




INTELLECT INVESTMENT CONSULTANTS (P) LTD.

204-A & B, IInd Floor, Sagar Deep Building, L.S.C. Saini Enclave, Vikas Marg, Delhi - 110092
 Tel : 011-40155555 (100 lines) | Fax : 011-40155566 | E-mail : intellect@invest.co.in
 CIN NO. : U74140DL2006PTC155930


Dear Sir

Following are the investment avenues that may be considered by you:


7.75% GOI Saving Bond 2018 (Taxable)	84 Months	Yield	Compounding/Payable
	7.75%	10.04%	Half Yearly

Rate is applicable for Amount Upto Rs. 2 Crore (For Individual)						
Housing Development Finance Corporation Ltd	Particular	15 Months	22 Months	30 Months	44 Months	Payable
 WITH YOU, RIGHT THROUGH HOUSING DEVELOPMENT FINANCE CORPORATION LTD. “AAA”Rating from both CRISIL and ICRA for 23 consecutive years	Premium Deposit	-	8.14%	8.08%	8.14%	Annually
		7.88%	7.98%	7.93%	7.98%	Half Yearly
		7.80%	7.90%	7.85%	7.90%	Quarterly
		7.75%	7.85%	7.80%	7.85%	Monthly
		8.03%	8.14%	8.08%	8.14%	Cumulative*
		8.11%	8.41%	8.58%	9.06%	Cumulative Yield

Cheque in the favor of “HDFC Ltd.” & marked “Account Payee Only”.


Rate is applicable for Amount Upto Rs. 2 Crore (For Individual)				
Housing Development Finance Corporation Ltd	Particular	33 Months	66 Months	Payable
 WITH YOU, RIGHT THROUGH HOUSING DEVELOPMENT FINANCE CORPORATION LTD. “AAA”Rating from both CRISIL and ICRA for 23 consecutive years	Special Deposits	8.19%	8.19%	Annually
		8.03%	8.03%	Half Yearly
		7.95%	7.95%	Quarterly
		7.90%	7.90%	Monthly
		8.19%	8.19%	Cumulative
		8.79%	9.85%	Cumulative Yield

Cheque in the favor of “HDFC Ltd.” & marked “Account Payee Only”.


Rate is applicable for Amount Upto Rs. 2 Crore (For Individual)								
Housing Development Finance Corporation Ltd	Particular	12-23 Months	24-35 Months	36-47 Months	48-59 Months	60-71 Months	72-84 Months	Payable
 WITH YOU, RIGHT THROUGH HOUSING DEVELOPMENT FINANCE CORPORATION LTD. “AAA”Rating from both CRISIL and ICRA for 23 consecutive years	Regular Deposits	-	7.98%	7.98%	7.98%	7.98%	7.98%	Annually
		7.83%	7.83%	7.83%	7.83%	7.83%	7.83%	Half Yearly
		7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	Quarterly
		7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	Monthly
		7.98%	7.98%	7.98%	7.98%	7.98%	7.98%	Cumulative
		7.98%-8.27%	8.30%-8.61%	8.63%-8.96%	8.99%-9.33%	9.36%-9.72%	9.75%-10.17%	Cumulative Yield

Cheque in the favor of “HDFC Ltd.” & marked “Account Payee Only”.

Note : For Cumulative option, interest is compounded annually on May 31.(0.25% extra for Sr. Citizen Upto Rs. 2 crore only)

Rate is applicable for Amount upto 5 Crore									
PNB Housing Finance Ltd.	Particulars	12-23 Months	24-35 Months	36-47 Months	48-59 Months	60-71 Months	72-84 Months	120 Months	Payable
 “FAAA” rating by CRISIL and CARE Subsidiary of PNB Bank	Regular Deposits	8.30%	8.30%	8.40%	8.40%	8.45%	8.30%	8.25%	Annually
		8.10%	8.10%	8.20%	8.20%	8.25%	8.10%	8.05%	Half Yearly
		8.05%	8.05%	8.15%	8.15%	8.20%	8.05%	8.00%	Quarterly
		8.00%	8.00%	8.10%	8.10%	8.15%	8.00%	7.95%	Monthly
		8.30%	8.30%	8.40%	8.40%	8.45%	8.30%	8.25%	Cumulative
		8.30%-8.62%	8.64%-8.98%	9.13%-9.49%	9.52%-9.90%	10.00%-10.41%	10.23%-10.68%	12.09%	Cumulative Yield

