

# Investment Options

COMPANY	Rating	compounding	RATE OF INTEREST							
			6	12	24	36	48	60	72	84
Andhara Pradesh State Finance Coporation		half yearly		7.75	8	8.25				
Hudco	FAAA	qtrly		6.65	7	7.35	7.35	8	8	8
Icici Home Finance	MAAA	annual		7	7.35	7.7	7.7	8.25	8.25	8.25
Sardar Sarover		half yearly				8				
Hdfc	FAAA	annual		6.65	7	7.35	7.35	8	8	8
Govt. of India Saving Bonds - *8% Taxable)		half yearly							8	
Exim Bank	FAAA	qtrly		6.75	6.75	7.5	7.5	7.5		
Neesa Leisure Limited			11	11.25	11.75	12				
Unitech Limited (Min. 10,000))			11	11	11.5	12				
Mahindra Finance Ltd **	FAA+		18m-8.25	8	8.5	9				
Dewan Housing Finance**	care (AA+) IND 'AA'(FD)			9	9.1	9.25	9	9	9	9
United Spirits (Mcdowell & Company )				11	11.5					
Shriram Transport Finance Company		Quarterly		8	9	10				

- ▶▶ **APSFC**. Andhra Pradesh State Financial Corporation [APSFC] is a term lending Institution established in 1956 for promoting small and medium scale industries in Andhra Pradesh under the provisions of the Sate Financial Corporations Act, 1951.
- ▶▶ The corporation came into existence on 1-11-1956 by merger of Andhra State Financial Corporation and Hyderabad State Financial Corporation.
- ▶▶ The Corporation has completed five decades of dedicated service in industrial financing of tiny, small and medium scale sector units and contributing to the balanced regional development of the state.

- ▶▶ **HUDCO** The Housing and Urban Development Corporation Ltd. (HUDCO) was incorporated on April 25, 1970 under the Companies Act 1956, as a fully owned enterprise of the Government of India.
- ▶▶ HUDCO focus on the social aspect of housing and utility infrastructure provision. Preferential allocation of resources to the socially disadvantaged.
- ▶▶ Over the years, HUDCO has further been able to mobilize resources from institutional agencies like LIC, GIC, Banking sector, International Assistance (KfW, JBIC, ADB, USAID, etc.) and market borrowings through Debentures, Taxable & Tax-free Bonds as well as through Public Deposits taking the overall borrowings to Rs. 19525.14 crores (as on 30.06.2007). With this, the cumulative resource base of HUDCO
- ▶▶ is Rs. 23502.24 crores (as on 30.06.2007)

- ▶▶ **ICICI Home Finance**( "ICICI HFC") is one of the leaders in the Indian mortgage finance and realty space The company's promoter, ICICI Bank Limited is the second largest bank in the country, with 1416 branches as on January,23 2009, assets of Rs. 3,74,410 crores and a net worth of Rs. 50,035 crores as on December,31 2008.
- ▶▶ ICICI Home Finance Fixed has been granted the credit rating of AAA by CARE and MAAA by ICRA

- ▶▶ **HDFC** was incorporated in 1977 with the primary objective of meeting a social need - that of promoting home ownership by providing long-term finance to households for their housing needs. HDFC was promoted with an initial share capital of Rs. 100 million
- ▶▶ .HDFC has been able to mobilise deposits from over 10 lac depositors. Outstanding deposits grew from Rs. 1,458 crores in March 1994 to 19,359 crores in March 2009.
- ▶▶ Much of this success can be attributed to its strong brand image, superior services, security and above all, the significant contribution made by HDFC's deposit agents. HDFC has over 15,000 deposit agents and distributes all its retail savings (deposit) products primarily through this channel.
- ▶▶ HDFC has been awarded “AAA” rating for its deposits from both CRISIL and ICRA for the FIFTEENTH consecutive year , representing highest safety as regards timely payment of principal and interest

▶▶ **Govt of India RBI Taxable Bonds 8% Savings (Taxable) Bonds, 2003**

Government of India has announced to launch of 8% Savings (Taxable) Bonds, 2003 commencing from 21st April 2003 to enable resident citizens/charitable institutions/universities to invest in a **taxable bond**, without any **monetary ceiling**.

- ▶▶ The Bonds may be held by - an individual, not being a Non-Resident Indian Hindu Undivided Family.'Charitable Institution'.'University'

▶▶ **Export-Import Bank of India** is the premier export finance institution of the country, set up in 1982 under the Export-Import Bank of India Act 1981.

▶▶ Government of India launched the institution It has a high-powered Board of Directors comprising : A Deputy Governor of Reserve Bank of India, Chairmen of IDBI, ECGC, Representatives of the Ministries of Finance, Commerce, Industry, External Affairs and Planning, Chairmen of scheduled banks and professionals from trade and industry.

