

**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		
<b>Fresh Deposits with Local Cheques</b>												
1	Bajaj Auto Finance Ltd. *	14/07/2006	FAAA	50	M	-	-	7.00	-	-		
				25	Q	-	-	7.00	-	-		
				5	C	-	-	7.76	-	-		
<b>Exim Bank *</b>												
2	For Deposits <= Rs. 1 Cr	20/07/2011	-	10	H/C	9.25	9.25	9.25	9.00	9.00	0.50% Extra For Senior Citizen	
3	GRUH Finance Ltd. *	29/08/2011	FAA(+)	20	M	9.00	9.25	9.50	9.50	9.50	0.25% Extra for Senior Citizens & Trust.	
	(For FD Tenure = or > 60 Months, confirm rate with HO)		MAA(+)	2	Q	9.25	9.50	9.75	9.75	9.75		
				2	A	9.50	9.75	10.00	10.00	10.00		
					1	C	9.50	9.75	10.00	10.00		10.00
4	H.D.F.C. Ltd. *(For all Deposits < Rs. 1 Cr) Individuals, Trusts, AOP, Partnership Firms, Co-operative Societies	23/08/2011	FAAA	40	M	9.15	9.30	9.40	9.40	9.15	0.25% Extra for Senior Citizens (Less than 1 Crore)	
	(For FD Tenure = or > 60 Months, confirm rate with HO)		MAAA	20	Q	9.20	9.35	9.45	9.45	9.20		
					20	H	9.30	9.45	9.55	9.55		9.30
					20	A	-	9.65	9.75	9.75		9.50
					20	C	9.50	9.65	9.75	9.75		9.50
					40	M	9.65	-	9.65	-		-
	Platinum Deposits for Specific Tenure (15/33 Months for Individual & Trust)	23/08/2011		20	Q	9.70	-	9.70	-	-	0.25% Extra for Senior Citizens (Less than 1 Crore)	
				20	H	9.80	-	9.80	-	-		
				20	A	-	-	10.00	-	-		
				20	C	10.00	-	10.00	-	-		
5	ICICI Home Finance Ltd. *	28/06/2010	AAA	40	M	7.95	8.40	8.40	8.40	8.20	0.25% Extra for Senior Citizens	
	<b>Special Rates for Specific Tenure</b> (12/15/30/45/60 Months for Individual & Trust)	15/03/2010	AAA	20	Q	8.00	8.50	8.50	8.50	8.25		
				10	C/A	8.25	8.75	8.75	8.75	8.50		
				10	M	8.20	8.30	8.65	8.40	8.20		
				10	Q	8.25	8.35	8.70	8.50	8.25	0.25% Extra for Senior Citizens	
				10	A/C	8.50	8.60	9.00	8.75	8.50		
6	LIC Hsg. Fin. Ltd. * (For all deposits < 5 Cr) Note: For 18 months FD, the rates are 9.00%	24/02/2011		10	H/C	9.00	9.25	9.50	-	9.50	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 51,000/- and above for all terms.	
7	Mahindra & Mahindra Finance (Mentioning of Date of Birth is compulsory in the form for the 1st Applicant)	12/09/2011	FAA	25	H	9.25	10.00	10.25	9.75	9.75	0.25% Extra for Senior Citizens & Employees & not for Share Holders (In Cumulative Criteria: for 18 months F.D, the interest rate is 10.00%. Renewals will be accepted only for Principal Amount)	
				50	Q	9.15	9.9	10.15	9.65	9.65		
				10	C	9.50	10.25	10.50	10.00	10.00		
8	National Housing Bank (Ind., HUF, Society, Trust, P'ship, A.O.P) Max - Rs 99 lacs	31/10/2011	FAAA/TAAA	50	H/C	9.50	9.50	9.25	-	9.25	0.60% Extra for Senior Citizens	
9	Sundaram BNP Paribas Home Fin. Ltd	01/03/2011	MAA(+)	10	M	-	-	9.43	9.43	9.43	0.5% Extra for senior citizen	
					Q/C	9.25	9.5	9.5	9.50	9.50		

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						12	24	36	48	60	
<b>Fresh Deposits with Local Cheques</b>											
10	Shriram Transport Company (Shriram Unnati FD*)	01/10/2011	FAA+	25	Q	8.95	9.41	10.34	10.34	10.34	1) 0.25% Extra for Senior Citizens 2) Copy of PAN Card - If interest amount goes above Rs. 5000/- 3) Copy of Address proof 4) If investor doesn't come in option 1. Then he/she has to attach photo ID proof i.e Driving Licence, election card etc... 5) If client is investing in Non cumulative scheme and ticking payment through ECS mode. Xerox copy of cheque is mandatory.
