

**FOCUSED LIST OF FIXED DEPOSIT SCHEMES FOR THE MONTH OF MAY'2012**

SL. NO.	NAME OF THE COMPANY	Fresh/ Renewal	Investment Period (Months)	MIN. INVST. AMOUNT, RATES OF INTEREST (Based on the Interest Payment Period)								
				Monthly		Quarterly		Half Yearly		CD / Yearly		CDY
				Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (%) p.a.	Cumulative Yield (%) p.a.
1	ANSAL HOUSING & CONSTRUCTION LTD. (w.e.f. 27/02/10)	F/R	6 12 24 36	20,000	11.00 12.00 12.00 12.50	20,000	11.00 12.00 12.00 12.50	NA	NA	NA	NA	11.28 12.68 13.48 15.07
2	ANSAL PROPERTIES & INFRASTRUCTURE LTD	F/R	6 12 24 36	50,000	NA 12.00 12.25 12.50	25,000	NA 12.00 12.25 12.50	NA	NA	25,000	11.50 12.00 12.25 12.50	11.78 12.68 13.80 15.07
3	ANKUR DRUGS AND PHARMA LTD (W.E.F 09/09/2010)	F/R	12 24 36	NA	NA	25,000	12.00 12.25 12.50	NA	NA	25,000	12.00 12.25 12.50	12.55 13.65 14.89
4	APOLLO HOSPITALS ENTERPRISE LTD (W.E.F 23/02/2011)	F/R	12 24 36	NA	NA	25,000	8.25 8.50 9.00	NA	NA	25,000	8.25 8.50 9.00	8.57 9.23 10.29
5	ALEMBIC LTD	F/R	12 24 36	NA	NA	NA	NA	50,000	8.50 8.50 9.00	50,000	8.50 8.50 9.00	7.12 8.49 10.08
6	BIRLA POWER SOLUTIONS LTD	F/R	12 24 36	NA	NA	NA	NA	10,000	10.50 11.00 11.50	10,000	10.50 11.00 11.50	10.78 11.94 13.29
7	CAN FIN HOMES LTD (w.e.f 10/01/2011) Note: 0.50% extra interest for Senior Citizen.	F/R	12-23 24-36 48-84	10,000	8.30 8.30 7.60	10,000	8.30 8.30 7.60	10,000	8.30 8.30 7.60	5,000	8.30 8.30 7.60	NA
8	DEWAN HOUSING FINANCE CORP. LTD - AASHRAY DEPOSITS Plus (w.e.f 01/07/2011) Note: 0.50% p.a additional interest for Deposits from Senior Citizens 0.25% additional interest for single deposit of Rs.25 lakhs and above	F/R	12 24 36 48 60 72 84	20,000	10.30 10.30 10.30 10.30 10.30 10.30 10.30	20,000	10.38 10.38 10.38 10.38 10.38 10.38 10.38	20,000	10.50 10.50 10.50 10.50 10.50 10.50 10.50	10,000	10.75 10.75 10.75 10.75 10.75 10.75 10.75	10.78 11.36 11.98 12.65 13.36 14.13 14.96
	DEWAN HOUSING FINANCE CORP. LTD - SWAYAM SIDHA DEPOSIT (w.e.f 01/07/2011) Note: 0.50% p.a additional interest for Deposits from Senior Citizens 0.25% additional interest for single deposit of Rs.25 lakhs and above	F/R	500 Days	20,000	10.30	20,000	10.38	20,000	10.50	10,000	10.75	11.01
	DEWAN HOUSING FINANCE CORP. LTD - AASHRAY DEPOSITS (w.e.f 01/07/2011) \$ = Single deposit size Note: 0.50% p.a additional interest for Deposits from Senior Citizens 0.25% additional interest for single deposit of Rs.25 lakhs and above	F/R	400 Days	20,000	10.54	20,000	10.62	20,000	10.75	10,000	11.01	11.12

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				Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (%) p.a.	Cumulative Yield (%) p.a.
