

| RR(AA)   | FIXED DEPOSITS RATE |                |       |       |                |
|--|---------------------|----------------|-------|-------|----------------|
| COMPANY'S NAME                                 | Rating/Remarks      | INTEREST RATES |       |       |                |
|  |                     | 6              | 12    | 24    | 36             |
| Ansal Housing & Construction                   |                     | 11.00          | 12.00 | 12.00 | 12.50          |
| Ind Swift Lab Ltd.* - (Min - 10000)            |                     | 10.50          | 11.50 | 12.00 | 12.50          |
| Ind Swift Ltd.* (Min - 10000)                  |                     | 10.50          | 11.50 | 12.00 | 12.50          |
| J K Industries(Jk Tyre) (Min. 10,000)          |                     |                | 10.00 | 10.25 | 10.25          |
| Jaiprakash Associates Ltd. (Min. Rs. 10,000)*  |                     | 11.00          | 11.00 | 11.50 | 12.00          |
| Jindal Stainless Ltd. **                       |                     |                | 10.00 | 10.50 | 11.00          |
| Jindal Steel & Power Ltd.                      |                     |                | 8.00  | 8.25  | 8.50           |
| Lyka Lab Ltd.                                  |                     | 10.00          | 10.50 | 11.00 | 12.00          |
| Mahindra Finance Ltd ** (FAA)                  | 18M-9.25            |                | 9.00  | 9.50  | 10.00          |
| Surya Roshni Ltd. (Min. 25,000)                |                     |                | 11.00 | 11.50 | 12.00          |
| Shriram Transport Finance Company (25000*1000) |                     | Qly            | 9.00  | 9.50  | 36- 60m -10.00 |
| Triveni Engg.                                  |                     |                | 9.25  | 9.50  | 9.50           |
| Unitech Limited (Min. 10,000)                  |                     | 11.00          | 11.00 | 11.50 | 12.50          |
| United Spirits (Mcdowell & Company )           |                     |                | 11.00 | 11.50 | -              |
| Valecha Engineering Ltd                        |                     |                | 11.00 | 11.50 | 12.00          |

| GOVT. COMPANIES /PSUS/ NBFC/ HOUSING FINANCEC Cos. |                               |                |       |               |      |               |       |
|--|-------------------------------|----------------|-------|---------------|------|---------------|-------|
| GOVT. COMPANIES                                    | Rating                        | INTEREST RATES |       |               |      |               |       |
|  |                               | 12             | 24    | 36            | 48   | 60            | 72,84 |
| Gruh Finance (Ind. Deposit) Min.2000 **            | FAA+ by crisil & MAA+ by icra | 8.50           | 8.75  | 8.75          | 8.75 | 8.75          | 8.75  |
| Hudco (Ind/Trust) **                               | FAAA                          | 8.25           | 8.25  | 8.15          | 8.15 | 8.00          | 8.00  |
| National Housing Bank *                            | FAAA                          | 7.75           | 7.75  | 8.00          |      | 8.00          |       |
| Nhb Suvridhi (Tax Saving)*                         | FAAA                          |                |       |               |      | 8.00          |       |
| Pnb Housing (Min. 20000) *                         | FAAA                          | 8.50           | 8.50  | 8.25          | 8.25 | 8.25          | 8.25  |
| Sidbi ( Individuals & Huf ) # *                    | AAA                           | 12-13M (7.00)  |       | 14-36M (7.50) |      | 37-60M (8.00) |       |
| Lic Housing Finance                                | (18M)-8.20                    | 8.00           | 8.25  | 8.50          |      | 8.50          |       |
| Sundaram Home Finance (Min.10000/-) (07/05/2009)   | MAA+                          | 8.50           | 9.00  | 9.50          |      |               |       |
| Exim Bank *  | FAAA                          | 7.25           | 7.25  | 8.25          | 8.25 | 8.25          |       |
| Exim Bank * Above Rs. 1 Crore.                     | FAAA                          | 5.50           | 5.50  | 6.00          | 6.00 | 6.00          |       |
| Hdfc (Ind& Huf) (Min. Deposit-20,000) **           | FAAA                          | 7.65           | 7.90  | 8.00          | 8.00 | 8.25          | 8.25  |
| KTDFC **   |                               | 9.75           | 9.75  | 9.25          | 9.25 | 9.25          |       |
| KTDFC ** Above Rs. 25 Lakhs                        |                               | 10.00          | 10.00 | 9.50          | 9.50 | 9.50          |       |
| Tamilnadu Power Finance **                         |                               | 8.25           | 8.75  | 9.25          | 9.25 | 9.25          |       |
| Tamilnadu Power Finance ** Rs. 1 Crore. & Above    |                               | 6.75           | 7.00  | 7.50          | 7.50 | 7.50          |       |
| Icici Home Finance **< = Rs. 1 Cr                  | MAAA                          | 7.90           | 7.90  | 8.25          | 8.25 | 8.25          | 8.60  |
|  | PERIOD                        | 15M            | 30M   | 45M           |      |               |       |
| SPECIAL SCHEMES FOR HDFC**(Min. Deposit-20,000) ** | FAAA                          | 7.75           | 8.25  | 8.10          |      |               |       |
| ICICI HOME Finance Special Scheme ***< = Rs. 1 Cr  | MAAA                          | 8.00           | 8.55  | 8.35          |      |               |       |

