


Rate Of Interest - Fixed Income (July to September 2011)

Notes:-

ROI structure may revise without prior notice. Its advisable to consult Branch before deposit of application.

FOCUSED FIXED DEPOSITS SCHEMES

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
ANKUR DRUGS AND PHARMA LTD		25000*1000	-	10.00	11.00	12.00	0.25 % extra for Sr. Citizen/Employees/Sh. Holder (200 Shares) Interest Compounded Quarterly
Ansul 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
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 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
DHFL-AASHRAY DEPOSIT PLUS SCHEME	care (AA+) & BWR (FAAA)	2000*1000	48 to 84M 10.25	10.25	10.25	10.25	0.25% extra for Deposit Rs.25 Lac and above, 0.25% for Sr. citizen Interest Compounded Half Yearly
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
Jaiprakash Associates Ltd.		20000*1000	10.50	10.50	11.00	11.50	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
Mahindra Finance Ltd	CRISIL "FAAA"	Cum 10000*1000 Half Yrly-25,000 Qty-50,000	18M-9.00	8.50	10.00	36M-10.50 48-60M-10.00	0.25% p.a for Sr. Citizen/Employee. Renewal only principal amount. Interest Compounded Annually
Mukand Ltd		25000*1000. Qtyly 50000	-	9.00	9.50	11.00	0.25% p.a. additional for Share Holders Interest Compounded Monthly
Neesa Leisure Limited		25000*1000	11.00	11.25	11.75	12.00	0.50% p.a for Sr.Citizen/Emp & investment amount to or above 5 Lakhs Interest Compounded Quarterly, Post Dated Principal Cheque will be issued in advance
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
Unitech Limited		10000*1000	11.00	11.00	11.50	12.00	0.50% p.a for sh. Holder (100 Shares)/Emp/Sr.citizen (60years)/Property owner, Interest Compounded Monthly
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

OTHER FIXED DEPOSITS SCHEMES

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
Ansal Properties & Infrastructure Ltd		Cum-50000	11.50	12.00	12.25	12.50	Only Cumulative scheme
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	-	8.25	8.50	9.00	
Birla Cotsyn (India) Ltd		10000*1000		10.50	11.00	11.50	0.25% extra for above 1 lac in a single application.
CAMLIN FINE CHEMICALS LTD (Only Mumbai)		25000*5000	-	-	-	11.00	
Ceat Ltd		25000*1000	-	9.50	10.00	10.50	0.25% p.a for Sr. Citizen, Shareholders & Employee
Damodar Threads Ltd.		5000	-	11.00	11.50	12.00	
Darcl Logistics		5000*1000	8.50	9.50	9.25	9.00	0.50% p.a for Shareholders
Dcm Shriram Consolidated Ltd		10000	-	-	-	8.50	0.25% p.a for Shareholders
Deepak Nitrite Ltd		20000*1000	-	-	-	8.25	0.25% p.a for Sr. Citizen
Fenner India Ltd	CRISIL "FAA-"	20000*5000	-	8.00	8.25	8.50	
Futura Polysters Ltd		20000	-	9.00	9.50	10.00	
Force Motor		12&24M-10000*5000 36M-25000*5000	-	8.00	9.00	10.00	
Gati Ltd.		21000*1000	-	9.00	9.50	10.00	0.50% p.a for Shareholders, Employee of company
Godrej Boyce & Manufact. Ltd.		15000*1000	-	-	-	8.00	Single App upto 1lac
Godrej Boyce & Manufact. Ltd.		101000*1000	-	-	-	8.00	Single App above 1lac
Godrej Industries Limited		10000*1000	13M-7.75	-	8.50	9.25	
Godrej Properties LTD		10000*1000	-	8.50	9.00	10.00	
Gujarat Apollo Equipment		200000	-	9.00	9.50	10.00	
Helios & Matheson		25000	-	12.00	12.00	12.00	
Ion Exchange (India) Ltd		25000	-	7.00	7.50	8.00	
Jaypee Infratech Ltd.		20000*1000	10.50	10.50	11.00	11.50	
Jagsonpal Pharma	MA	10000	-	9.00	9.00	9.00	
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	
J K Paper Ltd.		10000	-	8.50	9.00	9.50	
Mahindra & Mahindra Ltd		25000	-	7.00	-	8.00	
Oci India Ltd.		25000	-	7.50	8.00	8.00	
Pae Limited		10000*1000	-	10.00	10.50	11.00	0.25% p.a for Sr.Citizens (60yrs), Shareholder & Employee.
Prism Cement Limited		10000	-	10.25	10.25	10.25	Interest Compounded Quarterly
Raj Oil Mills		10000*1000	-	10.50	10.75	11.50	0.25% p.a for Sr.Citizen / Emp & Sh. Holder.
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
SHRIRAM UNNATI	CRISIL"FAA" & ICRA "MAA"	25000*1000	48&60M-10.75	9.25	9.75	10.75	0.25% Extra for Preferred Category (only on 3 to 5 Year Scheme)
Supreme Petrochem		12-10000, 24&36-5000	-	9.50	9.50	9.75	0.25% for Sh. Holder(100), Sr. Citizen(60yrs)
Valecha Engineering Ltd (New)		10000*1000	-	9.00	9.50	10.00	0.25% extra for above 1 lac in a single application. 0.50 % extra for Sr. citizen, Employee & Share holder (Min. 100 share)
Zenith Birla (India) Ltd.		10000*1000		9.00	10.50	11.00	0.25% extra for above 1 lac in a single application.

