

Fixed Deposit Companies(June'15)

Company Name Period	Rating	Rate of Interest (%)								Minimum Amount	Remarks
		6M	1yr	18M	2yr	3yr	4yr	5yr	6-7Yr		
Ansai Housing & Construction Ltd.	IND tA-	10.50	11.75	-	12.00	12.25	-	-	-	20000/-	-
Bajaj Finance Ltd.(For < Rs. 10 Lac)	FAAA by Crisil, MAAA by ICRA	-	9.10	9.20	9.25	9.25	9.25	9.25	-	Location Wise	0.25% extra for Sr. Citizen upto Rs. 1 Cr. And 0.10% extra for existing customer upto Rs.1 Cr.
Bajaj Finance Ltd. (For Rs. 10 Lac & above) for upto Rs. 5 Cr. For Individual & upto Rs. 1 Cr. For Non Individual (Huf, Trust, Corp.)		-	9.10	9.20	9.25	9.25	9.25	9.25	-	Location Wise	0.25% extra for Sr. Citizen upto Rs. 1 Cr. And 0.10% extra for existing customer upto Rs.1 Cr.
Bajaj Finance Ltd.(For above Rs. 1 Crore) for Non Individual (huf, Trust, Corporates)		-	9.10	9.20	9.25	9.25	9.25	9.25	-	Location Wise	-
Cent Bank Home Finance Ltd. upto Rs. 1 Crore	FA by Crisil	-	9.25	9.25	9.25	9.25	9.25	9.25	9.25	Cum-5000/- Non Cum-10000/-	0.25% extra for Sr. Citizen, No Brokerage for Staff member of CBHFL
DHFL- Dewan Housing Finance	CARE AAA, BWR FAAA	40M=9.60%								2000/-	0.25% Extra for sr citizen,widow, Existing DHFL home borrowers & DHFL mortgage & SME loan customers, 0.25% extra on 50lac & above
DHFL- Dewan Housing Finance (For Trust only)		13M=9.50% (For Trust Only)								50000/-	0.25% extra for Deposit 50 Lac and above
DHFL- Dewan Housing Finance		14M=9.50%								10000/-	0.25% Extra for sr citizen,widow, Existing DHFL home borrowers & DHFL mortgage & SME loan customers, 0.25% extra for Deposit =>50lac
DHFL- Dewan Housing Finance (For Women only)		18M=9.60% (For Women Only)								10000/-	
DHFL- Dewan Housing (Aashray)		-	9.25	-	9.50	9.50	9.50	9.50	9.50	10000/-	
DHFL-Double Money Plan (For < Rs. 50 Lac)		89 Month								10000/-	-
DHFL-Double Money Plan (For Rs. 50 Lac & above)		87 Month								10000/-	-
Gruh Finance Ltd	FAAA by Crisil, MAAA by ICRA	-	8.75	-	8.75	8.50	8.50	8.50	8.50	1000/-	84-120M=ROI: 8.50%, 0.25% extra for Sr. Citizen
Gruh Finance Ltd (For Trust)	-	9.00	-	9.00	8.75	8.75	8.75	8.75	8.75	1000/-	84-120M=ROI: 8.75%,
HDFC Premium Deposit (upto Rs. 2 Cr.) for Individual	CRISIL- FAAA, ICRA-MAAA	15M=9.00		30M=9.00		22M=9.05		44M=9.05		20000/-	0.25% extra for Sr. Citizen
HDFC Ltd-Regular (For upto Rs. 2 Cr.)-for Individual		-	8.90	-	8.90	8.90	8.90	8.90	-	20000/-	0.25% extra for Sr. Citizen
HDFC Premium Deposit (upto Rs. 2 Cr.) for Trust & Institution		15M=8.90		30M=8.90		22M=8.95		44M=8.95		20000/-	0.25% extra for Sr. Citizen
HDFC Ltd-Regular (For upto Rs. 2 Cr.)-for Trust & Institution		-	8.80	-	8.80	8.80	8.80	8.80	-	20000/-	0.25% extra for Sr. Citizen
HDFC Ltd Double Money Plan		98 Month (For Regular)=8.85%, 96 Month(For Sr Citizen)=9.05%								20000/-	-
HDFC Smart Deposit for Corporates (Upto Rs. 1 Crore)	31 to 90 Days=8.00		91 to180 Days=8.40		181 D< 12 Month=8.50		12<=18 Months=8.90		500000/-	-	
HDFC Smart Deposit for Corporates (For > Rs. 1 Crore upto Rs. 5 Crore)	31 to 90 Days=8.00		91 to180 Days=8.40		181 D< 12 Month=8.50		12<=18 Months=8.90		500000/-	-	
HDFC Smart Deposit for Corporates (For > Rs. 5 Crore upto Rs. 20 Crore)	31 to 90 Days=8.00		91 to180 Days=8.40		181 D< 12 Month=8.50		12<=18 Months=8.90		500000/-	-	
HUDCO Ltd.(Ind./Huf)	FITC: "TAAA", CARE: "AA+"	-	9.15	-	9.00	9.00	8.75	8.75	8.50	10000/-	0.25% extra for Sr. Citizen
HUDCO Ltd. (Co./Trust/Society)		-	9.00	-	8.85	8.85	8.75	8.75	8.50	10000/-	-
J K Tyre & Industries Ltd.	IND tA+	-	9.00	-	9.25	9.50	-	-	-	25000/-	0.50% add. interest to sr. citizen , employees, shareholders and person investing Rs. 5 lacs and above - max. 0.50%
J K Lakshmi Cement Ltd.	CARE AA+	-	9.00	-	9.25	9.50	-	-	-	25000/-	-
Kerala Trans Develop Finance Corp Ltd (<25 Lac)-Only Fresh	Kerala Govt.	-	10.00	-	10.00	10.00	9.75	9.75	-	10000/-	0.25% extra for Sr. Citizen, No Brokerage on renewal
Kerala Trans Develop Finance Corp Ltd (=>25lac)-Only Fresh		-	10.25	-	10.25	10.25	10.00	10.00	-	10000/-	0.25% extra for Sr. Citizen, No Brokerage on renewal