\* 0.50% Extra For Sr.Citizen

\*\* 0.25% Extra For Sr.Citizen

\*\*\* 0.35% Extra For Sr.Citizen

| <b>Capital Gain Bonds: ( Tax Saving u/s 54EC)</b>     |                     |
|---|---------------------|
| <b>REC – ( Rural Electrification Corporation Ltd)</b> |                     |
| Minimum   | : Amt. Rs. 10000/=  |
| Minimum   | : 1 (one) Bond      |
| Period  | : 3 years (lock in) |
| Rate of interest                                      | : 6.25% p.a.        |
| No TDS.   |                     |

| <b>NHAI – NATIONAL HIGHWAY AUTHORITY OF INDIA</b> |                                 |
|---|---------------------------------|
| Minimum amt. on application                       | : Rs. 50000                     |
| Minimum   | : 5 Bonds ( Rs. 10000 per bond) |
| Period  | : 3 years ( lock in)            |
| Rate of interest                                  | : 6.25% p.a. ( w.e.f. 1.11.08)  |
|   |                                 |

**OTHER FIXED DEPOSITS SCHEMES (MANUFACTURING COMPANIES)**

| COMPANY'S NAME                                       | Rating/Remarks | INTEREST RATES   |       |       |       |
|--|----------------|------------------|-------|-------|-------|
|  |                | 6                | 12    | 24    | 36    |
| Abt Ltd.   |                |                  | 9.00  | 9.25  | 9.50  |
| Aegis Logistics (Min. Rs.25,000)                     |                |                  | 9.00  | 10.00 | 10.50 |
| Alembic Ltd. (Min.20000/-) 0.25 % Rs. 5 Lacs & Above | P1+ by CRISIL  |                  | 7.50  | 8.50  | 9.00  |
| Amrit Corp. Ltd. (Amrit Banaspati Ltd )              |                |                  | 10.50 | 11.00 | 12.00 |
| Ansal Prop. & Infra. (Min.25000 Cum)                 |                |                  | 11.50 | 12.00 | 12.50 |
| Apollo Hosp. Ent. Ltd. (Min.25,000)                  |                |                  | 8.00  | 8.50  | 9.00  |
| Atul Ltd   |                |                  | 9.00  | 9.50  | 10.00 |
| Bombay Swadeshi Stores Ltd.                          |                |                  | 8.00  | 9.00  | 10.00 |
| Ceat Ltd   |                |                  | 9.50  | 10.00 | 10.50 |
| Champagne Indage Ltd-Fd                              |                | 8.50             | 10.00 | 10.50 | 11.50 |
| Choksi Imaging Limited                               |                |                  |       | 10.00 | 11.00 |
| Delhi Assam Roadways Corporation Ltd.                |                | 10.00            | 11.00 | 11.00 | 11.00 |
| Dcm Shriram Consolidated                             |                | Hlf yrly         | 8.75  | 8.75  | 9.00  |
| Damodar Threads Ltd.                                 |                |                  | 11.00 | 11.50 | 12.00 |
| Diaichi Karkaria                                     |                | -                | -     | 8.00  |       |
| Deepak Nitrite Ltd                                   |                | -                | 8.75  | 8.75  | 8.75  |
| D.S Kulkarni Developer Ltd.                          |                |                  | 12.00 | 12.00 | 12.00 |
| Elder Pharma*  |                | 7.00             | 8.50  | 10.00 | 11.50 |
| Excel Industries                                     |                | 5.50             | 6.00  | 7.00  | 8.00  |
| Fenner India   |                |                  | 10.00 | 10.25 | 10.25 |
| Gold Souk International Ltd.                         |                | 10.00            | 11.00 | 11.25 | 11.50 |
| Godrej Industries Ltd. - Bk Details Compulsory       |                | 13 months = 7.50 |       | 8.00  | 8.50  |
| Gati Ltd.  |                | -                | 10.38 | 11.22 | 12.16 |
| Gujarat Apollo Equipment (Min.100,000)               |                |                  | 9.00  | 9.50  | 10.00 |
| Helios & Matheson                                    |                |                  | 11.00 | 11.50 | 12.00 |
| Hind Rectifiers Ltd                                  |                |                  | 9.50  | 9.50  | 10.00 |
| H&R Johnsons Ltd (Min.10,000/-)Non Cum               |                |                  | 10.00 | 10.00 | 10.00 |
| H&R Johnsons Ltd (Min.10,000/-)-Cumulative           |                | yield            | 10.38 | 10.92 | 11.50 |
| Indian Hotels Company Ltd (Min.25,000/-)**           |                |                  |       | 9.50  | 10.00 |
| Indian Hume Pipe                                     |                |                  | 10.00 | 9.25  | 9.75  |
| Ion Exchange   |                |                  | 7.50  | 8.00  | 8.50  |
| Jagatjit Industries                                  |                | 11.00            | 11.50 | 12.00 | 12.50 |
| Jct Ltd (Min. Rs. 10,000)                            |                |                  | 11.00 | 11.50 | 12.00 |

