



## Rate Of Interest - Fixed Income (February 2012)

Notes:-

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

### FOCUSED FIXED DEPOSITS SCHEMES

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
Birla Power Solutions Ltd		10000*1000	-	10.50	11.00	11.50	0.50% Extra only for Shareholder, 0.25% extra for amount to or above 1 Lakh, Interest Compounded Half Yearly Post dated Interest cheques for each F/Y will be sent in advance
Ind Swift Ltd		10000*1000	-	11.00	11.50	12.00	0.50% p.a for Employee / Sr.Citizens (60 yrs). Interest Compounded Quarterly, Post Dated Principal and Interest Cheque of each F/Y will be issued in advance
Jaiprakash Associates Ltd		20000*1000	11.50	11.75	12.25	12.50	Max. Amt. per investor for six mts duration - Rs. 10 Lakh, Interest Compounded Mnthly, Post Dated Interest Cheque of each F/Y will be issued in advance
Jaypee Infratech Ltd.		20000*1000	11.50	11.75	12.25	12.50	Maximum Amt. per investor for six mts duration - Rs. 10 Lakh Interest Compounded Monthly, Post Dated Interest Cheque of each F/Y will be issued in advance
Jindal Cotex Ltd.		25000*1000	-	12.00	12.25	12.50	<b>Interest compounded on quarterly basis. Pan Mandatory</b>
Kores India Ltd.		Cum 10000*5000 Qty 25000*5000	-	10.50	11.00	11.50	Interest compounded on quarterly basis. 0.25% p.a. extra for Senior Citizens (Age 60 years and above). Pan Mandatory
Neesa Leisure Limited		25000*1000	11.50	11.75	12.25	12.50	Interest Compounded Quarterly, Post Dated Principal Cheque will be issued in advance
Pratibha Shipping		10000*1000	-	11.00	11.50	12.00	0.25% p.a for Sr.Citizen, Employee & single deposit Rs 100000 and above. If Investor falling more than one category will be get only 0.25%. Interest Compounded Quarterly
Surya Roshni Ltd.		Cum-10000*1000 Non cum-30000	-	10.50	11.50	12.00	Interest Compounded Yearly
United Spirits	ICRA "MA-"	25000*1000	-	11.00	11.50	-	Interest Compounded Quarterly Post dated Interest cheques for each F/Y will be sent in advance
Valecha Engineering Ltd		10000*1000	-	10.00	10.50	11.00	0.25% extra for above 1 lac in a single application. 0.50 % extra for Sr. citizen, Employee & Share holder (Min. 100 share)

### OTHER FIXED DEPOSITS SCHEMES

Ansal Housing & Construction		10000*1000	10.00	11.00	11.00	11.50	Interest Compounded Monthly Post dated Interest cheques for each F/Y will be sent in advance
Ansal Properties & Infrastructure Ltd		Cum-50000*1000 Non-Cum 100000	-	12.00	12.25	12.50	
Alembic Ltd.	CRISIL "P1+"	50000*10000	-	9.50	9.00	9.00	0.25 % extra on deposits of Rs. 5 Lacs & Above
Apollo Hosp. Ent. Ltd.	CRISIL "FAA+"	25000*1000	-	9.00	9.25	9.50	
Avon Corporation Ltd		5000*1000	-	11.00	11.50	12.00	0.50% extra for Sr.Citizen/Employees/Sh.holders (No Minimum limit) Interest Compounded Quarterly
Birla Cotsyn (India) Ltd		10000*1000	-	10.50	11.00	11.50	0.25% extra for 1 lac and above in a single application.
Bombay Swadeshi Stores Ltd.		10000-Half/Cum 20000-mthly	-	11.00	11.50	12.00	0.50% p.a for Sr. Citizen and Share holder
Ceat Ltd		25000*1000	-	9.50	10.00	10.50	0.25% p.a for Sr.Citizen, Shareholders & Employees
D.S Kulkarni Developer Ltd.		25000*1000	-	10.50	11.00	11.50	0.50% ROI extra for opting ECS option in interest payable + 0.50% ROI extra For Preferred Depositors (like Shareholders, Flat holders, Employees of Dsk Group, Senior Citizen (above 60 years), Armed Forces Personnel and Person investing Rs.5 lac and above in single application)
Damodar Threads Ltd.		5000*1000	-	11.00	11.50	12.00	