Cheque in the favor of “PNB Housing Finance Limited” & marked “Account Payee Only”

Rate is applicable for Amount upto 5 Crore						
PNB Housing Finance Ltd.	Particular	15 Months	22 Months	30 Months	44 Months	Payable
 “FAAA” rating by CRISIL and CARE Subsidiary of PNB Bank	Special Deposits	8.30%	8.35%	8.30%	8.45%	Annually
		8.10%	8.15%	8.10%	8.25%	Half Yearly
		8.05%	8.10%	8.05%	8.20%	Quarterly
		8.00%	8.05%	8.00%	8.15%	Monthly
		8.30%	8.35%	8.30%	8.45%	Cumulative*
		8.42%	8.62%	8.84%	9.45%	Cumulative Yield

Cheque in the favor of “PNB Housing Finance Limited” & marked “Account Payee Only”

Note : For Cumulative option, interest is compounded annually on March 31. 0.25% extra for Sr. Citizen Upto Rs. 1 crore only



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Bajaj Finance Company Limited						
 Bajaj Finance Limited “FAAA”Rating from CRISIL and “MAAA” Rating from ICRA	Particular	12-23 Months	24 -35 Months	36 -60 Months	Payable	
	Regular Deposits		8.00%	8.15%	8.75%	Annually
			7.85%	8.00%	8.57%	Half Yearly
			7.77%	7.93%	8.48%	Quarterly
			7.72%	7.88%	8.42%	Monthly
			8.00%	8.15%	8.75%	Cumulative
	8.00%-8.29%	8.48%- 8.80%	9.54%- 10.42%	Cumulative Yield		

Cheque in the favor of “BAJAJ FINANCE LTD- ACCOUNT NUMBER 00070350006738” & crossed “Account Payee Only”

Note: (0.25% over the above mentioned rate of interest for Baja Group Employees, Fixed Deposit customers or loan customers & 0.35% extra for Senior Citizens) Min. Deposit - Rs. 25000.

Bajaj Finance Company Limited				
 Bajaj Finance Limited “FAAA”Rating from CRISIL and “MAAA” Rating from ICRA	Particular	15 Months	Payable	
	Special Deposit		8.05%	Annually
			7.89%	Half Yearly
			7.82%	Quarterly
			7.77%	Monthly
			8.05%	Cumulative
	8.13%	Cumulative Yield		

Cheque in the favor of “BAJAJ FINANCE LTD- ACCOUNT NUMBER 00070350006738” & crossed “Account Payee Only”

Note:(0.25% over the above mentioned rate of interest for Baja Group Employees, Fixed Deposit customers or loan customers & 0.35% extra for Senior Citizens) Min. Deposit - Rs. 1,00,000.

Rate is applicable for amount upto 25 crores								
 LIC Housing Finance Ltd. “FAAA” rating by CRISIL	Particulars	12 Mth	18 Mth	24 Mth	36 Mth	60 Mth	Compounding/Payable	
	Public Deposit		7.55%	7.65%	7.65%	7.70%	7.85%	Annually
			7.55%	7.79%	7.94%	8.31%	9.18%	Annualized Yield's

Cheque in the favor of “LIC Housing Finance Limited - Public Deposit A/c” & marked “Account Payee Only”

Note : For Cumulative option, interest is compounded annually on March 31 . Extra 0.25% for Sr. Citizen Upto Rs. 25 crore (Min. Deposit -10000/- & Additional Deposit in multiples of Rs. 1,000).

Rate is applicable for amount upto 20 crores w.e.f. 5 th Nov 2018								
 LIC Housing Finance Ltd. “FAAA” rating by CRISIL	Particulars	12 Mth	18 Mth	24 Mth	36 Mth	60 Mth	Compounding/Payable	
	Public Deposit		8.15%	8.15%	8.20%	8.25%	8.30%	Annually
			8.15%	8.31%	8.54%	8.95%	9.80%	Annualized Yield's

Cheque in the favor of “LIC Housing Finance Limited - Public Deposit A/c” & marked “Account Payee Only”

Note: 0.25% extra to senior citizens upto Rs. 20 Cr , Min. Deposit - Rs. 10000, additional interest of 0.25% on investment of Rs. 20Cr or above.