	DEWAN HOUSING FINANCE CORP. LTD - AASHRAY DEPOSITS (only for Trusts) (w.e.f 01/07/2011) \$ = Single deposit size 0.25% additional interest for single deposit of Rs.1 Crore and above	F/R	365 Days	50,000	10.78	50,000	10.86	50,000	11.00	10,000	11.28	12.25
9	GATI LTD (Accepting fresh deposits w.e.f. 01/08/11) Note: 0.50% extra interest for Shareholders & Employee Deposits	F/R	12 24 36	NA	NA	21,000	10.00 10.50 11.00	NA	NA	NA	NA	10.38 11.52 12.83
10	GRUH FINANCE LTD (w.e.f 07/06/2012) Note: 0.25% extra interest for Senior Citizen & Trust Deposits	F/R	12-23 24-35 36-47 48-59 60-71 72-83 84	20,000	8.75 9.25 9.00 9.00 9.00 9.00 9.00	2,000	9.00 9.50 9.25 9.25 9.25 9.25 9.25	NA	NA	1,000	9.25 9.75 9.50 9.50 9.50 9.50 9.50	NA
11	HDFC LTD Regular Deposits - (INDIVIDUALS) (W.E.F 18/05/2011) Note: 0.25% extra interest for Senior Citizen Deposits Note: These rates are applicable only for deposits < Rs. 1 Crore	F/R	12-23 24-35 36-47 48-60	40,000	8.90 9.05 9.15 8.90	20,000	8.95 9.10 9.20 8.95	20,000	9.05 9.20 9.30 9.05	20,000	9.25 9.40 9.50 9.25	NA
	HDFC LTD Regular Deposits - (TRUST) (W.E.F 18/05/2011) Note: 0.25% extra interest for Senior Citizen Deposits Note: These rates are applicable only for deposits < Rs. 1 Crore	F/R	12-23 24-35 36-47 48-60	40,000	8.90 9.05 9.15 8.90	20,000	8.95 9.10 9.20 8.95	20,000	9.05 9.20 9.30 9.05	20,000	9.25 9.40 9.50 9.25	NA
	HDFC LTD Platinum Deposit (W.E.F 03/05/2012)	F/R	15 33	40,000	9.40 9.40	20,000	9.45 9.45	20,000	9.55 9.55	20,000	9.75 9.75	9.75 9.75
12	HELIOS & MATHESON INFORMATION TECHNOLOGY LTD	F/R	12 24 36	100,000	12.00 12.00 12.00	40,000	12.00 12.00 12.00	NA	NA	25,000	12.00 12.00 12.00	12.68 13.49 14.36
13	HUDCO (W.E.F 25/04/2012) Note: An Additional Interest Rate of 0.25% p.a is payable for Deposits received from Senior Citizens	F/R	12 24 36 48 60 72 84	NA	NA	50,000	9.40 9.40 9.40 9.00 9.00 8.50 8.50	50,000	9.40 9.40 9.40 9.00 9.00 8.50 8.50	10,000	9.40 9.40 9.40 9.00 9.00 8.50 8.50	NA
14	IBN18 Broadcast Ltd Note: 0.50% extra interest for Senior Citizen Deposits	Renewals only	6 12 24 36	NA	NA	10,000	9.00 11.50 11.50 11.50	NA	NA	10,000	NA 11.50 11.50 11.50	NA 12.01 12.73 13.50
15	ICICI HOME FINANCE LTD - BASE RATE (W.E.F 31/01/2011) Note: 0.25% extra interest for Senior Citizen Deposits. Note: These interest rates are applicable only on ticket slabs <= Rs. 1 Crore.	F/R	12-23 24-35 36-47 48 and Above	5,000	7.95 8.40 8.40 8.20	5,000	8.00 8.50 8.50 8.25	NA	NA	5,000	8.25 8.75 8.75 8.50	NA

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				Monthly		Quarterly		Half Yearly		CD / Yearly		CDY
				Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (%) p.a.	Cumulative Yield (%) p.a.
