr citizen & Trust)
Sundaram Home Finance (Regular)	MAA+	10000*1000	8.00	8.25	8.50	8.50	8.50			0.25% for sr citizen
Sundaram Home Finance (Trust)	MAA+	10000*1000	8.00	8.25	9.00	9.00	9.00			
Tamilnadu Power Finance		10000	9.00	9.25	9.50	9.50	9.50			Cheque/ DD payable at Chennai
Tamilnadu Power Finance (Sr. Citizen Age 58)		10000	9.25	9.50	10.00	10.00	10.00			Cheque/ DD payable at Chennai
PERIOD			365Days - For Trust			400Days- All Category				
DHFL-AASHRAY DEPOSIT (365/400 Days)	FAAA	50000/10000*1000	10.00				10.00			0.25% for Sr. Citizen, Widow, Armed Forces, Existing DHFL Home Loan Borrower and DHFL Sh. Holder. For 400 Days Scheme.
Single App >1Crore-<5Crore	FAAA		10.00				10.00			0.25% extra on single application deposit above 25 Lacs. For 365 Days Scheme.
Single App >5Crore	FAAA		10.00				10.00			
PERIOD			15M	22M	33M					
HDFC Platinum (Ind/Trusts/Institutions)	FAAA	20000	9.50	9.30	9.50					0.25% p.a for Sr.Citizen (Age-60). (Interest Rates for deposits below Rs. 1 Crore only)
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	8.00	8.25	8.50					0.25% for sr citizen & Trust
DHFL-Swayam Sidha Scheme for Women for 500 Days	AA+ (CARE) & FAAA(BWR)	10000*1000	Interest Rate - 9.50%							
<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 9.50% 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					
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 -					11.00	11.00	11.00			Senior Citizen
Ktdfc		10000*1000	9.25	9.25	9.50	9.50	9.50			(0.25% for Sr citizen) (0.25% for Above Rs. 25 Lakhs)
Ntpc	FAAA	5000*1000	6.25	6.50	6.75					

BONDS

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.

NABARD- BNB (MAY 2010)

Investment

Upto 5 Crore	Above 5 Crore
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Rating :- AAA by CARE & CRISIL

Minimum Amount	46500	
Issue Price	9300	9250

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

Rate of Interest	8%
Minimum Amount	1000 * 1000