



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		
			20000*1000	Qtly			10.55		
	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		
	DHFL-365 Days (For Trust Only)	CARE (AA+) BWR (FAAA)	50000*1000	Mtly			10.54		0.25% extra on single application deposit 1 Crore and above. For 365 Days Scheme. Interest Compounded Half Yearly
				Cum/Half Yrly			11.00		
				Yrly			11.28		
	DHFL-Swayam Sidha Scheme for Women only (500 Days)	CARE (AA+) BWR (FAAA)	10000*1000	Qtly			10.86		0.25% extra on single application deposit 1 Crore and above. For 365 Days Scheme. Interest Compounded Half Yearly
				Mtly			10.78		
				Cum-2000*1000 H/Y- 10000*1000	Cum/Half Yrly			10.50	
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	
				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	
				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		
				Mtly		15M-9.65	33M-9.65		
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 serviceing branch before submission of application form.



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Notes:-

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FOCUSED FIXED DEPOSITS SCHEMES

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
Birla Power Solutions Ltd		10000*1000	-	10.50	11.00	11.50	0.50% Extra only for Shareholder, 0.25% extra for amount to or above 1 Lakh, Interest Compounded Half Yearly Post dated Interest cheques for each F/Y will be sent in advance
Ind Swift Ltd		10000*1000	-	11.00	11.50	12.00	0.50% p.a for Employee / Sr.Citizens (60 yrs). Interest Compounded Quarterly, Post Dated Principal and Interest Cheque of each F/Y will be issued in advance
Jaiprakash Associates Ltd		20000*1000	11.50	11.75	12.25	12.50	Max. Amt. per investor for six mts duration - Rs. 10 Lakh, Interest Compounded Mnthly, Post Dated Interest Cheque of each F/Y will be issued in advance
Jaypee Infratech Ltd.		20000*1000	11.50	11.75	12.25	12.50	Maximum Amt. per investor for six mts duration - Rs. 10 Lakh Interest Compounded Monthly, Post Dated Interest Cheque of each F/Y will be issued in advance
Jindal Cotex Ltd.		25000*1000	-	12.00	12.25	12.50	Interest compounded on quarterly basis. Pan Mandatory
Kores India Ltd.		Cum 10000*5000 Qtly 25000*5000	-	10.50	11.00	11.50	Interest compounded on quarterly basis. 0.25% p.a. extra for Senior Citizens (Age 60 years and above). Pan Mandatory
Neesa Leisure Limited		25000*1000	11.50	11.75	12.25	12.50	Interest Compounded Quarterly, Post Dated Principal Cheque will be issued in advance
Pratibha Shipping		10000*1000	-	11.00	11.50	12.00	0.25% p.a for Sr.Citizen, Employee & single deposit Rs 100000 and above. If Investor falling more than one category will be get only 0.25%. Interest Compounded Quarterly
Surya Roshni Ltd.		12&24m-30000*1000 36m-25000*1000	-	10.50	11.00	11.50	Interest Compounded Yearly
United Spirits	ICRA "MA-"	25000*1000	-	11.00	11.50	-	Interest Compounded Quarterly Post dated Interest cheques for each F/Y will be sent in advance
Valecha Engineering Ltd		10000*1000	-	10.00	10.50	11.00	0.25% extra for above 1 lac in a single application. 0.50 % extra for Sr. citizen, Employee & Share holder (Min. 100 share)

OTHER FIXED DEPOSITS SCHEMES

Ansal Housing & Construction		10000*1000	10.00	11.00	11.00	11.50	Interest Compounded Monthly Post dated Interest cheques for each F/Y will be sent in advance
Ansal Properties & Infrastructure Ltd		Cum-50000*1000 Non-Cum 100000	-	12.00	12.25	12.50	
Alembic Ltd.	CRISIL "P1+"	50000*10000	-	9.50	9.00	9.00	0.25 % extra on deposits of Rs. 5 Lacs & Above
Apollo Hosp. Ent. Ltd.	CRISIL "FAA+"	25000*1000	-	9.00	9.25	9.50	
Avon Corporation Ltd		5000*1000	-	11.00	11.50	12.00	0.50% extra for Sr.Citizen/Employees/Sh.holders (No Minimum limit) Interest Compounded Quarterly
Birla Cotsyn (India) Ltd		10000*1000		10.50	11.00	11.50	0.25% extra for 1 lac and above in a single application.
Ceat Ltd		25000*1000	-	9.50	10.00	10.50	0.25% p.a for Sr.Citizen, Shareholders & Employees
D.S Kulkarni Developer Ltd.		25000*1000	-	10.50	11.00	11.50	0.50% ROI extra for opting ECS option in interest payable + 0.50% ROI extra For Preferred Depositors (like Shareholders, Flat holders, Employees of Dsk Group, Senior Citizen (above 60 years), Armed Forces Personnel and Person investing Rs.5 lac and above in single application)
Damodar Threads Ltd.		5000*1000	-	11.00	11.50	12.00	
Darcl Logistics		5000*1000	10.00	11.00	11.00	11.00	0.50% p.a for Sr. Citizen(60Yrs) & 0.75% p.a. for Share holder, min 1 Share Monthly Interest min 50000*10000