Rate is applicable for Amount upto 5 Crore											
 DHFL-HOUSING FINANCE CO. LTD. Rating “AAA”By CARE & “AAA”By BWR	12 Mth	14 Mth	18 Mth **	24 Mth	36 Mth	40 Mth	48 -60 Mth	72-84 Mth	96-120 Mth	Payable	
		8.15%	8.25%	8.30%	8.40%	8.70%	8.75%	8.70%	8.70%	8.30%	Yearly
		7.95%	8.05%	8.10%	8.20%	8.50%	8.55%	8.50%	8.50%	8.10%	Half-Yearly
		7.90%	8.00%	8.05%	8.15%	8.40%	8.45%	8.40%	8.40%	8.05%	Quarterly
		7.85%	7.70%	8.00%	8.10%	8.35%	8.40%	8.35%	8.35%	8.00%	Monthly
		8.15%	8.25%	8.30%	8.40%	8.70%	8.75%	8.70%	8.70%	8.30%	Cumulative
		8.15%	8.31%	8.47%	8.75%	9.48%	9.68%	9.90%-10.35%	10.83%-11.33%	11.16%-12.20%	Cumulative Yield#

Cheque in the favor of “Dewan Housing Finance Corporation Ltd.” & marked “Account Payee Only”

Note : **18Mth. FD only for Female Depositors . (0.40% Sr. Citizen, Widow, Armed Forces & DHFL Existing loan Customers,SME/Mortgage loan customers. Additional interest of 0.15% will be provided on renewals if deposit is renewed on or before maturity date.



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Mahindra Finance Ltd.								
Mahindra Finance Ltd. Fixed Deposits	Particular	12 Mhs	18 Mhs	24 Mhs	36 Mths	48 Mths	60 Mths	Payable
 "FAAA" Fixed Deposits	Samruddhi	7.95%	7.95%	8.35%	8.65%	8.65%	8.65%	Half-Yearly
	Fixed	7.90%	7.90%	8.30%	8.60%	8.60%	8.60%	Quarterly
	Deposits	8.10%	8.10%	8.50%	8.80%	8.80%	8.80%	Cumulative
		8.10%	8.32%	8.86%	9.60%	10.03%	10.49%	Cumulative Yield
Cheque in the favor of "MMFSL-FIXED DEPOSIT" & marked "Account Payee Only".								

Note :0.25% extra for Sr. Citizen (Additional Deposit in multiples of Rs. 1,000) .Employees/ Employees relative will get an additional rate of 0.35%per annum.
 Note: Minimum Deposit- For Half –Yearly Rs.25000/- & Quarterly Rs.50000/-

Shriram Transport Finance Company Limited						
Shriram Transport Finance Company Limited	12 Months	24 Months	36 Months	48 Months	60 Months	Payable
 "CRISIL FAAA" & "ICRA MAAA" Deposits	8.25%	8.50%	9.00%	9.00%	9.25%	Yearly
	8.08%	8.33%	8.81%	8.81%	9.05%	Half-Yearly
	8.00%	8.25%	8.71.%	8.71%	8.95%	Quarterly
	7.95%	8.19%	8.65%	8.65%	8.88%	Monthly
	8.25%	8.50%	9.00%	9.00%	9.25%	Cumulative
	8.25%	8.87%	9.84%	10.29%	11.13%	Cumulative Yield
Cheque in the favor of "Shriram Transport Finance Ltd." & marked "Account Payee Only"						

Note: (0.25% additional for Sr. Citizen, STFC/SCUF Employees. Additional interest of 0.25%p.a. on all renewals if deposit is renewed on or before maturity date)

Kerela Transport Development Finance Ltd						
Kerela Transport Development Finance Ltd	12 Months	24 Months	36 Months	48 Months	60 Months	Compounding/Payable
 Guaranteed by the Govt. of KERELA upto Rs.1700 crs	8.50%	8.50%	8.50%	8.25%	8.25%	Annually
	8.84%	9.23%	9.64%	9.73%	10.17%	Cumulative Yield
	Cheque in the favor of "Kerela Transport Development Finance Corporation Limited" or "KTDFC Ltd." & marked "Account Payee Only"					

Note:(0.25% extra for Senior Citizens)

Note: Rate of Interest is subject to change; please check the same before finalization of investment.

For any clarifications or queries regarding the above, please feel free to contact at our New Delhi Office at Tel # 011-40155555 (100 Lines) & Fax # 011-40155566.

For Intellect Investment Consultants Pvt. Ltd.

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Authorized Signatory