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
Darcl Logistics		5000*1000	10.00	11.00	11.00	11.00	0.50% p.a for Sr. Citizen(60Yrs) & 0.75% p.a. for Share holder, min 1 Share Monthly Interest min 50000*10000
Dcm Shriram Consolidated Ltd		10000	-	-	-	8.50	0.25% p.a for Shareholders
Deepak Nitrite Ltd		20000*1000	-	9.25	9.00	9.00	0.25% p.a for Sr. Citizen & Shareholders. Compounded Half Yearly
Fenner India Ltd	CRISIL "FAA-"	20000*5000	-	8.00	8.25	8.50	
Force Motor		12&24M-10000*5000 36M-25000*5000	-	9.00	10.00	11.00	Single deposit of Rs.5 lacs & above required prior approval from the company for Monthly or Quarterly interest payment, interest compounded half yearly
Gabriel India Ltd		10000*1000	-	9.00	9.50	10.00	
Gati Ltd.		21000*1000	-	10.00	10.50	11.00	0.50% p.a for Shareholders, Employee of company
Godrej Boyce & Manufact. Ltd.		15000*1000	-	-	-	10.00	0.25% p.a for Employees, Retired Employees, Spouses of Deceased Employees/Retired Employees.
Godrej Boyce & Manufact. Ltd.		101000*1000	-	-	-	10.00	0.25% p.a for Employees, Retired Employees, Spouses of Deceased Employees/Retired Employees.
Gujarat Apollo Equipment		200000	-	9.00	9.50	10.00	
Helios & Matheson		25000*1000	-	12.00	12.00	12.00	
Ion Exchange (India) Ltd		25000	-	7.00	7.50	8.00	
Jagsonpal Pharma	MA	12&24M-10000 36M-5000*1000	-	10.00	10.00	10.00	Cum Interest Compounded Quarterly Non-Cum interest payable Mthly/Qtrly
Jindal Stainless Steel Ltd		21000*1000	-	8.75	9.00	9.25	0.25% extra for Sr.Citizen(60yrs)/Employees/Sh.holders (500 Share)
J K Corp.(Jk Lakshmi Cement Ltd)		20000*1000	-	8.00	8.50	8.50	Only Cumulative Scheme
J K Industries (Jk Tyre & Ind. Ltd)		20000*5000	-	9.00	9.25	9.50	0.50% p.a for Sr.Citizens (60yrs), Shareholder & Employee, amount to or above 5 Lacs.
J K Paper Ltd.		10000*1000	-	8.50	9.00	9.50	
Mahindra & Mahindra Ltd		25000*1000	-	8.50	-	9.75	
Mukand Ltd		25000*1000. Qtly 50000	-	9.00	9.50	11.00	0.25% p.a. additional for Share Holders Interest Compounded Monthly
Ocl India Ltd.		25000*1000	-	9.25	9.00	9.00	
Parsvnath Developers Ltd		15000*1000	10.00	11.50	11.75	12.00	0.50% p.a for Sr.Citizen(Age-65) / Emp & Sh. Holder. Min 100 shares Interest Compounded Quarterly
Pae Limited (Only Non Cum Inst Pay Qtly)		10000*1000	-	10.00	10.50	11.00	0.25% p.a for Sr.Citizens (60yrs), Shareholder (Min 1 Share) & Employee.
Prism Cement Limited		10000	-	10.25	10.25	10.25	Interest Compounded Quarterly
Pudumjee Pulp (Fresh only from Mumbai & Pune)		25000*1000	-	9.00	9.50	10.50	ECS Compulsory
Sejal Glass		10000*1000	-	11.50	11.75	12.00	0.50% for Sr. Citizen(60 yrs), Sh. Holder, Employees, Defence / Para-Military Personnel, Ex- Servicemen, Ph. Handicaped. Min. No. of Share 500
Supreme Petrochem		12-10000, 24&36-5000	-	9.50	9.50	9.75	0.25% for Sh. Holder(100)/Sr. Citizen(60yrs). If Investor in both category will get only 0.25%
Talbro Automotive Components Ltd		10000*1000	-	10.00	11.00	12.00	Interest Compounded Quarterly
UB Holdings Ltd		25000*1000	-	-	11.50	11.75	0.25% for Sr. citizen if deposit 1 Lacs and Above. Additional Amount Accpeted for renewal. Interest Compounded Quarterly Post dated Interest cheques for each F/Y will be sent in advance
Zenith Birla (India) Ltd.		10000*1000		10.50	11.00	11.50	0.25% extra for above 1 lac in a single application. Interest compounded half yearly
<b>FRESH DEPOSIT ACCEPTED ONLY FROM SHAREHOLDER'S</b>							
Aplab Ltd			-	10.00	10.50	11.00	