					H	9.05	9.52	10.47	10.47	10.47	
					A	9.25	9.75	10.75	10.75	10.75	
					C	9.25	9.75	10.75	10.75	10.75	
11	HUDCO	01/11/2011	AAA/AA+	50	Q/H/A	9.60	9.70	9.60	9.40	9.30	0.25% Extra for Senior Citizens
				10	C	9.60	9.70	9.60	9.40	9.30	
12	<b>DHFL (Aashray Dep. Plus 12-84 Months)</b> Individuals / Minor / NRI / HUF /Trusts / Clubs / Societies /Association / Public/ Pvt Cos. /Proprietary / Partnership Firms / Co-operative Societies / Co-op Banks	01/07/2011	Amt < 25 lacs	20	M	10.30	10.30	10.30	10.30	10.30	<b>Pan Compulsory for Rs. 40,000/- &amp; above.</b> 0.25% Extra for Senior Citizens & 0.50% Extra for Privileged Customers (Widows, Shareholders and existing Home Loan Borrowers and Armed Forces Personnel)
			Amt >= 25 lacs	20	M	10.55	10.55	10.55	10.55	10.55	
			Amt < 25 lacs	10	Q	10.38	10.38	10.38	10.38	10.38	
			Amt >= 25 lacs	10	Q	10.63	10.63	10.63	10.63	10.63	
			Amt < 25 lacs	10	H	10.50	10.50	10.50	10.50	10.50	
			Amt >= 25 lacs	10	H	10.75	10.75	10.75	10.75	10.75	
			Amt < 25 lacs	10	Y	10.75	10.75	10.75	10.75	10.75	
			Amt >= 25 lacs	10	Y	11.00	11.00	11.00	11.00	11.00	
13	<b>DHFL (Aashray Dep. Plus 400 Days)</b> Individuals / Minor / NRI / HUF /Trusts / Clubs / Societies /Association / Public/ Pvt Cos. /Proprietary / Partnership Firms / Co-operative Societies / Co-op Banks	01/07/2011	Amt < 25 lacs	20	M	10.54	10.54	10.54	10.54	10.54	<b>Pan Compulsory for Rs. 40,000/- &amp; above.</b> 0.25% Extra for Senior Citizens & 0.50% Extra for Privileged Customers (Widows, Shareholders and existing Home Loan Borrowers and Armed Forces Personnel)
			Amt >= 25 lacs	20	M	10.79	10.79	10.79	10.79	10.79	
			Amt < 25 lacs	10	Q	10.62	10.62	10.62	10.62	10.62	
			Amt >= 25 lacs	10	Q	10.87	10.87	10.87	10.87	10.87	
			Amt < 25 lacs	10	H	10.75	10.75	10.75	10.75	10.75	
			Amt >= 25 lacs	10	H	11.00	11.00	11.00	11.00	11.00	
			Amt < 25 lacs	10	Y	11.01	11.01	11.01	11.01	11.01	
			Amt >= 25 lacs	10	Y	11.26	11.26	11.26	11.26	11.26	
14	<b>DHFL Aashray Dep. 365 Days for Trusts</b> Exclusive for Trusts / Societies / Clubs / Associations	01/07/2011	Amt < 1 Crore	20	M	10.78	10.78	10.78	10.78	10.78	
			Amt >= 1 Crore	20	M	11.03	11.03	11.03	11.03	11.03	
			Amt < 1 Crore	10	Q	10.86	10.86	10.86	10.86	10.86	
			Amt >= 1 Crore	10	Q	11.10	11.10	11.10	11.10	11.10	
			Amt < 1 Crore	10	H	11.00	11.00	11.00	11.00	11.00	
			Amt >= 1 Crore	10	H	11.25	11.25	11.25	11.25	11.25	
			Amt < 1 Crore	10	Y	11.28	11.28	11.28	11.28	11.28	
			Amt >= 1 Crore	10	Y	11.53	11.53	11.53	11.53	11.53	
			Amt < 1 Crore	2	C	11.00	11.00	11.00	11.00	11.00	
			Amt >= 1 Crore	2	C	11.25	11.25	11.25	11.25	11.25	

