

LIST OF FIXED DEPOSIT SCHEMES FOR THE MONTH OF JULY 2016

SL. NO.	NAME OF THE COMPANY	Credit Rating	Fresh/ Renewal	Investment Period (Months)	MIN. INVST. AMOUNT, RATES OF INTEREST (Based on the Interest Payment Period)										
					Monthly		Quarterly		Half Yearly		CD / Yearly		Cumulative Yield (%) p.a.		
					Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.			
3	GRUH FINANCE LTD Note: 0.25% extra interest for Senior Citizen, Trust Deposits & Female Depositors (GRUHINI BACHAT YOJANA)	ICRA MAAA CRISIL FAAA	F/R	12	20,000	2,000	NA	NA	2,000	NA	7.00	7.50	NA		
				13-23							7.00			7.50	
				24-35							7.25			7.75	
				36-47							7.50			8.00	
				48-59							7.50			8.00	
				60-83							7.50			8.00	
				84-120							7.50			8.00	
4	HDFC LTD - (INDIVIDUALS & TRUSTS) Note: 0.25% extra interest for Senior Citizen Deposits up to 1 Crore only Note: These interest rates are applicable only for deposit size <= Rs. 5 Crore	CRISIL FAAA ICRA MAAA	F/R	12-23	40,000	20,000	20,000	20,000	20,000	20,000	7.95	8.25	NA		
				24-35							7.95			8.00	
				36-47							7.95			8.00	
				48-59							7.95			8.00	
				60							7.95			8.00	
	HDFC LTD - (INDIVIDUALS & TRUSTS) Note: 0.25% extra interest for Senior Citizen Deposits up to 1 Crore only Note: These interest rates are applicable only for deposit size exceeding Rs. 5 Crore	CRISIL FAAA ICRA MAAA	F/R	12-23	40,000	20,000	20,000	20,000	20,000	20,000	20,000	7.85	8.15	NA	
				24-35								7.85			8.00
				36-47								7.85			8.00
				48-59								7.85			8.00
				60								7.85			8.00
HDFC LTD Premium Deposit - (Individuals & Trusts) Note: These rates are applicable only for deposits less than Rs. 2 Crore Note: 0.25% extra interest for Senior Citizen Deposits upto Rs. 1 Crore only.	CRISIL FAAA ICRA MAAA	F/R	15	40,000	20,000	20,000	20,000	20,000	20,000	20,000	8.05	8.35	NA		
			22								8.10			8.25	
			30								8.05			8.20	
			44								8.10			8.25	
HDFC LTD Smart Deposits - Only for Companies Note: These rates are applicable only for deposits less than Rs. deposits of Rs. 1 Crore to Rs. 20 crore	CRISIL FAAA ICRA MAAA	F/R	31 < 90 Days	NA	NA	500,000	NA	NA	500,000	500,000	NA	7.50	NA		
			91 < 180 Days								NA			7.75	
			181 < 12 Months								NA			8.00	
			12 <= 18 Months								8.00			8.25	
5	HUDCO - (Individuals & HUFs) Note: An Additional Interest Rate of 0.25% p.a is payable for Deposits received from Senior Citizens. In case of Single Deposit of > Rs. 25 Cr and above must take prior written permission from Head Office.	FITCH tAA+(ind), CARE AA+(FD)	F/R	12	NA	NA	50,000	50,000	50,000	10,000	7.50	7.70	NA		
				24							7.50			7.70	
				36							7.50			7.70	
				48							7.50			7.70	
				60							7.35			7.55	
				72							7.35			7.55	
				84							7.35			7.55	
	HUDCO - (Company, Firm, Trust ect.) Note: An Additional Interest Rate of 0.25% p.a is payable for Deposits received from Senior Citizens. In case of Single Deposit of > Rs. 25 Cr and above must take prior written permission from Head Office.	FITCH tAA+(ind), CARE AA+(FD)	F/R	12	NA	NA	50,000	50,000	50,000	10,000	10,000	7.30	7.50	NA	
				24								7.30			7.50
				36								7.30			7.50
				48								7.30			7.50
				60								7.30			7.50
				72								7.30			7.50
84	7.30	7.50													
6	ICICI HOME FINANCE LTD Note: 0.35% extra interest for Senior Citizen Deposits. Note: These interest rates are applicable only on ticket slabs <= Rs. 1 Crore. In case of deposits of above Rs. 1 Cr, prior approval need to be obtained from company about interest rates.	CARE AAA FD, ICRA MAAA	F/R	12-23	40,000	20,000	NA	NA	10,000	10,000	7.85	8.15	NA		
				24-35							7.85			8.15	
				36-47							7.95			8.25	
				48-60							7.95			8.25	

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					Monthly		Quarterly		Half Yearly		CD / Yearly		Cumulative Yield (%) p.a.	
					Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.		
	ICICI HOME FINANCE LTD - SPECIAL SCHEME RATES <i>Note: 0.35% extra interest for Senior Citizen Deposits. Note: These interest rates are applicable only on ticket slabs <= Rs. 1 Crore. In case of deposits of above Rs. 1 Cr, prior approval need to be obtained from company about interest rates.</i>	CARE AAA FD, ICRA MAAA	F/R	12	40,000	7.90	20,000	7.95	8.00	NA	NA	10,000	8.20	NA
			15	7.90		7.95							8.20	
			20	7.95		8.00							8.25	
			30	7.95		8.00							8.25	
			35	7.95		8.00							8.25	
			40	8.20		8.25							8.50	
			60	7.95		8.00							8.25	
7	LIC HOUSING FINANCE LTD <i>Note: 0.10% extra interest for Senior citizen on deposits Upto Rs.50,000 0.25% Extra Interest for Senior Citizen on Deposits of above Rs. 51,000 Interest Rates applicable for deposit size Upto Rs.5 Cr only In case of deposits of above Rs. 5 Cr, prior approval need to be obtained from company before banking the application/cheque about interest rates.</i>	CRISIL FAAA/STABLE	F/R	12	NA	NA	NA	NA	NA	NA	10,000	8.25	NA	
			18	8.25										
			24	8.35										
			36	8.40										
			60	8.50										
8	MAHINDRA & MAHINDRA FINANCIAL SERV. LTD - CUMULATIVE <i>Note: 0.25% extra interest for Senior Citizen Deposits In case of deposits of above Rs. 1 Cr, prior approval need to be obtained from company about interest rates.</i>	FAAA by CRISIL	F/R	12	NA	NA	NA	NA	NA	NA	10,000	8.45	8.45	
			18	8.45								8.69		
			24	8.45								8.81		
			36	8.45								9.18		
			48	8.45								9.58		
			60	8.45								10.00		
	MAHINDRA & MAHINDRA FIN - NON CUMULATIVE DEPOSITS <i>Note: 0.25% extra interest for Senior Citizen Deposits In case of deposits of above Rs. 1 Cr, prior approval need to be obtained from company about interest rates.</i>	FAAA by CRISIL	F/R	12	NA	NA	50,000	7.90	25,000	8.00	NA	NA	NA	
			24	8.20				8.30						
			36	8.20				8.30						
			48	8.20				8.30						
			60	8.20				8.30						
9	PNB HOUSING FINANCE LIMITED <i>Note: 0.25% p.a. additional interest for Senior Citizens upto Rs. 1 Cr Only. Interest Rates applicable for deposit size <= 5 Cr In case of deposits of Above Rs. 5 Cr, prior approval need to be obtained from company.</i>	CRISIL FAAA	F/R	12	100,000	7.70	50,000	7.75	20,000	7.85	20,000	8.00	8.00	
			24	7.70		7.75		8.00		8.32				
			36	7.95		8.00		8.25		8.95				
			48	7.95		8.00		8.05		9.33				
			60	7.95		8.00		8.05		9.73				
			72	7.95		8.00		8.05		10.15				
			84	7.95		8.00		8.05		10.60				
			120	7.80		7.85		7.95		11.79				
	PNB HOUSING FINANCE LIMITED - SPECIAL DEPOSIT <i>Interest Rates applicable for deposit size <= 5 Cr In case of deposits of Above Rs. 5 Cr, prior approval need to be obtained from company.</i>	CRISIL FAAA	F/R	15		100,000		7.75		50,000		7.80	20,000	7.85
			22	7.75	7.80		8.05	8.34						
			30	8.05	8.10		8.35	8.92						
			44	8.10	8.20		8.45	9.45						
10	SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS	ICRA MAA+ CRISIL FAA+	F/R	12	25,000	7.95	25,000	8.00	25,000	8.08	25,000	8.25	8.25	
			24	8.19		8.25		8.33		8.87				
			36	8.19		8.25		8.33		9.25				
			48	8.42		8.48		8.57		9.97				
			60	8.42		8.48		8.57		10.42				

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					Monthly		Quarterly		Half Yearly		CD / Yearly			
					Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Cumulative Yield (%) p.a.	
	SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS FOR SENIOR CITIZEN	ICRA MAA+ CRISIL FAA+	F/R	12	25,000	8.19	25,000	8.25	25,000	8.33	25,000	8.50	8.50	
				24		8.42		8.48		8.57		8.75	9.14	
				36		8.42		8.48		8.57		8.75	9.54	
				48		8.65		8.71		8.81		9.00	10.29	
				60		8.65		8.71		8.81		9.00	10.77	
11	SHRIRAM CITY UNION FIN. COMPANY LIMITED	IND 1AA- CARE AA FD	F/R	12	10,000	7.95	10,000	8.00	10,000	8.08	5,000	8.25	8.25	
				24		8.19		8.25		8.33		8.50	8.87	
				36		8.19		8.25		8.33		8.50	9.25	
				48		8.42		8.48		8.57		8.75	9.97	
				60		8.42		8.48		8.57		8.75	10.42	
	SHRIRAM CITY UNION FIN. COMPANY LIMITED FOR SENIOR CITIZEN	IND 1AA- CARE AA FD	F/R	F/R	12	10,000	8.19	10,000	8.25	10,000	8.33	5,000	8.50	8.50
					24		8.42		8.48		8.57		8.75	9.14
					36		8.42		8.48		8.57		8.75	9.54
					48		8.65		8.71		8.81		9.00	10.29
					60		8.65		8.71		8.81		9.00	10.77
12	SUNDARAM HOME FINANCE LTD (INDIVIDUALS) - w.e.f 16th Oct'15 Note: 0.50% p.a. additional interest for Senior Citizens Note: Corporate Deposits are not accepted	ICRA MAA+	F/R	12	10,000	NA	10,000	8.00	NA	NA	10,000	8.00	8.20	
				18		NA		8.00				8.00	8.40	
				24		NA		8.25				8.25	8.85	
				36		8.19		8.25				8.25	9.27	
				48		7.95		8.00				8.00	9.33	
				60		7.95		8.00				8.00	9.72	
	SUNDARAM HOME FINANCE LTD (TRUSTS) - w.e.f 16th Oct'15 Note: Corporate Deposits are not accepted	ICRA MAA+	F/R	F/R	12	10,000	NA	10,000	8.00	NA	NA	10,000	8.00	8.20
					18		NA		8.00				8.00	8.40
					24		NA		8.25				8.25	8.85
					36		8.69		8.75				8.75	9.90
					48		8.44		8.50				8.50	10.00
					60		8.44		8.50				8.50	10.46
CAPITAL GAIN BONDS & GOI 8% SAVING BONDS'2003														
S.NO	NAME OF THE COMPANY	TENURE	RATE OF INTEREST											
1	RURAL ELECTRIFICATION CORPORATION LTD (REC) - 54EC BONDS	3 YEARS	6% P.A											
2	NATIONAL HIGHWAY AUTHORITY OF INDIA (NHAI) - 54EC BONDS	3 YEARS	6% P.A											
3	GOI 8% SAVING BONDS'2003 (TAXABLE) - HDFC BANK LTD	6 YEARS	8% P.A											
4	GOI 8% SAVING BONDS'2003 (TAXABLE) - ICICI BANK LTD	6 YEARS	8% P.A											
Note:	1) The above interest rates are subject to change without any prior intimation. 2) Please confirm the interest rates from the relationship managers at the nearest branches of Karvy Stock Broking Ltd (KSBL), before submitting the application.													