16	IND SWIFT LABORATORIES LTD (w.e.f 12/10/2011) 0.50% p.a. additional interest for Senior Citizens.	Renewals only	12 24 36	NA	NA	10,000	11.00 11.50 12.00	NA	NA	10,000	11.00 11.50 12.00	11.46 12.72 14.16
17	IND SWIFT LTD LTD (w.e.f 20/09/2011) 0.50% p.a. additional interest for Senior Citizens.	F/R	12 24 36	NA	NA	10,000	11.00 11.50 12.00	NA	NA	10,000	11.00 11.50 12.00	11.46 12.72 14.16
18	JAI PRAKASH ASSOCIATES LTD (w.e.f 27/09/2011) For non cumulative option, Interest compounded Monthly and paid qtrly.	F/R	12 24 36	NA	NA	NA	11.75 12.25 12.50	NA	NA	NA	NA	12.40 13.80 15.07
19	JAYPEE INFRA TECH LTD (W.E.F 27/09/2011) For non cumulative option, Interest compounded Monthly and paid quarterly.	F/R	6 12 24 36	NA	NA	NA	11.75 12.25 12.50	NA	NA	NA	NA	11.50 12.40 13.80 15.07
20	KCP SUGAR AND INDUSTRIES CORPORATION LTD (w.e.f 01/06/2011)	F/R	24 36	NA	NA	25,000	9.50 10.00	NA	NA	25,000	NA 10.00	NA
21	KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD (W.E.F 02/04/2012)	F/R	12 24		10.25 10.25		10.25 10.25					10.75 11.32

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				Monthly		Quarterly		Half Yearly		CD / Yearly		CDY
				Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (% p.a.)	Amount (Rs.)	Rate of Interest (%) p.a.	Cumulative Yield (%) p.a.
	For Single Deposit Upto Rs. 25 Laksh Note: 0.25% extra interest for Senior Citizen Deposits brokerage on renewal deposits	No	36	10,000	10.25	10,000	10.25	NA	NA	NA	NA	11.94
			48		10		10					12.23
			60		10		10					12.91
	<b>KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD (W.E.F 02/04/2012)</b> For Single Deposit of Rs. 25 Laksh and Above Note: 0.25% extra interest for Senior Citizen Deposits brokerage on renewal deposits	No	12	10,000	10.50	10,000	10.50	NA	NA	NA	NA	11.02
			24		10.50		10.50					11.63
			36		10.50		10.50					12.28
			48		10.25		10.25					12.6
			60		10.25		10.25					13.32
22	<b>MAHINDRA &amp; MAHINDRA FINANCIAL SERV. LTD (W.E.F.01/04/2012)</b> 0.25% extra interest for Senior Citizen Deposits	Note:	12	NA	NA	50,000	9.15	25,000	9.25	10,000	9.50	9.50
			18				NA		NA		10.00	10.33
			24				9.90		10.00		10.25	1.78
			36				10.15		10.25		10.50	11.64
			48				9.65		9.75		10.00	11.60
			60				9.65		9.75		10.00	12.21
23	<b>MUKAND LTD (w.e.f. 01/06/2011)</b>		12	NA	NA	50,000	9.00	NA	NA	25,000	9.00	9.38
			24				9.50				9.50	10.41
			36				11.00				11.00	12.96
24	<b>NETWORK 18 MEDIA &amp; INVESTMENTS LTD</b> Note: 0.50% extra interest for Senior Citizen Deposits (Television Eighteen India Ltd FDRs will be renewed in Network18)		6	NA	NA	10,000	9.00	NA	NA	10,000	NA	NA
			12				11.50				11.50	12.01
			24				11.50				11.50	12.73
			36				11.50				11.50	13.50
25	<b>NEESA LEISURE LIMITED</b>		6	NA	NA	25,000	11.50	NA	NA	25,000	11.50	11.70
			12				11.75				11.75	12.28
			24				12.25				12.25	13.65
			36				12.50				12.50	14.89
26	<b>PNB HOUSING FINANCE LIMITED (W.E.F 01/08/2011)</b> Note: 0.50% p.a. additional interest for Senior Citizens. Deposits are accepted only from Delhi (i.e; investor should produce an address proof that he is a resident of Delhi)		12	NA	NA	NA	NA	20,000	9.50	NA	NA	NA
			24						9.50			
			36						9.75			
			48						9.75			
			60						9.75			
			72						9.25			
			84						9.25			
27	<b>SEZAL GLASS LTD (w.e.f 14/04/2011)</b> Note: 0.50% p.a. additional interest for Senior Citizens/Shareholders/ Employees / Defence Personnel / Para-Military Personnel / Ex - Servicemen / Physically Handicapped		6	NA	NA	10,000	N.A	NA	NA	10,000	NA	NA
			12				11.50				11.50	12.01
			24				11.75				11.75	13.03
			36				12.00				12.00	14.19
