

A List of Finance Companies

Sr. No	Company Name	W.E.F.	Rating	Min. Amt. Rs. ('000)	Int. Mode	Period (In Mths) & Interest Rates					Remarks
						12	24	36	48	60	
Fresh Deposits with Local Cheques											
1	Bajaj Auto Finance Ltd. *	14/07/2006	FAAA	50	M	-	-	7.00	-	-	
				25	Q	-	-	7.00	-	-	
				5	C	-	-	7.00	-	-	
Exim Bank *											
2	For Deposits <= Rs. 1 Cr	12/11/2009	-	10	H/C	6.75	6.75	7.50	7.50	7.50	0.50% Extra For Senior Citizen
	For Deposits > Rs. 1 Cr					5.25	5.25	6.00	6.00	6.00	
3	First Leasing Co. Ltd. *	22/01/2010	MAA	50/25	M	8.00	8.50	8.75	-	-	ECS Compulsory
				5	Q	8.05	8.56	8.81	-	-	
				5	H	8.13	8.65	8.91	-	-	
4	GRUH Finance Ltd. *	02/08/2010	FAA(+)	20	M	6.75	7.00	7.25	7.25	7.50	0.25% Extra for Senior Citizens & Trust
	(For FD Tenure = or > 60 Months, confirm rate with HO)		MAA(+)	2	Q	7.05	7.30	7.55	7.55	7.80	
				2/1	A/C	7.35	7.60	7.85	7.85	8.10	
5	H.D.F.C. Ltd.* (Individuals)	22/07/2010	FAAA	40	M	6.90	7.25	7.50	7.50	8.00	0.25% Extra for Senior Citizens
			MAAA	20	Q	6.95	7.30	7.55	7.55	8.05	
				20	H	7.00	7.35	7.60	7.60	8.10	
	(For FD Tenure= > 60 Months, confirm rate with HO)			20	A/C	7.15	7.50	7.75	7.75	8.25	
	Special Rates for Specific Tenure		FAAA	40	M	7.00	7.35	7.60	-	-	
	(15/30/45 Months for Individual & Trust)	08/03/2010	MAAA	20	Q	7.05	7.40	7.65	-	-	0.25% Extra for Senior Citizens
				20	H	7.10	7.45	7.70	-	-	
				20	A/C	7.25	7.60	7.85	-	-	
6	ICICI Home Finance Ltd.*	28/06/2010	AAA	40	M	6.90	7.35	7.50	7.50	7.50	0.25% Extra for Senior Citizens
				20	Q	6.95	7.40	7.55	7.55	7.55	
				10	C/A	7.10	7.60	7.75	7.75	7.75	
7	LIC Hsg. Fin. Ltd.*	01/10/2009		10	H/C	6.75	7.25	7.50	7.50	8.00	For Senior Citizens : 1) Additional Interest @ 0.10% p.a will be paid on Deposits up to Rs.50,000/- 2) 0.25% will be paid on Deposits for Rs.51,000/ and above for all terms.
8	Mahindra & Mahindra Financial Service Ltd.*	26/07/2010	FAA	25	H	7.75	8.25	8.75	8.75	8.75	0.25% Extra for Senior Citizens & Share Holders
				50	Q	7.65	8.15	8.65	8.65	8.65	
				10	C	8.00	8.50	9.00	9.00	9.00	
9	Sundaram BNP Paribas Home Fin. Ltd	07/09/2009	MAA(+)	10	M	-	-	8.44	-	-	
					Q/C	7.5	8	8.5	-	-	

