

# Prudent

**Corporate Advisory Services Ltd.**

701 Sears Tower, Gulbai Tekra, Off C. G. Road, Ahmedabad - 380 006. Ph. : (079) 40209600, 26463627  
Telefax : (079) 26463635 E-Mail : info@prudentcorporate.com

## 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	-	-	7.00	-	-		
<b>Exim Bank *</b>												
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	-	-		
				5	C/Y	8.30	8.84	9.11	-	-		
4	GRUH Finance Ltd. *	05/02/2010	FAA(+)	20	M	6.50	6.75	7.00	7.00	7.25	0.25% Extra for Senior Citizens & Trust	
	(For FD Tenure = or > 60 Months, confirm rate with HO)		MAA(+)	10	Q	6.75	7.00	7.25	7.25	7.50		
					10	C/A	7.00	7.25	7.50	7.50		7.75
5	H.D.F.C. Ltd.*	18/01/2010	FAAA	40	M	6.35	6.70	7.05	7.05	7.70	0.25% Extra for Senior Citizens	
	(Individual & Trust)		MAAA	20	Q	6.40	6.75	7.10	7.10	7.75		
	(For FD Tenure= > 60 Months, confirm rate with HO)			20	H	6.50	6.85	7.20	7.20	7.85		
				20	A/C	6.65	7.00	7.35	7.35	8.00		
	<b>Special Rates for Specific Tenure</b>		18/01/2010	FAAA	40	M	6.45	7.05	7.15	-	-	0.25% Extra for Senior Citizens
	(15/30/45 Months for Individual & Trust)			MAAA	20	Q	6.50	7.10	7.20	-	-	
				20	H	6.60	7.20	7.30	-	-		
6	ICICI Home Finance Ltd.*	15/03/2010	AAA	40	M	6.80	7.10	7.45	7.45	7.95	0.25% Extra for Senior Citizens	
	<b>Special Rates for Specific Tenure</b>		20	Q	6.85	7.15	7.50	7.50	8.00			
			(15/30/40/60 Months for Individual & Trust)	10	C/A	7.00	7.35	7.70	7.70	8.25		
			15/03/2010	AAA	10	M	-	7.00	7.50	7.55	7.95	0.35% Extra for Senior Citizens
					10	Q	-	7.05	7.55	7.60	8.00	
						A/C	-	7.25	7.75	7.80	8.25	
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.*	01/07/2009	FAA	25	H	7.75	8.25	8.75	-	-	0.25% Extra for Senior Citizens	
				10	C	8.00	8.50	9.00	-	-		
9	Shriram Transport Co. Ltd.*	11/11/2009	† A A	25	Q/C	8.00	8.50	9.00	9.00	9.00		



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						12	24	36	48	60	
<b>Fresh Deposits with Local Cheques</b>											
10	HUDCO	22/02/2010	t AAA AA+	50	Q/H/A	6.65	7.00	7.35	7.35	7.75	0.25% Extra for Senior Citizens
				10	C	6.65	7.00	7.35	7.35	7.75	
11	Dewan Housing Finance Ltd	01/11/2009	Amt < 25 lacs	20	M	8.83	8.93	9.08	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	
<b>National Housing Bank</b>											
12	NHB Sunidhi Term Deposit Scheme	01/01/2010		50	Q	6.50	6.50	7.25	7.25	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
13	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	C U M	Remarks
				6	12	24	36			
<b>Fresh Deposits with Local Cheques</b>										
1	Alembic Ltd.	05/02/2010	50 (In multiples of Rs. 10000)	-	6.00	7.50	8.50	H	Y	PAN Card Compulsory & (0.25% Extra above Rs. 5 Lac)
2	Apollo Hospital Ent. Ltd.		25	-	8.00	8.25	8.75	Q	Y	Maximum Deposit Rs. 2 Lacs
3	Deepak Nitrite Ltd.	-	10	-	7.75	8.00	8.25	Q	-	
					8.00	8.25	8.50	-	Y	
4	Godrej Ind. Ltd.	-	10	-	7.50 (13 Mths)	8.00	8.50	H	Y	Non-acceptance of FD application forms from 27-Mar-2010 to 31-Mar-2010(due to year end closing)

