

MANUFACTURING COMPANIES

Name of the Company	Minimum Amount	Special Rate		(Interest rates %) (Period in Months)					Interest frequency	(Bkg Rates) (Period in months)			
		Share Holder	Sr. Citizen	6	12	13	24	36		6	12	24	36
Apollo Hospital (Max - Rs. 2 lacs)	25000	Nil	Nil		9.00		9.25	9.50	Qtrly / Cum	-	0.10	0.10	0.10
Alembic Pharmaceuticals - (0.25 extra for Single deposit of Rs 5 lacs & above)	50000	Nil	Nil		9.50		9.00	9.00	Half yearly /Cum		0.25	0.60	1.10
Ceat Ltd	25000	0.25	0.25		9.50		10.00	10.50	Half yearly /Cum		0.60	1.10	1.50
Deepak Nitrite Ltd (stopped accepting fresh / renewal till further notice)	20000	Nil	0.25		9.25		9.00	9.00	Qtrly / Cum		0.20	0.65	1.15
Fenner India Ltd. (Max - Rs.10 lacs)	20000	Nil	0.50		9.00		9.25	9.50	Qtrly		0.20	0.30	0.50
FORCE Motors Ltd (wef 26th Oct 2011)	10000 / 25000	Nil	Nil		9.00		10.00	11.00	Half yearly		0.50	1.00	1.20
Gabriel India Ltd	10000	Nil	Nil		9.00		9.50	10.00	Qtrly / Cum		0.35	0.60	1.05
Godrej Industries Limited	10000	Nil	Nil			7.75	8.50	9.25	Cum / Half yearly		0.25	0.60	1.10
Godrej & Boyce Ltd (Only Mumbai)	15000 / 40000	Nil	Nil					10.00	Half Yearly / Monthly				< 1 lac 0.20
Godrej & Boyce Ltd (Only Mumbai)	15000 / 40000	Nil	Nil					10.00	Half Yearly / Monthly				> 1 lac 0.60
Godrej Properties	10000	Nil	Nil		9.00		9.50	10.50	Half Yearly		0.25	0.60	1.10
J K Tyre & Industries Ltd *Special rate also applicable for investment >=Rs.5 lacs)	20000	0.50	0.50		9.00		9.25	9.50	Qtrly / Cum		0.25	0.45	0.65
Jaiprakash Associates Ltd. (Max-Rs 10 lacs -For 6mths)	20000	Nil	Nil	11.50	11.75		12.25	12.50	Qtrly / Cum		0.55	1.05	1.40
Jaypee Infratech Ltd (Max -Rs 10 lacs -For 6 mths)	20000	Nil	Nil	11.50	11.75		12.25	12.50	Qtrly / Cum		0.55	1.05	1.40
Mukand Ltd	40000 / 25000	0.25	Nil		9.00		9.50	11.00	Qtrly / Cum		0.20	0.45	0.70
Mahindra & Mahindra Ltd	25000				8.50			9.75	Yearly		0.25		0.35
Parsvnath Developers Ltd	20000 / 15000	Nil	Nil	10.00	11.50		11.75	12.00	Qtrly / Cum	0.35	1.25	1.85	2.25
Plethico Pharmaceuticals Ltd	25000	0.50	0.50		11.00		11.50	12.00	Qtrly / Cum		0.60	1.00	1.50
Prism Cement Ltd	10000	Nil	Nil		10.25		10.25	10.25	Qtrly/Cum		0.20	0.65	1.10
Supreme Petrochem Ltd	10000/ 5000	Min 100 Shares - 0.25	0.25		9.50		9.50	9.75	Qtrly/Cum		0.35	0.50	1.00
United Spirits Ltd	25000	Nil	Nil		11.00		11.50		Qtrly / Cum		0.25	0.65	
Vadilal Industries Ltd (wef 1st Oct, 2011) (now only for shareholders)	25000 / 10000 / 5000				10.25		10.25	11.00	Monthly/Qtrly/Half yearly		1.10	1.60	2.25
ONLY RENEWAL													
Jagatjit Industries Ltd (wef 1st Oct, 2011)	50000			10.00	10.50		11.00	11.50	Qtrly / Cum	0.50	1.00	2.00	2.50
	100000			10.00	10.50		11.00	11.50	Monthly		1.00	2.00	2.50
JSL LTD	21000	Min 500 Shares - 0.25	0.25		8.75		9.00	9.25	Qtrly / Cum		0.25	0.50	0.50
Pudumjee Pulp and Paper Mills Ltd	25000				9.00		9.50	10.50	Qtrly/Cum		0.65	1.10	1.50
Ravalgaon Sugar Farms Ltd.	10000	0.25	0.25				8.00	9.00	Qtrly		0.00	0.35	0.35
CUMPULSORY REFUND													
Atul Ltd.	<div style="border: 1px solid black; padding: 10px; display: inline-block;"> <p>NOTE : All interest rates are subject to revision without prior intimation. Please contact our branch / RM for more information.</p> </div>												
Bombay Dyeing													
CNBC Television 18													
Indian Hotel													
Tata Motors Ltd.													
Jindal Steel & Power Ltd													
Hawkin Cookers													
Supreme Industries Ltd													