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		
15	DHFL (Aashray Dep. 36 Months) Individuals / Minor / NRI / HUF /Trusts / Clubs / Societies /Association / Public/ Pvt Cos. /Proprietary / Partnership Firms / Co-operative Societies / Co-op Banks	01/07/2011			M	20	10.45	10.45	10.45	10.45	10.45	Pan Compulsory for Rs. 40,000/- & above. 0.25% Extra for Senior Citizens & 0.50% Extra for Privileged Customers (Widows, Shareholders and existing Home Loan Borrowers and Armed Forces Personnel)
						10	10.55	10.55	10.55	10.55	10.55	
						10	10.70	10.70	10.70	10.70	10.70	
						10	11.00	11.00	11.00	11.00	11.00	
						2	11.00	11.00	11.00	11.00	11.00	
16	DHFL Swayamsiddha 500 Days 1st Depositor should be women	01/07/2011			M	20	10.30	10.30	10.30	10.30	10.30	Pan Compulsory for Rs. 40,000/- & above. 0.25% Extra for Senior Citizens & 0.50% Extra for Privileged Customers (Widows, Shareholders and existing Home Loan Borrowers and Armed Forces Personnel)
						10	10.38	10.38	10.38	10.38	10.38	
						10	10.50	10.50	10.50	10.50	10.50	
						10	10.75	10.75	10.75	10.75	10.75	
						2	10.50	10.50	10.50	10.50	10.50	

**A List of Manufacturing Companies**

Sr.	Company Name	Rating/W.e.f.	Min. Amt. Rs.	Interest (%)				Int. Mode	CUM	Remarks
				6	12	24	36			
<b>Fresh Deposits with Local Cheques</b>										
1	Alembic Ltd. (In Multiples of 10000 thereafter)	27/06/2011	50		9.50	9.00	9.00	H	Y	Self Attested PAN Card Compulsory.& (0.25% Extra above Rs. 5 Lac for all periods). For
2	Apollo Hospital Ent. Ltd.	02/05/2011	25	-	9.00	9.25	9.50	Q	Y/Monthly	PAN Card Compulsory;Maximum Deposit Rs. 2 Lacs
3	J. K. Tyre & Industries Ltd.	-	20	-	9.00	9.25	9.50	Q	Y	0.5% Extra for Senior Citizen, Employees, Share Holders & Appl. >= 5 Lacs
4	Jaiprakash Associates Ltd.	-	20	11.50	11.75	12.25	12.50	Q	Y	PAN Card Compulsory (Self Attested) Max Deposit 10 Lacs
5	Fenner (India) Ltd.	11/06/2011	20	-	9.00	9.25	9.50	Q	N	<b>0.5% Extra for Senior Citizen/Persons making single deposit of 5 lakhs &amp; above.</b> Maximum Deposit Rs. 10 Lacs
6	JAYPEE Infratech Ltd. (JAYPEE Associates) (For 6 Mths - Max 10 Lacs)		20	11.5	11.75	12.25	12.50	Q	N	PAN Card Compulsory (Applications should be submitted to JM Financial Office only)
				11.5	11.75	12.25	12.50	M	Y	
7	Godrej Properties Ltd	12/05/2011	10	-	9.00	9.50	10.50	H	N	Cheque & DD - Payable At Mumbai PAN Card & Conatact Details Compulsory
8	<b>United Spirit Ltd.</b> (Applications above 10 Lacs require Approval from the Company.)	MA(-)	25	-	11.00	11.50	-	Q	Y	PAN Card, Address Proof & Bank Details Compulsory; Applications will also be accepted from Pvt. Ltd Co's, Trust & Unlisted Public Ltd Co's.
