



IFCI Financial Services Limited

CORPORATE FIXED DEPOSITS

SEPTEMBER 2015



Forms Available At:

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**IFIN FPD Team
Mumbai**

Mahindra & Mahindra Financial Services Ltd. / Rating: FAAA - CRISIL

Period in Months	Interest Rate (% PA)						Cumulative Yield (%) PA
	Min. Amt	Qtrly.	Min. Amt.	Half Yrly.	Min. Amt.	Yearly	
12		8.40		8.50		9.00	9.00
18		-		-		9.25	9.53
24	Rs. 50,000	9.15	Rs.25,000	9.25	Rs.10,000	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

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

About Mahindra & Mahindra:

Mahindra and Mahindra Financial Services Limited is one of India's leading non-banking finance companies. Through a vast network of branches, they provide personalized 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	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	5,275.23	4,094.99
Net Profit After Tax	964.77	928.91

Bajaj Finance Ltd. / Rating: FAAA – CRISIL, MAAA – ICRA

Period in Months	Interest Rate (% PA)								Cumulative Yield (%) PA
	Min. Amt	Mnthly.	Min. Amt.	Qtrly.	Min. Amt.	Half Yearly	Min. Amt.	Yearly	
12		8.75		8.80		8.90		9.10	9.10
18		8.85		8.90		9.00		9.20	9.41
24	#1,50,000/1,0	8.90	#1,50,000/1,	8.95	#1,50,000/	9.05	#1,50,000/1,00	9.25	9.68
36	0,000	8.90	00,000	8.95	1,00,000	9.05	,000/ 50,000	9.25	10.31
48		8.90		8.95		9.05		9.25	10.61
60		8.90		8.95		9.05		9.25	11.13

#Minimum Deposit size (depending on the location); 0.25% for Senior Citizens and 0.10% for Bajaj Group employee & Bajaj Finance live existing customers (Loans & FD).

Crossed A/C payee Cheques/DD should be payable to "Bajaj Finance Ltd. Fixed Deposit Account Number 00070350006738".

About Bajaj Finance:

Set up in 1987, Bajaj Finance Ltd (Bajaj Finance, formerly Bajaj Auto Finance Ltd) is a subsidiary of Bajaj Finserv Ltd, the financial services arm of the Bajaj group. Registered with Reserve Bank of India (RBI) as a systemically important deposit-taking non-banking finance company, Bajaj Finance initially provided loans for two-and three-wheelers (manufactured by Bajaj Auto Ltd; Bajaj Auto). Since then, Bajaj Finance has entered other lending segments, and become a significant player in the retail asset-financing industry. Bajaj Finance's diversified product suite now comprises nine business lines - vehicle loans (two-and three-wheelers, manufactured by Bajaj Auto), consumer durable loans, personal loans (cross-sales and for salaried), mortgage loans (home loans and loans against property; LAP), small business loans, construction equipment loans, loans against securities (LAS), infrastructure loans, and loans to Bajaj Auto's vendors. Bajaj Finance is the largest financier of two-wheelers and consumer durables in India.

Financials	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	4,073.42	3,092.01
Net Profit After Tax	719.01	591.31

Dewan Housing Finance Corp. Ltd. / Rating: AAA – CARE, FAAA – Brickworks

Period in Months		Interest Rate (% PA)							
ASHRAY Plus	Deposit	Min. Amt	Mnthly.	Min. Amt.	Qtrly.	Min. Amt.	Half Yearly	Min. Amt.	Yearly
		12	Rs.20,000	8.60	Rs.2,000	8.70	Rs.2,000	8.80	Rs.2,000
18	Rs.10,000	8.85	Rs.10,000	8.90	Rs.10,000	9.05	Rs.10,000	9.25	
24	-	8.85	-	8.90	-	9.05	-	9.25	
36	-	8.85	-	8.90	-	9.05	-	9.25	
40	Rs.20,000	8.85	Rs.2,000	9.00	Rs.2,000	9.15	Rs.2,000	9.35	
48-120	-	8.85	-	8.90	-	9.05	-	9.35	
Special Deposit									
13	Rs.50,000	8.85	Rs.50,000	8.90	Rs.50,000	9.05	Rs.50,000	9.25	
18 (Swayamsidha)	Rs.10,000	8.95	Rs.10,000	9.00	Rs.10,000	9.15	Rs.10,000	9.35	