A List of Finance Companies

Sr. No	Company Name	W.E.F.	Rating/ Amount Slab	Min. Amt. Rs. ('000)	Int. Mode	Period (In Mths) & Interest Rates					Remarks
						12	24	36	48	60	
Fresh Deposits with Local Cheques											
10	Shriram Unnati*	01/09/2010	FAA+	25	Q	8.48	9.18	9.65	9.65	9.65	1) Copy of PAN Card - Compulsory if deposit amount is Rs. 50000/- and above or if interest amount goes above Rs. 5000/-. 2) Copy of Address proof 3) If investor doesn't come in option 1. Then he/she has to attach photo ID proof i.e Driving Licence, election card etc... 4) If client is investing in Non cumulative scheme and ticking payment through ECS mode. Xerox copy of cheque is mandatory.
					H	8.57	9.28	9.76	9.76	9.76	
					A	8.75	9.50	10.00	10.00	10.00	
					C	8.75	9.95	11.03	11.60	12.21	
11	HUDCO	24/08/2010	t AAA AA+	50	Q/H/A	7.25	7.50	7.75	7.75	8.25	0.25% Extra for Senior Citizens
				10	C	7.25	7.50	7.75	7.75	8.25	
12	Dewan Housing Finance Ltd (Pan Card Compulsory for Rs. 40,000/- and above)	01/11/2009	Amt < 25 lacs	20	M	8.83	8.93	9.07	8.83	8.83	0.25% Extra for Senior Citizens, Widows, Shareholders and existing Home Loan Borrowers and Armed Forces Personnel
			Amt > 25 lacs	20	M	9.08	9.18	9.32	9.08	9.08	
			Amt < 25 lacs	10	Q	8.90	9.00	9.14	8.90	8.90	
			Amt > 25 lacs	10	Q	9.15	9.25	9.39	9.15	9.15	
			Amt < 25 lacs	10	H	9.00	9.10	9.25	9.00	9.00	
			Amt > 25 lacs	10	H	9.25	9.35	9.50	9.25	9.25	
			Amt < 25 lacs	10	Y	9.20	9.31	9.46	9.20	9.20	
			Amt > 25 lacs	10	Y	9.45	9.56	9.71	9.45	9.45	
			Amt < 25 lacs	2	C	9.00	9.10	9.25	9.00	9.00	
			Amt > 25 lacs	2	C	9.25	9.35	9.50	9.25	9.25	
National Housing Bank											
13	NHB Sunidhi Term Deposit Scheme	15/04/2010		50	Q	6.75	6.75	7.50	7.50	8.00	Additional rate of 0.50% for Senior Citizens Additional rate of 0.10% for Deposit by individuals for an amt of Rs. 15 lacs or above
14	NHB SUVRIDDHI (Tax Saving) Term Deposit Scheme	27/04/2009		10	Q					8.00	Additional rate of 0.50% for Senior Citizens Maximum amount limit for deposit upto Rs. 1 lac per financial year

A List of Manufacturing Companies

Sr. No.	Company Name	Rating/W.E.F	Min. Amt. Rs. ('000)	Interest (%)				Int. Mode	CUM	Remarks
				6	12	24	36			
Fresh Deposits with Local Cheques										
1	Alembic Ltd.	-	20	-	7.00	8.00	9.00	H	Y	PAN Card Compulsory for Amt. >= Rs. 50000 & (0.25% Extra above Rs. 5 Lac)
2	Apollo Hospital Ent. Ltd.	-	25	-	8.00	8.25	8.75	Q	Y	PAN Card Compulsory; Maximum Deposit Rs. 2 Lacs

A List of Manufacturing Companies

Sr. No.	Company Name	Rating/W.e.f.	Min. Amt. Rs. ('000)	Interest (%)				Int. Mode	C U M	Remarks
				6	12	24	36			
Fresh Deposits with Local Cheques										
3	Deepak Nitrite Ltd.	01/08/2010	20	-	-	-	8.00 8.25	Q -	- Y	0.25% Extra for Senior Citizen
4	Guj. Apollo Ind. Ltd.	-	200	-	9.00	9.50	10.00	Y	Y	PAN Card Compulsory
5	Godrej Ind. Ltd.	16/08/2010	10	-	7.50 (13 Mths)	8.00	8.50	H	Y	
6	J. K. Tyre & Industries Ltd.	-	20	-	8.00	8.25	8.50	Q	Y	
7	Sardar Sarovar Narmada (G) (T)	-	5/10 15	-	5.50 5.25	6.50 6.25	8.00 7.75	H M	Y Y	Trust Deposit ; Trust Deed, Pan Card Xerox & Bank Details are mandatory
8	Sardar Sarovar Narmada (G) (I)	-	5/10 15	-	5.50 5.25	6.50 6.25	8.00 7.75	H M	Y Y	Individual ; Pan Card Xerox & Bank Details are mandatory
9	Unitech Ltd. (Pan Card Compulsory above Rs. 35,000/-)	-	10/25	11.00	11.00	11.50	12.00	Q	Y	0.50% Extra for Senior Citizen & share holders (Minimum 100 Shares)
10	Fenner (India) Ltd.	-	20	-	8.00	8.25	8.50	Q	N	Maximum Deposit Rs. 10 Lacs