|   |    |              |       |       |       |
|---|----|--------------|-------|-------|-------|
| J K Corp.(Jk Lakshmi Cement Ltd.)                 |    |              | 9.50  | 10.00 | 10.00 |
| J K Paper Ltd. (Min. 10,000)                      |    |              | 9.00  | 9.50  | 10.00 |
| Jagsonpal Pharma                                  |    |              | 9.00  | 9.00  | 9.00  |
| Jindal Saw Ltd. (Saw Pipes Ltd.)                  |    | 6.75         | 7.25  | 8.25  | 9.50  |
| Jmc Project (India) Ltd.*                         |    |              | 10.50 | 11.00 | 11.50 |
| Kcp   |    |              | 10.00 | 10.25 | 10.50 |
| Milk Food Ltd.                                    |    | 11.00        | 11.50 | 12.00 | 12.50 |
| Ocl India Ltd. (Min.25,000)-                      |    |              | 10.00 | 10.50 | 10.50 |
| Pae Limited ( Min.25,000)                         |    |              | 11.00 | 11.25 | 11.50 |
| Pearl Polymers Ltd.                               |    | 10.00        | 11.00 | 10.00 | 10.00 |
| Pudumjee Pulp (Ecs Compulsory)                    |    | -            | 9.00  | 9.50  | 11.00 |
| Ravalgaon Sugar Ltd                               |    | -            | -     | 7.25  | 8.25  |
| Supreme Petrochem                                 |    | -            | 9.00  | 9.25  | 10.00 |
| Sai Service Station                               |    | -            | 8.00  | -     | -     |
| Sejal Glass                                       |    | 11.00        | 11.50 | 12.00 | 12.00 |
| Solaris Chem Tech Industries Limited              |    |              | 10.00 | 11.00 | 11.50 |
| Siel Ltd. (Min. Rs.25,000)                        |    |              | 7.00  | 7.00  | 7.00  |
| Srei Infra. Fin. Ltd (Intt. W.E.F.01/06/06)       | AA |              | 7.75  | 8.00  | 8.00  |
| Sicol (South India Corporation)                   |    |              | 9.00  | 9.50  | 9.50  |
| Supreme Industries                                |    | -            | 9.25  | 9.50  | 9.75  |
| Supreme Industries - Shareholders                 |    |              | 9.50  | 9.75  | 10.00 |
| Shri Ram Pistons & Rings Ltd.(Min.21000)          |    | 8.00         | 11.00 | 11.25 | 11.50 |
| Tata Motors **                                    |    |              | 9.25  | 9.50  | 10.00 |
| Talbros Automotive Components Ltd.(Min Dep-10000) |    |              | 9.50  | 10.25 | 11.00 |
| The Bombay Dyeing & Manufacturing Company Ltd.*   |    |              |       |       | 10.50 |
| Tisco (From Shareholders)                         |    | -            | -     | -     | 6.50  |
| Usha Martin Ltd. (Min. 50,000)                    |    |              |       |       | 8.00  |
| Zenith Birla (India) Ltd. (Min.10,000)            |    | 9.00% (15 M) | 8.50  | 10.00 | 11.00 |
| Vardhaman Spinning                                |    |              | 6.50  | 7.00  | 7.50  |