FINANCE COMPANIES

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)				Bkg Rates (Period in Months)							
				12-23	24-35	36-84		12-23	24-35	36-47	48	60	72	84	
Gruh Finance				12-23	24-35	36-84			12-23	24-35	36-47	48	60	72	84
Individual & Trust	20000	0.25	FAA+ & MAA+	9.00	9.25	9.50		Monthly	0.15	0.40	0.65	1.00	1.20	1.45	1.65
	2000			9.25	9.50	9.75		Qtrly							
	1000			9.50	9.75	10.00		Ann							
				9.50	9.75	10.00		Cum							
Bajaj Auto Finance					36				36						
	50000	Nil	FAAA	7.00				Monthly	0.35						
	25000			7.00				Qtrly							
	5000			7.76				Cum							
Hdfc Ltd				12-23	24-35	36-59	60		12-23	24-35	36-47	48-59	60		
For Individual & Trust - Regular Deposits Below 1 cr	40000	0.25	FAAA	9.15	9.30	9.40	9.15	Monthly	0.20	0.40	0.65	0.90	1.15		
	20000			9.20	9.35	9.45	9.20	Qtrly							
				9.30	9.45	9.55	9.30	Half Yearly							
				Nil	9.65	9.75	9.50	Ann							
				9.50	9.65	9.75	9.50	Cum							
Hdfc Ltd (Platinum Deposit) (22 Mths FD discontinued wef 23rd Aug 2011)				15	33				15	33					
For Individual & Trust - Platinum Deposits Below 1 cr	40000	0.25	FAAA	9.65	9.65			Monthly	0.25	0.60					
	20000			9.70	9.70			Qtrly							
				9.80	9.80			Half Yearly							
				Nil	10.00			Ann							
				10.00	10.00			Cum							
ICICI Home Finance Ltd				12-23	24-35	36-59	60		12-23	24-35	36-47	48-84			
Regular Deposit Scheme For Amount Below <=1cr	40000	0.25	AAA & MAAA	7.95	8.40	8.40	8.20	Monthly	0.40	0.80	1.00	1.40			
	20000			8.00	8.50	8.50	8.25	Qtrly							
	10000			8.25	8.75	8.75	8.50	Ann / Cum							
				12	15	20 / 30	45 / 60								
Special Rates for Fixed Deposits below <=1cr	40000	0.25	AAA & MAAA	8.20	8.30	8.65	8.40 / 8.20	Monthly	0.40	0.80	1.00	1.40			
	20000			8.25	8.35	8.70	8.50 / 8.25	Qtrly							
	10000			8.50	8.60	9.00	8.75 / 8.50	Ann / Cum							
LIC Housing Finance Ltd				12	18	24	36 / 60		12	18 -24	36	60			
From 24th Feb 2011	10000	Upto Rs 50000/- 0.10	FAAA	9.00	9.00	9.25	9.50	Half Yearly / Cum	0.30	0.30	0.40	0.70			
		From Rs 51000& above 0.25		9.00	9.00	9.25	9.50	Half Yearly / Cum							
Exim Bank (No Bkg for Renewal)				12-36	37-60				12-24	25-48	49-60				
Amount Upto Rs 1 cr	10000	0.50	FAAA /MAAA/TAAA	9.25	9.00			Half Yearly /Cum	Nil	0.10	0.25				
				8.25	8.00			Half Yearly /Cum							
Shriram Transport Finance (Shriram Unnati FD Scheme) (wef 1st Jan, 2012)				12	24	36-60			12	24	36-60				
	25000	0.25 (wef 3rd Nov, 2011)	FAA+ & MAA+	9.25	9.75	10.75		Yearly	0.90	1.15	1.40				
				9.05	9.52	10.47		Half Yearly							
				8.95	9.41	10.34		Qtrly							
				12	24	36		48-60							
				9.25	10.23	11.94		12.60 - 13.32				Cum			
Mahindra & Mahindra Finance		Employee & Sr. Citizen	FAAA	12	18	24	36 / 48 - 60		12	18	24	36-60			
	10000	0.25		9.50	10.00	10.25	10.50 /10.00	Cum	0.25	0.40	0.70	1.20			
	25000			9.25	N/A	10.00	10.25 / 9.75	Half Yearly							
	50000			9.15	N/A	9.90	10.15 / 9.65	Qtrly							

