

**COMPANY DEPOSITS
OCTOBER, 2012**



COMPANY	Min. Amt	Credit Rating	Int. Freq	INTEREST RATES																Remarks	
				12 M	13 M	15 M	18 M	22 M	24 M	30 M	33 M	36 M	45 M	48 M	60 M	12-23 M	24-35 M	36-59 M	60-84 M		
ICICI HFC	40000	AAA by CARE and MAAA by ICRA'	M	8.90		9.10		9.10 (20M)		9.10	8.65 (35M)		8.65		8.40	8.65	8.65	8.65	8.40 (60M)	Add. Int. - 0.25% for Senior Citizens. Max. Investments <= Rs. 1 Crore.	
	20000		Q	8.95		9.20		9.20 (20M)		9.20	8.70 (35M)		8.70		8.50	8.70	8.70	8.70	8.50 (60M)		
	10000		Y / C	9.25		9.50		9.50 (20M)		9.50	9.00 (35M)		9.00		8.75	9.00	9.00	9.00	8.75 (60M)		
HDFC Regular - Individuals & Trusts.	40000	AAA ('FAAA' - CRISIL & 'MAAA' - ICRA)	M													8.55	8.70	8.80 (36-47)	8.55 (48-60)	Add. Int. - 0.25% for Senior Citizens. Deposits below Rs. 1 Crore. *	
	20000		Q														8.60	8.75	8.85 (36-47)		8.60 (48-60)
	20000		H														8.70	8.85	8.95 (36-47)		8.70 (48-60)
	20000		Y														-	9.05	9.15 (36-47)		8.90 (48-60)
	20000		C														8.90	9.05	9.15 (36-47)		8.90 (48-60)
HDFC Platinum - Individuals & Trusts.	40000	AAA ('FAAA' - CRISIL & 'MAAA' - ICRA)	M			9.05					9.05									Add. Int. - 0.25% for Senior Citizens. Deposits below Rs. 1 Crore. *	
	20000		Q			9.10					9.10										
	20000		H			9.20					9.20										
	20000		Y			-					9.40										
	20000		C			9.40					9.40										
Shriram Transport Finance Co. Ltd.	25000	"FAA+/St able by CRISIL" & "MAA+/S table by ICRA"	Q	8.95					9.41			10.34		10.34	10.34					Add. Int. - 0.25% for Senior Citizens. Maximum Amount - Rs 10 Crore	
	25000		H	9.05					9.52			10.47		10.47	10.47						
	25000		Y	9.25					9.75			10.75		10.75	10.75						
	25000		C	9.25					9.75			10.75		10.75	10.75						

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Mahindra & Mahindra Finance Co Ltd	50000	CRISIL-FAAA	Q	8.90					9.65			9.90		9.40	9.40					Add. Int. - 0.25% for Senior Citizens.		
	25000		H	9.00					9.75			10.00		9.50	9.50							
	10000		C	9.25			9.75		10.00			10.25		9.75	9.75							
LIC Housing Finance Co Ltd	10000	FAAA (CRISIL)	H	9.00			9.00		9.25					9.50		9.50				Add. Int. - 0.25% for Senior Citizens. above Rs 51,000/- (Max Amt - Rs 5 Crore)		
Bajaj Auto Finance	50000		M											7.00								
	25000		Q												7.00							
	5000		C												7.76							
GRUH Finance Ltd	20000	FAA+ (CRISIL) & MAA+ (ICRA)	M														8.50	8.75	8.75	8.75	Add. Int. - 0.25% for Senior Citizens. & Trusts.	
	2000		Q															8.75	9.00	9.00		9.00
	2000		A															9.00	9.25	9.25		9.25
	1000		C															9.00	9.25	9.25		9.25
EXIM Bank - Upto Rs. 1 Crore	10000	CRISIL - FAAA & FITCH - AAA, ICRA - MAAA	H/C														9.25	9.25 (36)	9.00 (60)		Add. Int. - 0.25% for Senior Citizens for Amt. upto Rs 1 cr.	
EXIM Bank - Above Rs.1 Crore	10000		H/C														8.25	8.25 (36)	8.00 (60)		Add. Int. - 0.25% for Senior Citizens for Amt. above Rs 1 cr.	
PNB Housing Finance Ltd (Individual & Trusts)	20000	FAAA (CRISIL)	H/C	9.50					9.50					9.50		9.50				9.40 (72 & 84)	Add. Int. - 0.25% for Senior Citizens	

MANUFACTURING COMPANIES

COMPANY	Min. Amt	Credit Rating	Int. Freq	12 M	13 M	15 M	18 M	22 M	24 M	30 M	33 M	36 M	45 M	48 M	60 M	12-23 M	24-35 M	36-59 M	60-84 M	Remarks	
Godrej Industries Ltd.	10000	Unrated	H/C		7.75				8.50			9.25									
Godrej & Boyce Mfg. Co. Ltd.	25000	Unrated	H									10.00									
Godrej Properties	10000	Unrated	H	9.00					9.50			10.50									
Mahindra & Mahindra Ltd	25000	Unrated	Y	8.50								9.75									
Alembic Pharmaceuticals Ltd	50000	Unrated	H/C	9.50					9.00			9.00									0.25% additional interest for single deposit of Rs 5 lacs and above
Apollo Hospitals	25000	Unrated	Q/C	9.00					9.25			9.50									Max amt - Rs 2 lacs

BONDS

Bonds	Tenure	Min amt	Max amt	Interest Rates	Start and Closing Dates
REC 54EC Capital Gain Tax Bonds	36 months	Rs 10000	Rs 50 Lacs	6.00% payable annually	On Going
NHAI 54EC Capital Gain Tax Bonds	36 months	Rs 10000	Rs 50 Lacs	6.00% payable annually	On Going
8% Govt of India Savings Bonds	72 months	Rs 1000	No Limits	8.00% payable annually	On Going

NOTE :

- Interest rates offered by the companies are subject to change with or without giving any prior notice.
- Fixed Deposits are unsecured and ranking pari passu with other unsecured liabilities.
- Though sufficient care has been taken, to provide the correct rates, however ABMML does not guarantee the accuracy of the data provided herein. As a potential investor, you are advised to check the updated rates and other Terms & Conditions before making any investments.
- ABMML and its employees will not have any liability of any reason whatsoever, for any investment made based on this interest rates chart.
- Please refer to the respective application form for detailed terms & conditions, interest rates, rules and regulations governing Fixed Deposits before investing.
- For Fixed Deposits \geq Rs 1 Crore, rates may differ in certain companies. Please check the updated rates before submitting the application.
- * - For HDFC, interest rates differ from 1 crore upto 5 crs and from 5 crores upto Rs.20 crores. In addition, Corporate deposits rates are also different. Please contact the product team for any specific query for the same or related to any other FDs.

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