*0.25% additional interest for Deposits from Privilege Customers; 0.25% additional interest for single deposit of Rs. 50 Lakhs and above. Crossed A/C payee Cheques/DD should be payable to "Dewan Housing Finance Corporation Ltd". Fixed Deposit Accepted Under Exemption of Income Tax Act vide Section II (5) (Vii)

About Dewan Housing Finance Corp. Ltd.:

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 centre's, 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	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	4,969.68	4,078.94
Net Profit After Tax	529.00	451.85

Shriram Transport Finance Co. Ltd. / Rating: FAA+ – CARE, MAA+ – ICRA

Period in Months	Interest Rate (% PA)								Cumulative Yield (%) PA
	Min. Amt	Mnthly.	Min. Amt.	Qtrly.	Min. Amt.	Half Yearly	Min. Amt.	Yearly	
12		8.65		8.71		8.81		9.00	9.00
24		8.88		8.95		9.05		9.25	9.68
36	Rs.20,000	9.11	Rs.25,000	9.18	Rs.25,000	9.28	Rs.25,000	9.50	10.43
48		9.11		9.18		9.28		9.50	10.61
60		9.11		9.18		9.28		9.50	11.49

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

About Shriram Transport Finance Co. Ltd.:

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 provides 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	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	8,476.02	7,014.42
Net Profit After Tax	1,357.94	1,463.88

HDFC Ltd. / Rating: FAAA – CRISIL, MAAA – ICRA

Period in Months	Interest Rate (% PA)						Cumulative Yield (%) PA
	Min. Amt	Mnthly.	Min. Amt.	Qtrly.	Half Yearly	Yearly	
Regular Deposits (Individuals)							
12-23 (up to Rs. 2 crore)		8.25		8.30	8.40	-	8.60
24-60 (up to Rs. 2 crore)		8.25		8.30	8.40	8.60	8.60
12-23 (above Rs. 2 crore)	Rs.40,000	8.05	Rs.20,000	8.10	8.20	-	8.40
24-60 (above Rs. 2 crore)		8.05		8.10	8.20	8.40	8.40
12-23 (exceeding Rs. 5 crore)		7.95		8.00	8.10	-	8.30
24-60 (exceeding Rs. 5 crore)		7.95		8.00	8.10	8.30	8.30
*0.25% additional interest for Senior citizens upto Rs. 1 Cr only; In case of deposits of above Rs. 2 Cr, prior approval need to be obtained from HDFC							
Premium Deposits (Individuals)							
15 & 30 (up to Rs. Crore)	Rs.40,000	8.35	Rs.20,000	8.40	8.50	8.70	8.70
22 & 44 (up to Rs. 2 crore)		8.40		8.45	8.55	8.75	8.75
*0.25% additional interest for Senior citizens upto Rs. 1 Cr only; These rates are applicable only for deposits less than 2 Crore							
Premium Dep.(Trusts & Institutions)							
15 & 30 (up to Rs. Crore)	Rs.40,000	8.25	Rs.20,000	8.30	8.40	8.60	8.60
22 & 44 (up to Rs. 2 crore)		8.30		8.35	8.45	8.65	8.65
*0.25% additional interest for Senior citizens upto Rs. 1 Cr only; These rates are applicable only for deposits less than 2 Crore.							
Double Money Plan			Min. Amt			Yearly	
100 (Up to Rs. 1 crore)			Rs.2,000			8.66	
98 (up to Rs. 1 crore)						8.65	

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

About HDFC Ltd.:

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	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	23,894.03	20,796.95
Net Profit After Tax	5,440.24	4,848.34

LIC Housing Finance Ltd. / Rating: FAAA - CRISIL

Period in Months (Up To Rs. 5 crore)	Interest Rate (% PA)		Cumulative Yield (%) PA
	Min. Amt.	Yearly	
12		8.60	8.60
18		8.60	8.78
24	Rs.10,000	8.70	9.08
36		8.75	9.54
60		9.00	10.77

*0.10% extra interest for Senior Citizen on deposits Upto Rs.50,000., 0.25% Extra Interest for Senior Citizen on Deposits of above Rs.51,000. Cheque/DD in Favor of "LIC HOUSING FINANCE LIMITED-PUBLIC DEPOSIT A/C" and marked "Account Payee only" payable at the city in which selected offices of the Company are located.

About LIC Housing Finance Ltd:

LIC Housing Finance Ltd. is one of the largest Housing Finance Company in India. Incorporated on 19th June 1989 under the Companies Act, 1956, the company was promoted by LIC of India and went public in the year 1994. The Company launched its maiden GDR issue in 2004. The Authorized Capital of the Company is Rs.1500 Million (Rs.150 Crores) and its paid up Capital is Rs.850 Millions (Rs.85 Crores). The Company possesses one of the industry's most extensive marketing networks in India: Registered and Corporate Office at Mumbai, 7 Regional Offices, 13 Back Offices and 190 marketing units across India. In addition the company has appointed over 1241 Direct Sales Agents (DSAs), 6535 Home Loan Agents (HLAs) and 782 Customer Relationship Associates (CRAs) to extend its marketing reach. Back Offices spread across the country conduct the credit appraisal and administrative functions.

Financials	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	9,181.38	7,575.92
Net Profit After Tax	1,317.19	1,023.21

PNB Housing Finance Ltd. / Rating: FAAA – CRISIL

Period in Months	Interest Rate (% PA)								Cumulative Yield (% PA)
	Min. Amt	Mnthly.	Min. Amt.	Qtrly.	Min. Amt.	Half Yearly	Min. Amt.	Yearly	
12		8.35		8.40		8.50		8.70	8.70
24		8.35		8.40		8.50		8.70	9.08
36		8.35		8.40		8.50		8.70	9.48
48		8.35		8.40		8.50		8.70	9.90
60	Rs.1,00,000	8.35	Rs.50,000	8.40	Rs.20,000	8.50	Rs.20,000	8.70	10.35
72		8.35		8.40		8.50		8.70	10.83
84		8.35		8.40		8.50		8.70	11.33
120		8.35		8.40		8.50		8.70	13.03
*0.25% additional interest for Senior Citizens upto Rs. 1 Cr Only.									
Special Deposit	Min. Amt	Mnthly.	Min. Amt.	Qtrly.	Min. Amt.	Half Yearly	Min. Amt.	Yearly	
15		8.45		8.50		8.60		8.80	8.93
22		8.50		8.55		8.65		8.85	9.16
30	Rs.1,00,000	8.45	Rs.50,000	8.50	Rs.20,000	8.60	Rs.20,000	8.80	9.41
44		8.50		8.55		8.65		8.85	9.95

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

About PNB Housing Finance Ltd.:

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	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	1,115.87	661.44
Net Profit After Tax	127.44	91.51

GRUH Finance Ltd. / Rating: FAAA – CRISIL, MAAA - ICRA

Period in Months	Interest Rate (% PA)								Cumulative Growth Plan
	Min. Amt	Mnthly.	Min. Amt.	Qtrly.	Min. Amt.	Yearly	Min. Amt.		
12		7.95		8.00		8.25		8.25	
13-23		8.00		8.25		8.50		8.50	
24-35		8.00		8.25		8.50		8.50	
36-47		8.00		8.25		8.50		8.50	
48-59		8.00		8.25		8.50		8.50	
60-71	Rs.20,000	8.00	Rs.2,000	8.25	Rs.2,000	8.50	Rs.1,000	8.50	
72-83		8.00		8.25		8.50		8.50	
84-95		8.00		8.25		8.50		8.50	
96-107		8.00		8.25		8.50		8.50	
108-119		8.00		8.25		8.50		8.50	
120		8.00		8.25		8.50		8.50	