FINANCE COMPANIES

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)				Interest Frequency	Bkg Rates (Period in Months)			
Dewan Housing Finance Ltd			CARE AA+ & BWR FAAA	Non Cum Scheme / Int Payable & Deposits Below Rs 25 Lacs				Monthly Qtrly Half Yearly Yearly	12	24	36-84	
20000	10000	12		24	36	48-84	10.30					
		10.38	10.38	10.38	10.38	10.38						
20000	10000	10.50	10.50	10.50	10.50	10.50						
		10.75	10.75	10.75	10.75	10.75						
Dewan Housing Finance Ltd			CARE AA+ & BWR FAAA	Non Cum Scheme / Int Payable & Deposits Equal to & Above Rs 25 Lacs				Monthly Qtrly Half Yearly Yearly	12	24	36-84	
20000	10000	12		24	36	48-84	10.63					
		10.63	10.63	10.63	10.63	10.63						
20000	10000	10.75	10.75	10.75	10.75	10.75						
		11.00	11.00	11.00	11.00	11.00						
Dewan Housing Finance Ltd			CARE AA+ & BWR FAAA	Non Cum Scheme / Int Payable & Deposits for Priv Cust Below Rs 25 lacs				Monthly Qtrly Half Yearly Yearly	12	24	36-84	
20000	10000	12		24	36	48-84	10.88					
		10.80	10.80	10.80	10.80	10.80						
20000	10000	10.88	10.88	10.88	10.88	10.88						
		11.00	11.00	11.00	11.00	11.00						
20000	10000	11.25	11.25	11.25	11.25	11.25						
		11.50	11.50	11.50	11.50	11.50						
Dewan Housing Finance Ltd			CARE AA+ & BWR FAAA	Non Cum Scheme / Int Payable & Deposits for Priv Cust Equal to & Above Rs 25 lacs				Monthly Qtrly Half Yearly Yearly	12	24	36-84	
20000	10000	12		24	36	48-84	11.13					
		11.05	11.05	11.05	11.05	11.05						
20000	10000	11.13	11.13	11.13	11.13	11.13						
		11.25	11.25	11.25	11.25	11.25						
20000	10000	11.50	11.50	11.50	11.50	11.50						
		11.50	11.50	11.50	11.50	11.50						
Dewan Housing Finance Ltd			CARE AA+ & BWR FAAA	Cum & Certificate Scheme Int Payable for Deposits Below Rs 25 lacs				Cum	12	24	36	48-84
2000	10000	12		24	36	48 - 84	10.50					
		10.50	10.50	10.50	10.50	10.50						
Dewan Housing Finance Ltd			CARE AA+ & BWR FAAA	Cum & Certificate Scheme Int Payable for Deposits Equal to & Above Rs 25 lacs				Cum	12	24	36	48-84
2000	10000	12		24	36	48 - 84	10.75					
		10.75	10.75	10.75	10.75	10.75						
Dewan Housing Finance Ltd			CARE AA+ & BWR FAAA	Cum & Certificate Scheme Int Payable for Deposits Below Rs 25 lacs for Priv Cust				Cum	12	24	36	48-84
2000	10000	12		24	36	48 - 84	11.00					
		11.00	11.00	11.00	11.00	11.00						
Dewan Housing Finance Ltd			CARE AA+ & BWR FAAA	Cum & Certificate Scheme Int Payable for Deposits Equal to Above Rs 25 lacs for Priv Cust				Cum	12	24	36	48-84
2000	10000	12		24	36	48 - 84	11.25					
		11.25	11.25	11.25	11.25	11.25						