▶▶ **Neesa Leisure Ltd** is a public limited company based in Gandhinagar, Gujarat that is on its way to becoming an Indian hospitality major in the near future. Its flagship brand 'Cambay' was established in 2005.

▶▶ . During the initial stages of development the company has acquired properties in various cities i.e. Ahmedabad, Gandhinagar, Jodhpur, Jaipur, Udaipur, Gurgaon, Kollam, Goa and Neemrana for structuring hospitality masterpieces..

▶▶ NLL is aiming at leadership in hospitality business in selected commercial/tourist destination cities in western/northern India and presence in well-known tourist destinations across India to offer various holiday options to its Timesare members. NLL has stayed away from metros to avoid high cost of real estate. It is moving rapidly to become a 1150- room plus hotel with two golf courses and a destination spa by 2011.

▶▶ **Unitech Limited** is a real estate developer in India Established in 9<sup>th</sup> February, 1971. Its business operations comprise of construction, development of real estate consultancy and management fee.

▶▶ The construction activities include construction of highways, roads, hotels, hospitals and various types of other buildings/ structures, in India and abroad. Real estate development includes development of mini cities/ townships construction of residential and commercial complexes.

▶▶ Consultancy and management fee include overseeing of project execution and marketing of real estate ventures. On January 07, 2010, it announced that Telenor Asia Pte. Ltd. has acquired further 11.1% interest in Unitech Wireless (North) Pvt. Ltd., Unitech Wireless (South) Pvt. Ltd., Unitech Wireless (Kolkata) Pvt. Ltd., Unitech Wireless (Delhi) Pvt. Ltd., Unitech Wireless (East) Pvt. Ltd., Unitech Wireless (Tamilnadu) Pvt. Ltd., Unitech Wireless (Mumbai) Pvt. Ltd. and Unitech Wireless (West) Pvt. Ltd. (collectively referred to as Unitech Wireless).

- ▶▶ **Mahindra Finance** is a subsidiary of Mahindra & Mahindra Limited, One of India's leading non-banking finance companies. Focused on the rural and semi-urban sector.
- ▶▶ They provide finance for utility vehicles, tractors and cars and have the largest network of branches covering these areas. Their goal is to be the preferred provider of retail financing services in the rural and semi-urban areas of India, while their strategy is to provide a range of financial products and services to customers through nationwide distribution network.
- ▶▶ Mahindra Finance has been awarded FAA Rating from CRISIL.

- ▶▶ **Dewan Housing Finance Corporation Ltd. (DHFL)** was incorporated in 1984. Currently, Shri Rakesh K Wadhawan is the Chairman of DHFL and Shri Kapil Wadhawan is its Vice Chairman and Managing Director. With more than 25 years of experience, DHFL is among the oldest private sector housing finance companies (HFC) in India. It is the fourth largest housing finance company with total asset size of around INR 63.95 billion as on March 31, 2009
- ▶▶ Throughout its life DHFL has followed a business model to cater to the middle and low income segment borrowers which makes it unique among the HFCs. This is evident as DHFL has a loan portfolio of INR 58.16 billion with an average loan size of Rs 4.23 lakh as compared to other HFCs of Rs 14.1 lakh.
- ▶▶ DHFL has continued to generate impressive revenues. Revenues saw an increase of 32.69 % from INR 5.23 billion in FY-08 to 6.94 Billion in FY-09 . As a result, the DHFL's net profit surged 10.84% (INR 0.92 billion) during FY-09.
- ▶▶ DHFL has been awarded AA+ from CARE which indicates high quality by all standards & high investment safety & FAAA from BWR Indicates Excellent credit quality.

- ▶▶ **United Spirits Limited (USL)** is the largest Spirits Company in India and among the top three spirits companies in the world.
- ▶▶ The Company is known to be an innovator in the industry and has several firsts to its credit like the first pre-mixed gin, the first Tetrapack in the spirits industry in India, first single malt manufactured in Asia and the first diet versions of whisky and vodka in India.
- ▶▶ USL has a global footprints with exports to over 59 countries. It has a sizeable presence in India with distilleries and sales offices all across the country, and a committed team of over 7500 people dedicated to the fulfillment to the company's mission. It has established manufacturing and bottling plants in every state of India. In addition, to deliver its products to customers located anywhere in India, USL has established a robust distribution network covering the whole country.

- ▶▶ **Shriram Transport Finance Company Limited (STFC)**, India's largest player in commercial vehicle finance, was established in the year 1979. The company has a network of 479 branches and service centres.
- ▶▶ STFC is the flagship company of the Shriram Group which has significant presence in Chit Funds, Consumer Durable Finance, Life Insurance, General Insurance, Stock Broking, Property Development, Project Engineering Wind Energy among others.
- ▶▶ High Credit quality by FITCH Rating India Pvt. Ltd. Rated tAA