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				6	12	24	36			
<b>Fresh Deposits with Local Cheques</b>										
5	Guj. Apollo Ind. Ltd. (Shareholders 11% for 1, 2 & 3 yrs)	-	100	-	9.00	9.50	10.00	Y	Y	PAN Card Compulsory
6	Jindal Steel & Power Ltd	-	10/25	-	8.00	8.25	8.50	Q	Y	PAN Card Compulsory;ECS - Bank Details (Maximum Deposit Rs. 5 Lacs)
7	J. K. Tyre & Industries Ltd.	-	10	-	8.50	8.75	8.75	Q	Y	
8	Mukand Ltd.	-	25	-	9.50	10.00	11.00	Q	Y	Shareholders Only
9	Mahindra & Mahindra Ltd.	-	25	-	7.00	-	8.00	Y	Y	
10	Sardar Sarovar Narmada (G) (T)	-	5/10	-	5.50	6.50	8.00	H	Y	Trust Deposit
			15		5.25	6.25	7.75	M	Y	
11	Sardar Sarovar Narmada (G) (I)	-	5/10	-	5.50	6.50	8.00	H	Y	Individual
			15		5.25	6.25	7.75	M	Y	
12	Tata Motors Ltd	-	100/20	-	-	8.00	8.75	M/Q	Y	0.25% Extra for Senior Citizen & share holders. For Single Application of >= 25 Lacs additional Interest Rate
13	Unitech Ltd.	-	10/25	11.00	11.00	11.50	12.00	Q	Y	0.50% Extra for Senior Citizen & share holders
14	Fenner (India) Ltd.	-	10	-	8.50	8.75	8.75	Q	N	<b>Maximum Deposit Rs. 10 Lacs</b>
15	Vadilal Industries Ltd (Share Holder Only)	-	10/25/05	-	9.00	9.00	9.50	M/Q/H	Y	1% Extra for Shareholders
16	United Spirit Ltd. (Started accepting Fresh Applns from 1st Feb 2010)	-	25	-	11.00	11.50	-	Q	Y	PAN Card Compulsory; Accepting Applns. from NRI also on Non-Repatriate Basis i.e. Cheque should be drawn from NRO a/c only. Company will also accept Applns. from Corporate, HUF & Registered Trust

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Sr. No.	Company Name	Rating	Min. Amt. Rs. ('000)	Interest (%)				Int. Mode	CUM	Remarks
				6	12	24	36			
<b>Fresh Deposits with Demand Drafts</b>										
1	Ceat Ltd.		25		8.50	9.00	9.50	H	Y	0.50% Extra for Senior Citizen Mumbai - DD

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				6	12	24	36				
<b>Fresh Deposits with Demand Drafts</b>											
2	H & R Johnson Ltd.	-	10	-	7.75	7.75	7.75	Q	Y		Mumbai - 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) <b>(Maximum Deposit Rs. 10 Lacs)</b>
4	NTPC Ltd. (G)	FAAA	100/5	-	6.25	6.50	6.75	M/Q	Y		Delhi - DD
5	Supreme Ind. Ltd.	-	5	-	7.75	8.00	8.25	M/Q/H	Y		Mumbai - DD 0.25% Extra for Share Holder & Senior Citizen
6	Ravalgaon Sugar Farm Ltd.	-	10	-	-	8.00	-	Q	Y		0.25% Extra for Senior Citizen & Shareholders
						8.00	9.00	C	Y		
<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	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
<b>54 EC Capital Gains Bonds</b>											
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	-	-	-	6.25	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	1	8% Bonds (Maturity Period-After 6 years)				H	Y		We got registration code with HDFC Bank & with Stock Holding Corporation too. Use any
<b>G : Indicates Govt. Companies. Jindal Stainless Ltd., Atul Ltd. &amp; 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</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>											