Swayamsidha Deposit Scheme			CARE AA+ & BWR FAAA	ROI (%) p.a	Privilege Customer	500 days	Yearly Half Yearly Qtrly Monthly Cum	0.60	0.60	0.60		
500 days scheme				10.75							11.25	
Swayamsidha Deposit Scheme			CARE AA+ & BWR FAAA	10.50	11.00	11.00	11.00	11.00	11.00	11.00		
Swayamsidha Deposit Scheme				CARE AA+ & BWR FAAA	10.38	10.88	10.88	10.88	10.88	10.88		
Swayamsidha Deposit Scheme			CARE AA+ & BWR FAAA		10.30	10.80	10.80	10.80	10.80	10.80		
Swayamsidha Deposit Scheme				CARE AA+ & BWR FAAA	10.50	11.00	11.00	11.00	11.00	11.00		
Aashray Deposit Scheme			CARE AA+ & BWR FAAA		ROI (%) p.a				400 days	Yearly Half Yearly Qtrly Monthly Cum	0.65	
400 days				Deposits below Rs 25 lacs	Deposits equal & above Rs 25 lacs	Deposit below Rs 25 lacs (Priv: Cust)	Deposit equal to or above Rs 25 lacs (Priv: Cust)	11.01				
Aashray Deposit Scheme			CARE AA+ & BWR FAAA	10.75	11.00	11.25	11.50	11.76	11.50			
Aashray Deposit Scheme				CARE AA+ & BWR FAAA	10.62	10.87	11.12	11.37	11.37			
Aashray Deposit Scheme			CARE AA+ & BWR FAAA		10.54	10.79	11.04	11.29	11.29			
Aashray Deposit Scheme				CARE AA+ & BWR FAAA	10.75	11.00	11.25	11.50	11.50			
Aashray Deposit Scheme			CARE AA+ & BWR FAAA		Deposits < Rs 1 cr	Deposits >= Rs 1 cr	365 days	Yearly Half Yearly Qtrly Monthly Cum	0.65			
365 days - Exclusively for Trust investors				11.28	11.53							
Aashray Deposit Scheme			CARE AA+ & BWR FAAA	11.00	11.25	11.25	11.25	11.25				
Aashray Deposit Scheme				CARE AA+ & BWR FAAA	10.86	11.10	11.10	11.10	11.10			
Aashray Deposit Scheme			CARE AA+ & BWR FAAA		10.78	11.03	11.03	11.03	11.03			
Aashray Deposit Scheme				CARE AA+ & BWR FAAA	11.00	11.25	11.25	11.25	11.25			
Aashray Deposit Scheme			CARE AA+ & BWR FAAA		ROI (%) p.a	Privilege Customer	36 Months	Yearly Half Yearly Qtrly Monthly Cum	1.30			
36 Months				11.00	11.50							
Aashray Deposit Scheme			CARE AA+ & BWR FAAA	10.70	11.20	11.20	11.20	11.20				
Aashray Deposit Scheme				CARE AA+ & BWR FAAA	10.55	11.05	11.05	11.05	11.05			
Aashray Deposit Scheme			CARE AA+ & BWR FAAA		10.45	10.95	10.95	10.95	10.95			
Aashray Deposit Scheme				CARE AA+ & BWR FAAA	11.00	11.50	11.50	11.50	11.50			
Sundaram BNP Paribas Home Finance			MAA+ / STABLE BY ICRA		12	24	36 - 60	Cum Monthly Qtrly	12	24	36	
Sundaram BNP Paribas Home Finance				10000	0.50	9.25	9.50					9.50
Sundaram BNP Paribas Home Finance			MAA+ / STABLE BY ICRA	Nil	Nil	9.43	9.43	9.43	9.43	9.43		
Sundaram BNP Paribas Home Finance				MAA+ / STABLE BY ICRA	9.25	9.50	9.50	9.50	9.50	9.50		