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
Dcm Shriram Consolidated Ltd		10000	-	-	-	8.50	0.25% p.a for Shareholders
Deepak Nitrite Ltd		20000*1000	-	9.25	9.00	9.00	0.25% p.a for Sr. Citizen & Shareholders. Compounded Half Yearly
Fenner India Ltd	CRISIL "FAA-"	20000*5000	-	8.00	8.25	8.50	
Force Motor		12&24M-10000*5000 36M-25000*5000	-	9.00	10.00	11.00	Single deposit of Rs.5 lacs & above required prior approval from the company for Monthly or Quarterly interest payment, interest compounded half yearly
Gabriel India Ltd		10000*1000	-	9.00	9.50	10.00	
Gati Ltd.		21000*1000	-	10.00	10.50	11.00	0.50% p.a for Shareholders, Employee of company
Godrej Boyce & Manufact. Ltd.		15000*1000	-	-	-	10.00	0.25% p.a for Employees, Retired Employees, Spouses of Deceased Employees/Retired Employees.
Godrej Boyce & Manufact. Ltd.		101000*1000	-	-	-	10.00	0.25% p.a for Employees, Retired Employees, Spouses of Deceased Employees/Retired Employees.
Godrej Industries Limited		10000*1000	13M-7.75	-	8.50	9.25	
Godrej Properties Ltd.		10000*1000	-	9.00	9.50	10.50	
Gujarat Apollo Equipment		200000	-	9.00	9.50	10.00	
Helios & Matheson		25000*1000	-	12.00	12.00	12.00	
Ion Exchange (India) Ltd		25000	-	7.00	7.50	8.00	
Jagsonpal Pharma	MA	12&24M-10000 36M-5000*1000	-	10.00	10.00	10.00	Cum Interest Compounded Quarterly Non-Cum interest payable Mthly/Qtrly
Jindal Stainless Steel Ltd		21000*1000	-	8.75	9.00	9.25	0.25% extra for Sr.Citizen(60yrs)/Employees/Sh.holders (500 Share)
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	0.50% p.a for Sr.Citizens (60yrs), Shareholder & Employee, amount to or above 5 Lacs.
J K Paper Ltd.		10000*1000	-	8.50	9.00	9.50	
Mahindra & Mahindra Ltd		25000*1000	-	8.50	-	9.75	
Mukand Ltd		25000*1000. Qtly 50000	-	9.00	9.50	11.00	0.25% p.a. additional for Share Holders Interest Compounded Monthly
Ocl India Ltd.		25000*1000	-	9.25	9.00	9.00	
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 Interest Compounded Quarterly
Pae Limited (Only Non Cum Inst Pay Qtly)		10000*1000	-	10.00	10.50	11.00	0.25% p.a for Sr.Citizens (60yrs), Shareholder (Min 1 Share) & Employee.
Prism Cement Limited		10000	-	10.25	10.25	10.25	Interest Compounded Quarterly
Sejal Glass		10000*1000	-	11.50	11.75	12.00	0.50% for Sr. Citizen(60 yrs), Sh. Holder, Employees, Defence / Para-Military Personnel, Ex-Servicemen, Ph. Handicaped. Min. No. of Share 500
Supreme Petrochem		12-10000, 24&36-5000	-	9.50	9.50	9.75	0.25% for Sh. Holder(100)/Sr. Citizen(60yrs). If Investor in both category will get only 0.25%
Talbro Automotive Components Ltd		10000*1000	-	10.00	11.00	12.00	Interest Compounded Quarterly
UB Holdings Ltd		25000*1000	-	-	11.50	11.75	0.25% for Sr. citizen if deposit 1 Lacs and Above. Additional Amount Accpeted for renewal. Interest Compounded Quarterly Post dated Interest cheques for each F/Y will be sent in advance
Zenith Birla (India) Ltd.		10000*1000	-	10.50	11.00	11.50	0.25% extra for above 1 lac in a single application. Interest compounded half yearly
FRESH DEPOSIT ACCEPTED ONLY FROM SHAREHOLDER'S							
Aplab Ltd			-	10.00	10.50	11.00	