COMPANY	RATING	Min. Deposit Amount	INTEREST RATE				REMARKS
			6	12	24	36	
TV18 Broadcast Ltd	ICRA "MA-"	10000*1000	Non Cum=9	11.50	11.50	11.50	0.50% p.a for Sr.Citizen & Employee Network 18 group
TV18 Broadcast Ltd (Trust deposit 25 Lacs and above)	ICRA "MA-"	2500000*1000	Non Cum=9	11.50	11.50	11.50	
<b>ONLY RENEWALS</b>							
Abt Ltd.		10000*1000	-	10.00	10.50	11.00	Only Principal Amount
Aegis Logistics		25000	-	9.00	10.00	10.50	
Amrit Corp. Ltd. (Amrit Banaspati Ltd )		5000*1000	-	9.50	10.00	10.50	0.50% p.a for Sr. Citizen & Shareholders, min 100 shares
Aplab Ltd			-	10.00	10.50	11.00	
The Bombay Dyeing & Manuf. Co. Ltd.		20000*5000	-	-	-	10.50	0.50% p.a for Sr.Citizen, Employees & Shareholders(Min 1 Share)
Bharat Bijlee Ltd		10000*1000	-	9.00	9.50	10.00	
Borax Morarji Ltd			-	9.50	-	10.50	
Choksi Imaging Limited		10000	-	-	10.00	11.00	
Excel Industries			-	-	9.50	10.00	
Food & Inns Ltd		10000	-	11.00	11.50	12.00	
Ind Swift Lab Ltd.		10000*1000	-	11.00	11.50	12.00	0.50% p.a for Employee / Sr.Citizens (60 yrs), Interest Compounded Quarterly, Post Dated Principal and Interest Cheque of each F/Y will be issued in advance
J B Chemicals Ltd			-	8.00	9.00	10.00	
Jagatjit Industries Ltd	ICRA - "MA-"	50000*1000	-	10.50	11.00	11.50	Additional Cheque Accepted
Jct Ltd		10000*1000	-	11.00	11.50	12.00	Accepted from Individuals, HUFs & Minors (in the name of Guardian)
Jmc Project (India) Ltd.		10000*1000	-	9.00	9.50	10.00	0.50% Extra -Sr.Citizens
Lyka Labs Ltd		5000*1000	10.00	10.50	11.00	12.00	
Milk Food Ltd.	ICRA - "MB+"	10000	10.00	10.50	11.00	11.50	
Mukund Engineering		10000*1000	-	9.25	9.75	11.50	Only Principal Amount. 0.25% for Share Holder
Sayaji Ltd.			-	9.00	10.00	11.00	
Supreme Industries		10000	-	8.25	8.50	8.75	
Supreme Industries		10000		8.50	8.75	9.00	Shareholders, Employee & Sr. Citizen
TV18 Broadcast Ltd	ICRA "MA-"	10000*1000	Non Cum=9	11.50	11.50	11.50	0.50% p.a for Sr.Citizen & Employee Network 18 group
TV18 Broadcast Ltd (Trust deposit 25 Lacs and above)	ICRA "MA-"	2500000*1000	Non Cum=9	11.50	11.50	11.50	
Transpek India Ltd		1Yrs-15000*1000 2Yrs-10000*1000 3Yrs-5000*1000	-	9.50	9.75	10.00	0.50% p.a for Sr.Citizens/Sh.holder/Employee. 1% p.a for Widow(s) of Employee(s)
Vadilal Industries		5000*1000	-	10.00	10.00	10.50	1% extra for Shareholders