Govt

Name of the Company	Min Amt	Credit rating	Sr. Citizen	(Interest rate %) (Period in Months)							Int Frequency	Bkg Rates (Period in Months)			
NTPC (wef 21st Sept 2011)	5000/100000	FAAA	Nil		12	24	36					12	24	36	
					7.50	7.75	8.00				Monthly/ Qtrly/Cum	Nil	0.15	0.40	
National Housing Bank (wef 31st Oct 2011)				12	24	36	60					12	24	36	60
(IND , HUF ,SOCIETY & TRUST) Max - Rs 99 lacs	50000	FAAA/TAAA	0.60	9.50	9.50	9.25	9.25				Half Yearly / Cum	Nil	Nil	0.10	0.25
Hudco (wef 1st Nov, 2011)				12	24	36	48	60	72	84		12	24 to 84		
	50000	TAAA & AA+	0.25	9.60	9.70	9.60	9.40	9.30	9.20	9.10	Qtrly / Half Yearly / Yearly	Nil	0.25		
	10000		0.25	9.60	9.70	9.60	9.40	9.30	9.20	9.10	Cum	Nil	0.25		

Requirement for Hudco Appln:

1. For Ind appln = Req'd 1st Holder's Pan and Add proof (Self & JM attested)
2. For Trust appln = All the trustee's photos , self attested pan / add proof
3. Resolution / Trust Deed / Trust Pan card / A letter from trust mentioning they are routing this appln thru JM Financial
4. All the documents should be attested by Bank

Kerala Transport Development Finance (stopped accepting fresh / renewal till further notice)				Int rate % for all appls				Interest Frequency	(Bkg rate upto 1 cr)			(Bkg rate above 1 cr)		
				12 to 36	48 to 60				12	24	36 to 60	12	24	36 to 60
Accepting Fresh & No bkg for renewal (Addl Int of 0.25% for Rs 25 lacs & above)	10000		0.25	10.25	10.00			Monthly / Qtrly / Money Multiplier	0.20	0.40	0.80	0.40	0.60	1.00
TAMILNADU POWER				12	24	36	48 / 60		12	24	36 to 60			
	20000 / 10000		0.25 / 0.50	9.25	9.50	10.00	10.00	Monthly /Qtrly / Ann /Cum	Nil	Nil	0.05			

BONDS

Bonds	Interest Rate%	Int Frequency	Term	Min Amt	Sub-Brokerage
REC-54EC	6.00%	Annually	3 Yrs	10000	0.05
NHAI -54EC	6.00%	Annually	3 Yrs	10000	0.05
8% TAXABLE BONDS					
ICICI, HDFC, Axis & SBI	8.00%	Half Yearly /Cum	6 yrs	10000	0.70
NHB Suvridhi Tax Saving (Sec 80 C)	9.25%	Half Yearly	5 yrs	10000	0.25