*0.25% additional interest for Senior citizens and Trust deposits. Fixed Deposit Accepted Under Exemption of Income Tax Act vide Section II (5) (Vii). Crossed A/C payee Cheques/DD should be payable to "Gruh Finance Ltd." And be payable at any of the places where Gruh has an office. Outstation cheques shall not be accepted. No application to be accepted from **Corporate & NRI**.

About GRUH Finance Ltd.:

GRUH is an established housing finance company [HFC] with a loan portfolio of Rs. 24.54 billion as on March 31, 2010. HDFC is the largest shareholder in GRUH with a stake of 61.36% as on March 31, 2010.

Financials	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	846.16	650.45
Net Profit After Tax	176.96	145.88

HUDCO / Rating: tAA+ (ind) – FITCH, CARE AA+(FD)- CARE

Period in Months Individual/HUF	Interest Rate (% PA)				Cumulative Yield (%) PA
	Min. Amt.		Yearly		
12			9.00		-
24 & 36	Rs.50,000		8.85		-
48 & 60			8.75		-
72 & 84			8.50		-

***An Additional Interest Rate of 0.25% p.a is payable for Deposits received from Senior Citizens.**

Firm,Trust,etc.	Min. Amt	Qrtly.	Min. Amt.	Half Yrly.	Min. Amt.	Yearly	Cumulative Yield (%) PA
12		8.35		8.40		8.60	-
24 & 36	Rs. 50,000	8.25	Rs.50,000	8.30	Rs.50,000	8.50	-
48 & 60		8.25		8.30		8.50	-
72 & 84		8.25		8.30		8.50	-

*An Additional Interest Rate of 0.25% p.a is payable for Deposits received from Senior Citizens. Fixed Deposit Accepted Under Exemption of Income Tax Act vide Section II (5) (Vii)

Crossed A/C payee Cheques/DD should be payable to **"Housing & Urban Development Corporation Ltd."**

About HUDCO:

Housing & Urban Development Corporation Ltd. (HUDCO) is a public sector company fully owned by Govt. of India for financing of housing and urban infrastructure activities in India. HUDCO was incorporated on April 25, 1970 under the Companies Act 1956. The cardinal objective of HUDCO is to undertake housing and urban infrastructure development programs in the country, provide long-term finance for construction of houses for residential purposes in urban & rural areas and finance or undertake, the setting up of the new or satellite towns and industrial enterprise for building material.

Financials	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	2,923.24	2,778.23
Net Profit After Tax	700.56	630.33

KTDFC Ltd. / Rating: Not Rated (Govt. of Kerala Enterprise)

Period in Months	Interest Rate (% PA)				Cumulative Yield (%) PA
	Min. Amt	Monthly	Min. Amt.	Yearly	
12		9.75		9.75	10.20
24		9.75		9.75	10.72
36	Rs. 10,000	9.75	Rs.10,000	9.75	11.27
48		9.50		9.50	11.50
60		9.50		9.50	12.10

*0.25% additional interest for Senior citizens; 0.25% additional interest for single deposit of Rs. 25 Lakhs and above. Fixed Deposit Accepted Under Exemption of Income Tax Act vide Section II (5) (Vii)

Crossed A/C payee Cheques/DD should be payable to **"KTDFC or Kerala Transport Development Finance Corporation Limited"**

About KTDFC:

KTDFC is a Non Banking Financial Company fully owned by the Government of Kerala and having a valid certificate of Registration issued by Reserve Bank of India under section 45-IA of the RBI Act, 1934. KTDFC accepts deposits from the public and the deposits are guaranteed by the Government of Kerala, which ensures 100% security and extra earnings.