**OTHER GOVT. COMPANIES /PSUS/ NBFC/ HOUSING FINANCEC Cos.**

| COMPANY NAME                     | Rating | INTEREST RATES |      |      |      |      |       |
|----------------------------------|--------|----------------|------|------|------|------|-------|
|                                  |        | 12             | 24   | 36   | 48   | 60   | 72,84 |
| Canfin Homes Ltd.*               | MAA    | 8.00           | 8.50 | 8.00 | 8.00 | 8.00 | 8.00  |
| Canfin Homes Ltd. Trust Deposits | MAA    | 8.25           | 8.75 | 8.25 | 8.25 | 8.25 | 8.25  |

|  |                         |       |       |       |       |       |       |
|--|-------------------------|-------|-------|-------|-------|-------|-------|
| Dewan Housing Finance Silver Jubilee Fd Scheme**(Min. 5,000) | care (AA+) IND 'AA'(FD) | 10.50 | 10.60 | 10.70 | 10.80 |       |       |
| Dewan Housing Finance**(Min. 2,000)                          | care (AA+) IND 'AA'(FD) | 10.30 | 10.62 | 10.78 | 10.25 | 10.25 | 10.25 |
| Ntpc   | FAAA                    | 7.25  | 7.50  | 7.75  | -     | -     |       |
| Birla Home Finance Ltd.                                      | MA                      | 6.25  | 6.25  | 6.50  | 6.75  | 7.00  | -     |
| Bajaj Auto Finance (Only RENEWAL)                            |                         | -     | -     | 6.50  | -     | -     | -     |
| Cholamandalam Finance & Investments                          |                         | 6.14  | 6.67  | 7.19  | -     | -     | -     |
| First Leasing - (Yrly Option) **                             | AA                      | 10.00 |       |       |       |       | -     |
| Sardar Sarover ( Individual )                                |                         | 5.50  | 6.50  | 9.00  | -     | -     |       |
| Sardar Sarover ( Other Than Ind.)                            |                         | 5.50  | 6.50  | 9.00  | -     | -     |       |

**ONLY RENEWAL DEPOSITS :-**

| COMPANY   | INTEREST RATE |       |       |       |
|---|---------------|-------|-------|-------|
|   | 6             | 12    | 24    | 36    |
| Aplab (Fresh Only From Shareholders)              | -             | 9.00  | 9.50  | 10.00 |
| Ansal Buildwell                                   | 10.00         | 10.00 | 10.00 | 10.00 |
| Bajaj Auto Finance                                |               |       |       | 6.50  |
| Bajaj Electricals                                 | -             | -     | -     | 8.00  |
| Bharat Bijlee Ltd                                 | -             | 8.00  | 9.00  | 10.00 |
| Borax Morarji                                     | -             | 9.50  | -     | 10.50 |
| Gabriel India Ltd.                                |               | 11.00 | 11.50 | 12.00 |
| Herbertsons                                       |               |       | 9.00  | 10.00 |
| J B Chemicals Ltd                                 |               | 10.00 | 11.00 | 11.00 |
| Mahindra & Mahindra Ltd.                          | -             | 10.50 | -     | 11.00 |
| Mukund Ltd.*                                      |               | 11.50 | 11.75 | 12.00 |
| Sayaji Ltd.                                       |               | 9.00  | 10.00 | 11.00 |
| Transpek India Ltd (Fresh Only From Shareholders) |               | 8.00  | 8.50  | 9.00  |
| Zuari Industries                                  | -             | 7.00  | 8.00  | 8.50  |
| Mukund Ltd PLAN*                                  |               | 11.50 | 11.75 | 12.00 |
| Mukund Engineering - Plan A Min 10000             | -             | 9.50  | 10.00 | 10.50 |
| Vadilal Industries (Min.5,000)                    |               | 10.50 | 11.00 | 11.00 |
| <i>* 0.50% Extra For Sr.Citizen</i>               |               |       |       |       |
| <i>** 0.25% Extra For Sr.Citizen</i>              |               |       |       |       |