A List of Manufacturing Companies

Sr. No.	Company Name	Rating	Min. Amt. Rs. ('000)	Interest (%)				Int. Mode	C U M	Remarks
				6	12	24	36			
Fresh Deposits with Demand Drafts										
1	Mahindra & Mahindra Ltd.	-	25	-	7.00	-	8.00	A	Y	Mumbai - DD; ECS Compulsory
2	NTPC Ltd. (G)	FAAA	100/5	-	6.25	6.50	6.75	M/Q	Y	Delhi - DD
3	Jaiprakash Associates Ltd.	-	20	11.00	11.00	11.50	12.00	Q	Y	PAN Card Compulsory; Delhi-DD Open for Shareholders Only (Min 100 Shares) (Maximum Deposit Rs. 10 Lacs)
4	Prism Cement Ltd.	-	10	-	7.75	7.75	7.75	Q	Y	Mumbai - DD

A List of Manufacturing Companies

Sr. No.	Company Name	Rating	Min. Amt. Rs. ('000)	Interest (%)				Int. Mode	CUM		Remarks
				6	12	24	36				
Company Accepting Renewal Only											
1	Pudumjee Pulp & Paper Mills Ltd.	FA	25	-	9.00	9.50	10.50	Q	Y	ECS-Bank Details	
2	Jagatjit Industries Ltd.		50/25	10.00	10.50	11.00	11.50	M/Q	Y		
3	JMC Projects Ltd.	-	25	-	9.00	9.50	10.00	Q	Y	0.50% Extra for Senior Citizen	
4	CNBC TV18	MA-	10	9.00	12.00	12.00	12.00	Q	Y	Additional interest of 0.50% for Senior Citizens	
5	Ravalgaon Sugar Farm Ltd.	-	10	-	-	8.00	9.00	Q	Y	0.25% Extra for Senior Citizen & Shareholders; Mumbai - DD	
6	Mukand Ltd.	-	25	-	9.50	10.00	11.00	Q	Y		
7	United Spirit Ltd.	MA(-)	25	-	11.00	11.50	-	Q	Y	PAN Card Compulsory;	
8	Vadilal Industries Ltd	-	10/25/05	-	9.00	9.00	9.50	M/Q/H	Y		
54 EC Capital Gains Bonds											
1	REC Capital Gain Tax Exemption Bonds	AAA Stable by Crisil; LAAA by ICRA; CARE AAA by CARE;AAA(ind) by Fitch Ratings	10	-	-	-	6	A	-	Maximum App. Size : 500 Bonds of Rs.10000/- as per the conditions laid in the Finance Act, 2007	
2	54 EC Capital Gains Bonds of NHAI	AAA Stable by Crisil; AAA(ind) by Fitch Ratings	50	-	-	-	6	A	-	Maximum App. Size :Five Hundred Bonds of Rs. 10,000/- each (Rs. 50,00,000) subject to fulfillment of other conditions as specified in Income Tax Act.	
RBI Bonds											
1	8% Savings (Taxable) Bonds, 2003 - 6 year	Sovereign Security	1	8% Bonds (Maturity Period-After 6 years)				H	Y		We got registration code with HDFC Bank & with Stock Holding Corporation too. Use any one code
G : Indicates Govt. Companies. Jindal Stainless Ltd., Atul Ltd. & Sardar Sarovar Narmada Nigam Ltd : Please note that for any 'Return' of Deposit Cheque, Companies will be recovering from us return charges. Hence, we will recover the said charges from the sub-broker concerned											
All the rates mentioned above are subject to revision without prior intimation.											
* Proof of Identity is to be Provided while Placing / Renewing Deposits (e.g. Xerox Copy of Passport, Rationcard, Electioncard, Pan No.)											