



Rate Of Interest - Fixed Income (February 2012)

Notes:-

ROI structure may revise without prior notice. Its advisable to consult Branch before deposit of application.

RATE LIST - GOVT. COMPANIES / PSUs/SUBSIDIARIES

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST						REMARKS	
			12	24	36	48	60	72		84
Canfin Homes Ltd.	ICRA (MAA+)	5000*1000	9.75	9.75	9.50	8.50	8.50	8.50	8.50	0.50 % extra for Sr. Citizen
Deutsche Postbank Home Finance Limited	"MAA+" ICRA	20000	7.75	8.25	8.75	8.75	8.75			(0.25% extra for Senior Citizens) (Required Approval above 20 Lacs)
Hudco (Ind/Trust)	CRISIL "FAA" ICRA "MAA"	10000*1000	9.60	9.70	9.60	9.40	9.30	9.20	9.10	0.25% extra for Senior Citizens(60yrs). Required Approval above 25 Lacs. Interest Compounded Quarterly. Non-cum Min 50000*5000
National Housing Bank (Sunidhi)	CRISIL "FAAA"	50000*10000	9.50	9.50	9.25		9.25			0.60% for Sr. Citizens, Max Agg not exceed 1 Crore per depositor.
Nhb Suvridhi (Tax Saving) (ind/huf only)	CRISIL "FAAA"	10000*10000					9.25			0.60% Senior Citizens, Max limit upto 1 Lac in a fin. Year. Approval Required
Pnb Housing	CRISIL "FAA+"	10000	9.50	9.50	9.75	9.75	9.75	9.25	9.25	(0.50% Senior Citizens). Approval require 1 Crore & above in 5-7 yrs
Sidbi (Individuals & Huf) (Trust)	"AAA" CARE	10000*1000	(12 to 13) 9.50		(14 to 36) 9.25		(37 to 60) 9.00			(0.50% Senior Citizens)

RATE LIST- NBFC'S /HOUSING FINANCE COMPANIES

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST						REMARKS	
			12	24	36	48	60	72		84
Exim Bank (Upto 1 Crore)	CRISIL "FAAA" ICRA "MAAA"	10000*1000	9.25	9.25	9.25	9.00	9.00			0.50% for sr.citizen, Required Approval above 50 Lacs. For Corporate or Trust ROI quoted separately & above 1 Cr in Retail ind.).
First Leasing - (Yrly Option)	CARE "AA+"	5000	9.00							
ICICI Home Finance	MAAA	Annual-10000 Qtrly-20000 Monthly-40000	8.25	8.75	8.75	8.75	8.50			Upto Rs. 1 Cr (0.25% for sr citizen)
Lic Housing Finance	CRISIL "FAAA"	10000*1000	9.00	9.25	9.50		9.50	18M-9.00		For Sr. Citizen amt upto 50,000 - 0.10% & amt 51,000 - 0.25% extra. Required Approval above 5 Crore.
Gruh Finance (Ind & Trust)	FAA+ (CRISIL) MAA+ (ICRA)	1000	9.50	9.75	10.00	10.00	10.00	10.00	10.00	(Ind. Dept Min.1000) (Mthly =20,000, Qtrly & Annual = 2000) (0.25% for sr citizen & Trust)
Sundaram Home Finance (Regular)	MAA+	10000*1000	9.25	9.50	9.50	9.50	9.50			0.50 % for sr citizen (60yrs)
Tamilnadu Power Finance		10000*1	9.25	9.50	10.00	10.00	10.00			Cheque/ DD payable at Chennai
Tamilnadu Power Finance (Sr. Citizen Age 58)		10000*1	9.50	9.75	10.50	10.50	10.50			Cheque/ DD payable at Chennai
PERIOD			12M	15M	20M	35M	45M	60M		
ICICI Home Finance (Special)	FAAA		8.50	8.60	9.00	9.25	8.75	8.50		Upto Rs. 1 Cr (0.25% for sr citizen)
PERIOD			18M	30M	42M					
Gruh Finance Silver Jubilee	FAA+ (CRISIL) MAA+ (ICRA)	1000	9.50	9.50	9.75					0.25% for sr citizen & Trust



BONDS

Capital Gain Bonds: (Tax Saving u/s 54EC)

NHAI – National Highway Authority of India

Minimum Amount	Rs. 10000
Minimum Bond	1 (one) Bond
Period	3 years (lock in). No TDS
Rate of interest	6.00% p.a.
Rating AAA/Stable	

REC – (Rural Electrification Corporation Ltd)

Minimum Amount	Rs. 10000
Minimum Bond	1 (one) Bond
Period	3 years (lock in)
Rate of interest	6.00% p.a.
Rating AAA/Stable	

Govt. of India Saving Bonds - 8% Taxable) in (SBI* / PNB / ICICI / IDBI / HDFC / AXIS)

Rate of Interest	8%
Minimum Amount	1000 * 1000
Charitable Trust TAX exemption certificate require for NON deduction of TAX, Every Year Require	
* Only Selected centers	