28	<b>SHRIRAM PISTONS &amp; RINGS LTD (w.e.f 22/02/2012)</b>		6	NA	NA	21,000	NA	NA	NA	25,000	8.00	NA
			12				9.50			21,000	9.50	
			24				10.00				10.00	
			36				10.50				10.50	
29	<b>SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS</b>		12				8.95		9.05		9.25	9.25

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	(W.E.F 01/12/2011) Note: 0.25% extra interest for Deposits from Employees, Senior Citizens,		24	NA	NA	25,000	9.41	25,000	9.52	25,000	9.75	10.23
		36	10.34				10.47		10.75		11.94	
		48	10.34				10.47		10.75		12.60	
		60	10.34				10.47		10.75		13.32	
30	SUNDARAM HOME FINANCE LTD (INDIVIDUALS ) (W.E.F 1/03/2011) Note: Corporate Deposits are not accepted	F/R	12	10,000	NA	10,000	9.25	NA	NA	10,000	9.25	9.60
			24		NA		9.50				9.50	10.35
			36		9.43		9.50				9.50	10.83
	SUNDARAM HOME FINANCE LTD (TRUSTS ) (W.E.F 1/03/2011) Note: Corporate Deposits are not accepted	F/R	12	10,000	NA	10,000	9.25	NA	NA	10,000	9.25	9.60
			24		NA		9.50				9.50	10.35
			36		9.92		10.00				10.00	11.50
31	SURYA ROSHNI LTD (W.E.F 20/02/2012)	F/R	12	NA	NA	30,000	10.50	NA	NA	10,000	10.50	NA
			24				11.50				11.50	
			36				12.00				12.00	
32	TRICOM INDIA LTD (w.e.f 01/12/2011)	F/R	12	NA	NA	25,000	10.00	NA	NA	25,000	10.00	10.38
			24				11.00				11.00	12.12
			36				12.00				12.00	14.19
33	UNITECH LTD. ( w.e.f 01/05/2012) Note: 0.50% extra interest for Deposits from Unitech Employees, Senior Citizens, Shareholders(Min. 100 Shares) & Unitech Property Owners	F/R	6	NA	NA	25,000	NA	NA	NA	25,000	11.50	11.50
			12				11.50				11.50	12.13
			24				12.00				12.00	13.49
			36				12.50				12.50	15.07
34	UNITED BREWERIES (HOLDINGS) LTD. ( 07/10/2011) Note: 0.25% extra interest for Sr. Citizen Deposits of Rs. 1 Lakh and above	F/R	24	NA	NA	25,000	11.50	NA	NA	25,000	11.50	12.73
			36				NA				11.75	13.85
35	ZENITH BIRLA (INDIA) LTD (W.E.F 21/09/2011)	F/R	12	NA	NA	NA	NA	10000	10.50	10,000	10.50	10.78
			24						11.00		11.00	11.94
			36						11.50		11.50	13.29
<b>CAPITAL GAIN BONDS &amp; GOI 8% SAVING BONDS'2003</b>												
S.NO.	NAME OF THE COMPANY	TENURE	RATE OF INTEREST	SUB-BROKERAGE(%)								
1	RURAL ELECTRIFICATION CORPORATION LTD (REC) - 54EC BONDS	3 YEARS	6% P.A	0.07%								
2	NATIONAL HIGHWAY AUTHORITY OF INDIA (NHA) - 54EC BONDS	3 YEARS	6% P.A	0.07%								
3	GOI 8% SAVING BONDS'2003 (TAXABLE) - HDFC BANK LTD	6 YEARS	8% P.A	0.70%								
4	GOI 8% SAVING BONDS'2003 (TAXABLE) - ICICI BANK LTD	6 YEARS	8% P.A	0.70%								
<b>Note:</b>												
1) These sub-brokerage rates are applicable to the Business Associates registered with Karvy Stock Broking Ltd (KSBL) only.												
2) The above interest and sub-brokerage rates are subject to change without any prior intimation. The changes shall be communicated separately.												
3) Please confirm the interest and sub-brokerage rates from your respective relationship managers of KSBL, before submitting the application.												
4) The sub-brokerage rates mentioned above are net of Service tax and <b>Subject to TDS</b> , as applicable on Fixed deposit sub-brokerage.												
5) Any queries related to sub-brokerage must be informed to us within 60 days of deposit of application. No queries will be entertained after that.												
6) As the rates are exclusive of service tax, in case you are liable to pay service tax and registered under the said Act, please raise an invoice for the service tax mentioning your service tax registration number in the invoice.												
7) KSBL reserves the right to amend this sub-brokerage structure, without any prior notice, any time.												