

## DEWAN HOUSING FINANCE CORP. LTD - FD schemes

### Deposit Rates:

Period in Months	Interest Rate (%p.a.)								
	Aashray Deposit Plus	Min. Amt	Mthly	Min. Amt	Qtrly	Min. Amt	Half Yrly	Min. Amt	Yrly
12	Rs. 20,000	Rs. 10,000	8.85	8.95	Rs. 10,000	Rs. 10,000	9.05	Rs. 10,000	9.25
14			9.10	9.15			9.30		9.50
24			9.10	9.15			9.30		9.50
36			9.10	9.15			9.30		9.50
40			9.20	9.25			9.40		9.60
48			9.10	9.15			9.30		9.50
60			9.10	9.15			9.30		9.50
72			9.10	9.15			9.30		9.50
84			9.10	9.15			9.30		9.50
96			9.10	9.15			9.30		9.50
108			9.10	9.15			9.30		9.50
120			9.10	9.15			9.30		9.50
<b>Swayam Sidha Deposit</b>									
18	Rs. 20,000	9.20	Rs. 10,000	9.25	Rs. 10,000	9.40	Rs. 10,000	9.60	
<b>DOUBLE MY MONEY</b>									
89		NA		NA		NA	Rs. 10,000	9.50	

\*0.25% additional interest for Deposits from Privilege Customers; 0.25% additional interest for single deposit of Rs. 50 Lakhs and above

**Rating: CARE - AAA FD, Brickworks - FAAA**

### About Company:

Dewan Housing Finance Ltd (DHFL) is the second housing finance company to be set up in the private sector in India. DHFL commenced its operation in August 1984. Its loan portfolio has since grown to Rs.14,111.27 crore on March 31, 2011. DHFL has 101 branches, 72 services centres, 24 camps, six zonal offices and 11 regional processing offices.

DHFL's deposit portfolio has reached Rs 557 crore as on March 31, 2011 with a customer base of 44,000. CARE and Brickworks have reaffirmed their CARE 'AA+' and BWR FAAA rating, respectively, for DHFL's deposits. This rating represents highest safety, attractive returns and impeccable service standards as regards timely repayment of principal and interest.

### Financials (Standalone) :

(in Rs. Crores)

	31 <sup>st</sup> March, 2014	31 <sup>st</sup> March, 2013
Total Income	4,969.68	4,078.94
Profit After Tax	529.00	451.85

### Fixed Deposit Accepted Under Exemption of Income Tax Act vide Section II (5) (vii)

Who Can Invest	Resident Individuals	Corporate	Trust	NRI
	Yes	Yes	Yes	Yes

Crossed A/C payee Cheques/DD should be payable to "Dewan Housing Finance Corporation Ltd".

**Mahindra Finance MAHINDRA & MAHINDRA FINANCIAL SERV. LTD - FD schemes**

**Deposit Rates:**

Period in Months	Interest Rate (%p.a.)						Cumulative Deposit Scheme
	Min. Amt	Quarterly	Min. Amt	Half Yearly	Min. Amt	Yearly	Cumulative Yield (%) p.a.
12	Rs. 50,000	8.40	Rs. 25,000	8.50	Rs. 10,000	9.00	9.00
18		-		-		9.25	9.53
24		9.15		9.25		9.25	9.68
36		9.15		9.25		9.25	10.13
48		8.90		9.00		9.25	10.61
60		8.90		9.00		9.25	11.13

\*0.25% additional interest for Senior citizens

**Rating: FAAA by CRISIL**

**About Company:**

Mahindra and Mahindra Financial Services Limited is one of India's leading non-banking finance companies. Through a vast network of branches, they provide personalised finance for the widest range of utility vehicles, tractors and cars, focusing on the rural and semi-urban sector.

Their unique business model is socially inclusive as they help customers who are at the bottom of the income or social pyramids to grow by providing them loans based on their future earning capacities. Currently provide employment to over 8700 people who belong to the areas in which they serve, ensuring that employees truly understand their customers.

**Financials (Standalone) :**

**(in Rs. Crores)**

	31 <sup>st</sup> March, 2014	31 <sup>st</sup> March, 2013
Total Income from Operations	5,275.23	4,094.99
Net Profit After Tax	964.77	928.91

Who Can Invest	Resident Individuals	Corporate	Trust	NRI
	Yes	Yes	Yes	Yes

Crossed A/C payee Cheques/DD should be payable to "MMFSL - Fixed Deposit" payable at all Banking Locations.



*Gets you going*

## SHRIRAM TRANSPORT FIN. COMPANY LIMITED - FD schemes

### Deposit Rates:

Period in Months	Interest Rate (%p.a.)							Cumulative Deposit Scheme	
	Min. Amt	Monthly	Min. Amt	Quarterly	Min. Amt	Half Yearly	Min. Amt	Yearly	Cumulative Yield (%) p.a.
12	Rs. 25,000	8.65	Rs. 25,000	8.71	Rs. 25,000	8.81	Rs. 25,000	9.00	9.00
24		8.88		8.95		9.05		9.25	9.68
36		9.11		9.18		9.28		9.50	10.43
48		9.11		9.18		9.28		9.50	10.94
60		9.11		9.18		9.28		9.50	11.49

**Rating: CRISIL- FAA+, ICRA- MAA+**

### About Company:

With a track record of about 30 years in this business, STFC is among the leading organized finance provider for the commercial vehicle industry. Company also provide ancillary services such as freight bill discounting besides offering co-branded credit cards.

Pan-India presence through widespread network of branches has helped in overall growth over the years. As on March 31, 2011 STFC had 488 branches and tie up over 500 private financiers across the country.