Kerala Trans Develop Finance Corp Ltd (=>50 lac)-Only Fresh		-	10.25	-	10.25	10.25	10.00	10.00	-	10000/-	0.25% extra for Sr. Citizen, No Brokerage on renewal
LIC Housing Finance Ltd. (For < Rs. 10 Lac)	CRISIL: "FAAA"	-	8.60	8.60	8.70	8.75	-	9.00	-	10000/-	0.25% extra for Sr. Citizen if App >50000/- & 0.10 % if App upto50000/-
LIC Housing Finance Ltd. (For Rs. 10 Lac & above) upto Rs. 5 Crore		-	8.60	8.60	8.70	8.75	-	9.00	-	10000/-	0.25% extra for Sr. Citizen if App >50000/- & 0.10 % if App upto50000/-
M&M Financial services Ltd for below 1 Crore only	CRISIL- FAAA	-	9.00	9.25	9.25	9.25	9.25	9.25	-	10000/-	0.25% extra for Sr. Citizen, No commision on application of Mahindra's employee
National Housing Bank (Sunidhi)-Only Fresh	CRISIL: FAAA ; FITC: 'TAAA'	-	8.25	-	8.25	8.50	-	8.50	-	50000/-	0.60% extra for Sr. Citizen, No Brokerage on renewal
National Housing Bank (Suvridhi)-Tax Saving Scheme-Only Fresh		-	-	-	-	-	-	8.50	-	10000/-	0.60% extra for Sr. Citizen, Maximum Amount-100000/-, No Brokerage on renewal
Omaxe Ltd.	CARE "BBB"	-	11.50	-	12.00	12.50	-	-	-	50000/-	-
Prism Cement Ltd.	IND tA	-	9.75	-	9.75	-	-	-	-	10000/-	-
PNB Housing Finance Ltd. (For Upto Rs. 5 Crore)	CRISIL- FAAA	-	9.15	-	9.15	9.15	9.15	9.15	9.15	20000/-	Scheme for 120 M=ROI: 9.15% , 0.25% extra for Sr. Citizen upto Rs.1 Crore
Shriram Transport Finance-Unnati Scheme	CRISIL FAA+; ICRA MAA+	-	9.00	-	9.25	9.50	9.50	9.50	-	Cum-5000/- Non Cum-10000/-	-
Shriram City Union-Siddhi Scheme	CARE AA+	-	9.00	-	9.25	9.50	9.50	9.50	-	Cum-5000/- Non Cum-10000/-	-
SRS Ltd.	FA- by CRISIL	-	12.00	-	12.25	12.50	-	-	-	30000/-	-

Capital Gain Bonds (54EC)

REC			ROI-6% p.a., Minimum Amount-10000, 3Yrs Lockin Period			
NHAI			ROI-6% p.a., Minimum Amount-10000, 3Yrs Lockin Period			
Govt. of India Saving Bond-8% (Taxable)						
HDFC			Minimum Amount -1000			

* Interest structure may be revised by company from time to time. Please confirm Interest rates before submitting the application.