

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.

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%							
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.										

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