STFC has demonstrated consistent growth in its business and profitability. Their assets under management have grown by a compounded annual growth rate (CAGR) of 40.68% from Rs. 7,436.51 crores in FY 2006 to Rs. 36,086 crores in FY 2011.

### Financials (Standalone) :

(in Rs. Crores)

	31 <sup>st</sup> March, 2014	31 <sup>st</sup> March, 2013
Total Income from Operations	8,476.02	7,014.42
Profit After Tax	1,357.94	1,463.88

Who Can Invest	Resident Individuals	Corporate	Trust	NRI
	Yes	Yes	Yes	No

Crossed A/C payee Cheques/DD should be payable to **"SHRIRAM TRANSPORT FINANCE COMPANY LIMITED"** and to be deposited in Axis CMS A/C.



**Deposit Rates: (upto Rs. 5 Crore)**

Period in Months	Interest Rate (%p.a.)								Cumulative Deposit
	Min. Amt	Monthly	Min. Amt	Quarterly	Min. Amt	Half Yearly	Min. Amt	Yearly	Cumulative Yield (%) p.a.
12	Rs. 1,00,000	8.80	Rs. 50,000	8.85	Rs. 20,000	8.95	Rs. 20,000	9.15	9.15
24		8.80		8.85		8.95		9.15	9.57
36		8.80		8.85		8.95		9.15	10.01
48		8.80		8.85		8.95		9.15	10.48
60		8.80		8.85		8.95		9.15	10.98
72		8.80		8.85		8.95		9.15	11.52
84		8.80		8.85		8.95		9.15	12.08
120		8.80		8.85		8.95		9.15	14.00

\*0.25% additional interest for Senior Citizens upto Rs. 1 Cr Only.

**Rating: CRISIL FAAA**

**About Company:**

PNB Housing Finance (PNBHF) is a subsidiary of Punjab National Bank and a partner of Destimoney Enterprises Pvt. Ltd. PNB holds a 74% stake while 26% stake is held by Destimoney Enterprises Pvt Ltd. PNBHF was incorporated in 1988 and is based in New Delhi. PNBHF continues to benefit from the management, branding, and funding support that it receives from its majority shareholder PNB. PNB Housing continues to be a subsidiary of PNB.

**Financials (Standalone) :**

**(in Rs. Crores)**

	31 <sup>st</sup> March, 2014	31 <sup>st</sup> March, 2013
Total Revenue	1,115.87	661.44
Profit After Tax	127.44	91.51

Who Can Invest	Resident Individuals	Corporate	Trust	NRI
	Yes	Yes	Yes	No

Crossed A/C payee Cheques/DD should be payable to **"PNB Housing Finance Limited"**.

### Deposit Rates:



#### HDFC Ltd Regular Deposits

Period in Months	Interest Rate (%p.a.)							
	Min. Amt	Monthly	Min. Amt	Quarterly	Min. Amt	Half Yearly	Min. Amt	Yearly
12-60 (upto Rs. 2 Crores)	Rs. 40,000	8.55	Rs. 20,000	8.60	Rs. 20,000	8.70	Rs. 20,000	8.90
12-60 (above Rs. 2 Crores)		8.45		8.50		8.60		8.80

\*0.25% additional interest for Senior citizens; In case of deposits of above Rs. 2 Cr, prior approval need to be obtained from HDFC

#### HDFC Ltd Premium Deposits (Individuals : upto Rs. 2 Crores)

Period in Months	Interest Rate (%p.a.)							
	Min. Amt	Monthly	Min. Amt	Quarterly	Min. Amt	Half Yearly	Min. Amt	Yearly
15 & 30	Rs. 40,000	8.65	Rs. 20,000	8.70	Rs. 20,000	8.80	Rs. 20,000	9.00
22 & 44		8.70		8.75		8.85		9.05

\*0.25% additional interest for Senior citizens; These rates are applicable only for deposits less than 2 Crore.

#### HDFC Ltd Premium Deposits : (Trusts & Institutions : upto Rs. 5 Crores)

Period in Months	Interest Rate (%p.a.)							
	Min. Amt	Monthly	Min. Amt	Quarterly	Min. Amt	Half Yearly	Min. Amt	Yearly
15 & 30	Rs. 40,000	8.55	Rs. 20,000	8.60	Rs. 20,000	8.70	Rs. 20,000	8.90
22 & 44		8.60		8.65		8.75		8.95

\*0.25% additional interest for Senior citizens; These rates are applicable only for deposits less than 2 Crore.

#### Deposit Rates: Double Money Plan (lessthan Rs. 5 Crores)

Period in Months	Interest Rate (%p.a.)	
	Min. Amt	Yearly
98	Rs. 2,000	8.85
96*		9.05

Note: These rates are applicable only for deposits lessthan Rs. 5 Crore \* for senior citizens.

#### Rating: CRISIL- FAAA, ICRA- MAAA

#### About Company:

The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of the RBI's liberalisation of the Indian Banking Industry in 1994. The bank was incorporated in August 1994 in the name of 'HDFC Bank Limited', with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995.

#### Financials (Standalone) :

(in Rs. Crores)

	31 <sup>st</sup> March, 2014	31 <sup>st</sup> March, 2013
Total Income from Operations	23,894.03	20,796.95
Net Profit After Tax	5,440.24	4,848.34

#### Fixed Deposit Accepted Under Exemption of Income Tax Act vide Section II (5) (vii)

Who Can Invest	Resident Individuals	Corporate	Trust	NRI
	Yes	Yes	Yes	Yes

Crossed A/C payee Cheques should be drawn in favour of "Housing Development Finance Corporation Ltd." Or "HDFC LTD"