9	Godrej Ind. Ltd.	20/04/2011	10	-	7.75 (13 Mths)	8.50	9.25	H	Y/Quarterly	PAN Card & Contact Details Compulsory. Company will not accept fresh FD for last 4-5 working days of every Month.*
10	Vadilal Industries Ltd	01/10/2011	25/10/05	-	10.25	10.25	11.00	M/Q/H	Y	Only for Shareholders
11	JMC Projects Ltd.	01/12/2011	25	-	9.50	10.00	10.50	Q	Y	0.50% Extra for Senior Citizen
12	Guj. Apollo Ind. Ltd.	-	50	-	9.00	9.50	10.00	Y	Y	PAN Card Compulsory (Only for Public)

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Sr. No.	Company Name	Rating	Min. Amt. Rs. ('000)	Interest (%)				Int. Mode	C U M	Remarks
				6	12	24	36			
<b>Fresh Deposits with Demand Drafts</b>										
1	Mahindra & Mahindra Ltd.	-	25	-	8.50	-	9.75	A	N	Mumbai - DD; ECS Compulsory
2	NTPC Ltd. (G)	FAAA (21/09/2011)	100/5	-	7.50	7.75	8.00	M/Q	Y	Delhi - DD
3	Prism Cement Ltd.	12/07/2011	10	-	10.25	10.25	10.25	Q	Y	Mumbai - DD
4	CEAT Ltd		25	-	9.50	10.00	10.50	H	Y/Quarterly	PAN Card Compulsory. 0.25% Extra for Senior Citizen & Shareholders. Mumbai - DD
5	Mukand Ltd.	01/06/2011	25	-	9.00	9.50	11.00	Q	Y	0.25% Extra for Share Holders
<b>Company Accepting Renewal Only</b>										
1	Pudumjee Pulp & Paper Mills Ltd.	FA	25	-	9.00	9.50	10.50	Q	Y	ECS-Bank Details
2	JSL Ltd. (Jindal Stainless Ltd.)	-	21	-	8.75	9.00	9.25	Q	Y	PAN Card Compulsory; 0.25% Extra for Senior Citizen & share holders holding 500 Shares; Under shareholder category compulsory latest dp holding statement should be attach with appln form.
3	Ravalgaon Sugar Farm Ltd.	-	10	-	-	8.00	9.00	Q	Y	0.25% Extra for Senior Citizen & Shareholders; Mumbai - DD
4	Jagatjit Industries	01/10/2011	100/50	10.00	10.50	11.00	11.50	M/Q	Y	PAN Card Compulsory
<b>54 EC Capital Gains Bonds</b>										
1	REC 54 EC 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	NHAI 54 EC Capital Gains Bonds of	AAA Stable by Crisil; AAA(ind) by Fitch Ratings	10	-	-	-	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.
<b>RBI Bonds</b>										
1	8% Savings (Taxable) Bonds, 2003 - 6 year	Sovereign Security	10	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
<b>Bonds U/S 80 C</b>										
1	NHB Suvridhi Tax Savings (Sec 80 C)		10	9.25% Bonds (Maturity Period- 5 years)				H	Y	
<b>G : Indicates Govt. Companies. Jindal Stainless 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</b>										
<b>All the rates mentioned above are subject to revision without prior intimation.</b>										
<b>* Proof of Identity is to be Provided while Placing / Renewing Deposits (e.g. Xerox Copy of Passport, Rationcard, Electioncard, Pan No.)</b>										