

FINANCE COMPANIES

Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)						
Dewan Housing Finance Ltd (All the scheme except small saving saving, addl interest of 0.40 will be paid to Sr Citizen & Share Holder				Non Cumulative Scheme / Intrest Payable & Deposits Below `50 Lacs						
Privilege Customers: Senior Citizens above 60 yrs, DHFL Shareholders, DHFL Home Loan Customers, Armed Forces Personnel & Widows)	20,000	0.40	AAA	12	24	36	48-120		Frequency	
				9.10	9.35	9.35	9.20		Monthly	
	10,000				9.20	9.40	9.40	9.25		Quarterly
					9.30	9.55	9.55	9.40		Half Yearly
					9.50	9.75	9.75	9.60		Yearly
					Non Cumulative Scheme / Interest Payable & Deposits Equal to & Above `50 Lacs					
	20,000				12	24	36	48-120		Frequency
					9.30	9.55	9.55	9.45		Monthly
	10,000				9.40	9.65	9.65	9.50		Quarterly
					9.50	9.75	9.75	9.60		Half Yearly
				9.75	10.00	10.00	9.85		Yearly	
				Cumulative & Certificate Scheme Interest Payable for Deposits Below `50 lacs						
2,000/ 10,000				12	24	36	48-120		Frequency	
				9.50	9.75	9.75	9.60		Cum	
2,000/ 10,000				Cumulative & Certificate Scheme Interest Payable for Deposits Equal to & Above `50 lacs						
				12	24	36	48-120		Frequency	
				9.75	10.00	10.00	9.85		Cum	
Swayamsidha Deposit Scheme	10,000			Deposits < `50 lacs	Deposits equal > = `50 lacs	—	—	—	Frequency	
18 months (exclusive for Women)				9.80	10.05				Yearly	
				9.55	9.8				Half Yearly	
				9.45	9.70				Quarterly	
				9.40	9.6				Monthly	
				9.80	10.05				Cum	
				ROI (%) p.a						
Aashray Deposit Plus Scheme	10000			Deposits < `50 lacs	Deposits equal > = `50 lacs	—	—	—	Frequency	
14 months Scheme				9.75	10.00				Yearly	
				9.55	9.75				Half Yearly	
				9.40	9.65				Quarterly	
				9.35	9.55				Monthly	
				9.75	10.00				Cum	
Aashray Deposit Plus Scheme	50,000			Deposits < `50 Lacs	Deposits > = `50 Lacs	—	—	—	Frequency	
13 months - Exclusively for Trust investors				9.75	10.20				Yearly	
				9.55	9.95				Half Yearly	
				9.40	9.85				Quarterly	
				9.35	9.75				Monthly	
				9.75	10.20				Cum	
Aashray Deposit Plus Scheme	2,000			Deposits < `50 Lacs	Deposits > = `50 Lacs	—	—	—	Frequency	
40 months				9.85	10.10				Yearly	
				9.60	9.85				Half Yearly	
				9.50	9.75				Quarterly	
				9.45	9.65				Monthly	
				9.85	10.10				Cum	
DHFL (Double My Money)	10,000			Deposits < `50 lacs	Deposits > = `50 lacs	Deposit < `50 lacs (Priv: Cust)	Deposit > = `50 lacs (Priv: Cust)			
				88 Months	86 Months	85 Months	83 Months			
				9.75	10.00	10.15	10.40			
Bajaj Finance (Finserv)	1,50,000/10,00,00/ 50,000	0.25	FAAA	12	15	24	36	48-60	Frequency	
				9.25	9.75	9.40	9.65	9.25	Cum	
				8.90	9.30	9.05	9.20	8.90	Monthly	
				8.95	9.40	9.05	9.30	8.95	Quarterly	
				9.05	9.40	9.15	9.30	9.05	Half Yearly	
				9.25	9.75	9.40	9.65	9.25	Ann	
Sundaram BNP Paribas Home Finance	10,000	0.50	MAA+ / STABLE BY ICRA	12	24	36 - 60			Frequency	
				9.25	9.50	9.50			Cum	
				Nil	Nil	9.43			Monthly	
				9.25	9.50	9.50			Quarterly	

GOVERNMENT COMPANIES & BONDS

Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)							
National Housing Bank	50000	0.60	FAAA/TAAA	12	24	36	60				Frequency
(INDIVIDUAL , HUF ,SOCIETY & TRUST) Max - ` 99 lacs (No brokerage for renewal)				8.25	8.25	8.50	8.50	—	—	—	Half Yearly/Cum
Housing & Urban Development Corporation Ltd	50,000 10,000	0.25	TAAA & AA+	12	24	36	48	60	72	84	Frequency
				9.15	9.00	9.00	8.75	8.75	8.50	8.50	Quarterly/Half Yearly Cum
				9.15	9.00	9.00	8.75	8.75	8.50	8.50	
Kerala Transport Development Finance	10,000	0.25	Nil	Interest rate % for all applications < `25 lac						Frequency	
Accepting Fresh & No brokerage for renewal				12 to 36	48 to 60						
				10.00	9.75	—	—	—	—	—	
	10,000	0.25	Nil	Interest rate % for all applications => `25 lac						Frequency	
				12 to 36	48 to 60						
				10.25	10.00	—	—	—	—	—	
	10,000	0.25	Nil	Interest rate % for all applications => `50 lac						Frequency	
				12 to 36	48 to 60						
				10.25	10.00	—	—	—	—	—	

BONDS

Bonds	Interest Rate%	Frequency	Term	Minimum Amount
REC-54EC	6.00%	Ann	3 Yrs	10,000
NHAI -54EC	6.00%	Ann	3 Yrs	10,000
8% TAXABLE BONDS				
ICICI, HDFC, Axis & SBI	8.00%	Half Yearly/Cum	6 yrs	10,000
NHB Suvridhi Tax Saving (Sec 80 C)(Addl ROI - 0.60 for Sr Citizen)	8.50%	Half Yearly	5 yrs	10,000 (multiples of 10,000)

HDFC INDIVIDUAL & TRUST DEPOSITS					
Period (Months)	Rate Of Interest				
	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option
12 - 23	8.90%	8.95%	9.05%	-	9.25%
24 - 35	8.90%	8.95%	9.05%	9.25%	9.25%
36 - 47	8.95%	9.00%	9.10%	9.30%	9.30%
48-59	8.95%	9.00%	9.10%	9.30%	9.30%
60	8.95%	9.00%	9.10%	9.30%	9.30%
Minimum Amount (Rs.)	40,000	20,000	20,000	20,000	20,000

HDFC PREMIUM DEPOSITS					
Period (Months)	Rate Of Interest				
	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option
15	9.00%	9.05%	9.15%	-	9.35%
22	9.05%	9.10%	9.20%	9.40%	9.40%
30	9.00%	9.05%	9.15%	9.35%	9.35%
44	9.05%	9.10%	9.20%	9.40%	9.40%
Minimum Amount (Rs.)	40,000	20,000	20,000	20,000	20,000

Additional Interest Rate for Senior Citizens (60 years and above) - 0.25% (for deposits upto Rupees 1 crore)

HDFC DOUBLE MONEY PLAN		
	Period (Months)	Interest rate
Regular	95	9.15%
Senior Citizens	93	9.35%