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
TV18 Broadcast Ltd	ICRA "MA-"	10000*1000	Non Cum=9	11.50	11.50	11.50	0.50% p.a for Sr.Citizen & Employee Network 18 group
TV18 Broadcast Ltd (Trust deposit 25 Lacs and above)	ICRA "MA-"	2500000*1000	Non Cum=9	11.50	11.50	11.50	
The Bombay Dyeing & Manuf. Co. Ltd.		20000*5000	-	-	-	10.50	0.50% p.a for Sr.Citizen, Employees & Shareholders(Min 1 Share)
ONLY RENEWALS							
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		10000*1000	-	9.00	9.50	10.00	
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	
Excel Industries			-	-	9.50	10.00	
Food & Inns Ltd		10000	-	11.00	11.50	12.00	
Ind Swift Lab Ltd.		10000*1000	-	11.00	11.50	12.00	0.50% p.a for Employee / Sr.Citizens (60 yrs), Interest Compounded Quarterly, Post Dated Principal and Interest Cheque of each F/Y will be issued in advance
J B Chemicals Ltd			-	8.00	9.00	10.00	
Jagatjit Industries Ltd	ICRA - "MA-"	50000*1000	-	10.50	11.00	11.50	Additional Cheque Accepted
Jct Ltd		10000*1000	-	11.00	11.50	12.00	Accepted from Individuals, HUFs & Minors (in the name of Guardian)
Jmc Project (India) Ltd.		10000*1000	-	9.00	9.50	10.00	0.50% Extra -Sr.Citizens
Lyka Labs Ltd		5000*1000	10.00	10.50	11.00	12.00	
Milk Food Ltd.	ICRA - "MB+"	10000	10.00	10.50	11.00	11.50	
Mukund Engineering		10000*1000	-	9.25	9.75	11.50	Only Principal Amount. 0.25% for Share Holder
Pudumjee Pulp		25000*1000	-	9.00	9.50	10.50	ECS Compulsory
Sayaji Ltd.			-	9.00	10.00	11.00	
Supreme Industries		10000	-	8.25	8.50	8.75	
Supreme Industries		10000		8.50	8.75	9.00	Shareholders, Employee & Sr. Citizen
TV18 Broadcast Ltd	ICRA "MA-"	10000*1000	Non Cum=9	11.50	11.50	11.50	0.50% p.a for Sr.Citizen & Employee Network 18 group
TV18 Broadcast Ltd (Trust deposit 25 Lacs and above)	ICRA "MA-"	2500000*1000	Non Cum=9	11.50	11.50	11.50	
Transpek India Ltd		1Yrs-15000*1000 2Yrs-10000*1000 3Yrs-5000*1000	-	9.50	9.75	10.00	0.50% p.a for Sr.Citizens/Sh.holder/Employee. 1% p.a for Widow(s) of Employee(s)
Vadilal Industries		5000*1000	-	10.00	10.00	10.50	1% extra for Shareholders



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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.	ICRA (MAA+)	5000*1000	9.75	9.75	9.50	8.50	8.50	8.50	8.50	0.50 % extra for Sr. Citizen
Deutsche Postbank Home Finance Limited	"MAA+" 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"	10000*1000	9.60	9.70	9.60	9.40	9.30	9.20	9.10	0.25% extra for Senior Citizens(60yrs). Required Approval above 25 Lacs. Interest Compounded Quarterly. Non-cum Min 50000*5000
National Housing Bank (Sunidhi)	CRISIL "FAAA"	50000*10000	9.50	9.50	9.25		9.25			0.60% for Sr. Citizens, Max Agg not exceed 1 Crore per depositor.
Nhb Suvridhi (Tax Saving) (ind/huf only)	CRISIL "FAAA"	10000*10000					9.25			0.60% Senior Citizens, Max limit upto 1 Lac in a fin. Year. Approval Required
Pnb Housing	CRISIL "FAA+"	10000	9.50	9.50	9.75	9.75	9.75	9.25	9.25	(0.50% Senior Citizens)
Sidbi (Individuals & Huf) (Trust)	"AAA" CARE	10000*1000	(12 to 13) 9.50		(14 to 36) 9.25		(37 to 60) 9.00			(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"	10000*1000	9.25	9.25	9.25	9.00	9.00			0.50% for sr.citizen, Required Approval above 50 Lacs. For Corporate or Trust ROI quated separately & above 1 Cr in Retail ind.).
First Leasing - (Yrly Option)	CARE "AA+"	5000	9.00							
ICICI Home Finance	MAAA	Annual-10000 Qtrly-20000 Monthly-40000	8.25	8.75	8.75	8.75	8.50			Upto Rs. 1 Cr (0.25% for sr citizen)
Lic Housing Finance	CRISIL "FAAA"	10000*1000	9.00	9.25	9.50		9.50	18M-9.00		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	9.50	9.75	10.00	10.00	10.00	10.00	10.00	(Ind. Dept Min.1000) (Mthly =20,000, Qtrly & Annual = 2000) (0.25% for sr citizen & Trust)
Sundaram Home Finance (Regular)	MAA+	10000*1000	9.25	9.50	9.50	9.50	9.50			0.50 % for sr citizen (60yrs)
Tamilnadu Power Finance		10000*1	9.25	9.50	10.00	10.00	10.00			Cheque/ DD payable at Chennai
Tamilnadu Power Finance (Sr. Citizen Age 58)		10000*1	9.50	9.75	10.50	10.50	10.50			Cheque/ DD payable at Chennai
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	9.50	9.50	9.75					0.25% for sr citizen & Trust



BONDS

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

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.
Rating AAA/Stable	

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.
Rating AAA/Stable	

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

Rate of Interest	8%
Minimum Amount	1000 * 1000
Charitable Trust TAX exemption certificate require for NON deduction of TAX, Every Year Require	
* Only Selected centers	