



## 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				10.45	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				10.75	
				Qtly				11.01	
	DHFL-365 Days (For Trust Only)	CARE (AA+) BWR (FAAA)	50000*1000	Mtly				10.62	0.25% extra on single application deposit 1 Crore and above. For 365 Days Scheme. Interest Compounded Half Yearly
				Cum/Half Yrly				10.54	
				Yrly				11.00	
	DHFL-Swayam Sidha Scheme for Women only (500 Days)	CARE (AA+) BWR (FAAA)	Cum-2000*1000 H/Y- 10000*1000	Cum/Half Yrly				11.28	0.25% extra on single application deposit 1 Crore and above. For 365 Days Scheme. Interest Compounded Half Yearly
				Yrly				10.86	
				Qtly				10.78	
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.