KTDFC offers various loan products to suit the needs of every customer with low diminishing EMI rates, hassle-free procedures and premature closure options ensuring more savings to its customers. KTDFC has launched Bus Terminal Complexes at Angamaly, Kozhikode in KSRTC Depots and a series of BOT Projects at Thiruvananthapuram (Thampanoor), Malappuram, Thiruvalla are under progress.

Financials	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	111.83	56.44
Net Profit After Tax	1.17	0.73



NHB Suvridhi Term Deposit/ Rating: FAAA – CRISIL / TAAA - FITCH

Period in Months	Interest Rate (% PA)		Annualized Returns(%)
	Min. Amt.	Yearly	
60	Rs.10, 000	8.50	8.77

* 0.60% p.a. additional interest for Senior Citizens.

Crossed A/C payee Cheques/DD should be payable to **“National Housing Bank – SUVRIDDHI (Tax Saving) A/C”**.

About National Housing Bank:

The Hon'ble Prime Minister of India, while presenting the Union Budget for 1987-88 on February 28, 1987 announced the decision to establish the National Housing Bank (NHB) as an apex level institution for housing finance. Following that, the National Housing Bank Bill (91 of 1987) providing the legislative framework for the establishment of NHB was passed by Parliament in the winter session of 1987 and with the assent of the Hon'ble President of India on December 23, 1987, became an Act of Parliament.

The National Housing Policy, 1988 envisaged the setting up of NHB as the Apex level institution for housing. NHB is wholly owned by Reserve Bank of India, which contributed the entire paid-up capital. The Preamble of the National Housing Bank Act, 1987 describes the basic functions of the NHB as – "... to operate as a principal agency to promote housing finance institutions both at local and regional levels and to provide financial and other support to such institutions and for matters connected therewith or incidental thereto ..." NHB has been established to with a primary objective of promoting a sound, healthy, viable and cost effective housing finance system to cater to all segments of the population and to integrate the housing finance system with the overall financial system.

Financials	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	-	-
Net Profit After Tax	-	-

Cent Bank Home Finance Ltd. / Rating: FA - CRISIL

Period in Months	Interest Rate (% PA)	
	Min. Amt.	Yearly
12-36		9.00
39-60	Rs.5,000	9.10
63-84		9.15

* 0.25% p.a. additional interest for Senior Citizens. No Application accepted from NRI.

Crossed A/C payee Cheques/DD should be payable to **“CENT BANK HOME FINANCE LIMITED”**.

About Cent Bank Home Finance Ltd:

Cent Bank Home Finance Limited is a registered housing finance company with National Housing Bank. It was incorporated in the name of "Apna Ghar Vitta Nigam Ltd." and subsequently its name was changed to "Cent Bank Home Finance Ltd." It commenced operation on 18th June 1991.

CBHFL is currently a 64.4 per cent subsidiary of Central Bank. Its other shareholders are Housing and Urban Development Corporation Ltd (6.8 per cent), NHB (16 per cent), and Specified Undertaking of Unit Trust of India (12.8 per cent). CBHFL sanctions housing and non-housing loans to borrowers across seven states in India; Madhya Pradesh and Maharashtra together accounted for around 56 per cent of CBHFL's loans outstanding as on March 31, 2013. For 2012-13, CBHFL reported a PAT of Rs.101 million on a total income of Rs.4.3 billion, against a PAT of Rs.57 million on a total income of Rs.3.4 billion for 2011-12. For the five months ended August 31, 2013, the company reported a PAT of Rs.39.9 million on a total income of Rs.2.1 billion, against a PAT of Rs.31 million on a total income of Rs.1.6 billion for the corresponding period of the previous year.

Financials	31 st March 2014 (in Rs. Cr.)	31 st March 2013 (in Rs. Cr.)
Total income from Operations	-	-
Net Profit After Tax	-	-

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