FRESH DEPOSIT ACCEPTED ONLY FROM SHAREHOLDER'S

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
Aplab Ltd			-	10.00	10.50	11.00	
Lyka Labs Ltd		5000*1000	10.00	10.50	11.00	12.00	

ONLY RENEWALS

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
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			-	8.00	9.00	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	
D.S Kulkarni Developer Ltd.		25000	-	11.00	11.50	12.00	0.50% p.a for Sr. Citizen & Shareholders & amt above 5 Lacs
Excel Industries			-	-	9.50	10.00	
Food & Inns Ltd		10000	-	11.00	11.50	12.00	
IBN18 Broadcast Limited (Individual)	ICRA "MA-"	10000*1000	Non Cum=9	11.50	11.50	11.50	0.50% p.a for Sr.Citizen & Employee. Only Principal Amount
IBN18 Broadcast Limited (Corporate)	ICRA "MA-"	10000*1000	-	11.50	11.50	11.50	
J B Chemicals Ltd			-	8.00	9.00	10.00	
Jagatjit Industries Ltd		25000*1000	-	10.50	11.00	11.50	
Jct Ltd (Only Share Holder)		10000	-	10.50	11.00	11.50	Only from Share Holder
Jindal Saw Ltd. (Saw Pipes Ltd.)	CRISIL "FAA-"	15000	6.75	7.25	8.25	9.50	0.25% extra for Sr. Citizen
Jindal Stainless Steel Ltd		21000	-	8.25	8.50	8.75	0.25% extra for Sr.Citizen(60yrs)/Employees/Sh.holders (500 Share)
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.		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
Network 18 Media & Investmnt Ltd.	ICRA "MA-"	10000*1000	Non Cum=9	11.50	11.50	11.50	0.50% p.a for Sr.Citizen & Employee of Network 18
Network 18 Media & Investmnt Ltd. - Corporate	ICRA "MA-"	10000*1000	-	11.50	11.50	11.50	
Pearl Polymers Ltd.		10000*1000	10.00	11.00	10.00	10.00	Only Cumulative
Pudumjee Pulp		25000*1000	-	9.00	9.50	10.50	ECS Compulsory
Sayaji Ltd.			-	9.00	10.00	11.00	
Solaris Chem Tech Industries Limited		20000*1000	-	10.00	10.50	11.00	
Supreme Industries		10000	-	8.25	8.50	8.75	
Supreme Industries		10000		8.50	8.75	9.00	Shareholders, Employee & Sr. Citizen
Surya Roshni Ltd.		12&24m:30000*1000 36m:25000*1000	-	10.00	10.50	11.00	
Talbro Automotive Components Ltd		10000	-	10.00	11.00	12.00	
Transpek India Ltd			-	8.50	8.75	9.00	0.50% p.a for Sr.Citizens
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.	MAA	5000	7.05	7.25	7.60	7.60	7.60	7.60	7.60	0.50 % extra for Sr. Citizen
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 "MAA"	10000*1000	9.00	9.00	9.10	9.10	9.10	9.10	9.10	(0.25% extra for Senior Citizens(60yrs)) (Required Approval above 25 Lacs)
Ktdfc		10000*1000	9.75	9.75	9.75	9.50	9.50			(0.25% for Sr. citizen) (0.25% for Above Rs. 50 Lakhs)
Ktdfc		10000*1000	9.75	9.75	9.75	9.50	9.50			(0.25% for Sr citizen) (0.25% for Above Rs. 50 Lakhs)
National Housing Bank (Sunidhi)	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	9.00	9.00	9.50	9.50	9.50	8.75	8.75	(0.50% Senior Citizens)
Pnb Housing Trust)	CRISIL "FAA+"	20000	9.00	9.00	9.50	9.50	9.50	8.75	8.75	
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)	CARE "AA+"	5000	10.00	10.25	10.50		18 M - 10.00			
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)
HDFC (Individual)	CRISIL "FAAA" / ICRA "MAAA"	20000	9.25	9.40	9.50	9.50	9.25			(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	9.25	9.40	9.50	9.50	9.25			(compounded annually) (Interest Rates for deposits below Rs. 1 Crore only) Approval Required for Deposit Rs. 1 Crore and Above)
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	9.25	9.50	9.50	9.50	9.50	9.50	9.50	(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			365Days - For Trust			400Days- All Category				
DHFL-AASHRAY DEPOSIT (365/400 D	FAAA	50000/10000 *1000		10.75			10.50			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			10.75			10.50			0.25% extra on single application deposit 25 Lacs and above. For 400 Days Scheme.
Single App >5Crore	FAAA			10.75			10.50			0.25% extra on single application deposit 1 Crore and above. For 365 Days Scheme.
PERIOD			15M	22M	33M					
HDFC Platinum (Ind/Trusts/Institutions)	FAAA	20000	9.75	9.55	9.75					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	9.50	9.50	9.75					0.25% for sr citizen & Trust
DHFL-Swayam Sidha Scheme for Women for 500 Days	AA+ (CARE) & FAAA(BWR)	10000*1000	Interest Rate - 10.25%						0.25% extra for Privilege Customer	
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 10.25% p.a.										

ONLY RENEWALS

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST						REMARKS	
			12	24	36	48	60	72		84
Bajaj Auto Finance		5000			6.50					
Fact Ltd (Ind/ Trust)			10.00	10.50	11.00					
Gujarat State Fert. Corpn. (R)	FAAA		7.25	7.75	8.25					
Ntpc	FAAA	5000*1000	6.25	6.50	6.75					

BONDS

NHAH – 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.

Company Application accepted

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

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.

Rating AAA/Stable