





## 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 for your Trust:

Rate is applicable for Amount Upto Rs. 20 Crore (For Trust & Institution)						
Housing Development Finance Corporation Ltd	Particular	15 Months	30 Months	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	Premium Deposit	-	8.19%	8.24%	8.24%	Annually
		8.03%	8.03%	8.08%	8.08%	Half Yearly
		7.95%	7.95%	8.00%	8.00%	Quarterly
		7.90%	7.90%	7.95%	7.95%	Monthly
		8.19%	8.19%	8.24%	8.24%	Cumulative*
		8.27%	8.70%	8.85%	9.92%	Cumulative Yield
Cheque in the favor of "HDFC Ltd." & marked "Account Payee Only".						


Rate is applicable for Amount Upto Rs. 2 Crore (For Trust & Institution)								
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	-	8.08%	8.08%	8.08%	8.08%	8.08%	Annually
		7.93%	7.93%	7.93%	7.93%	7.93%	7.93%	Half Yearly
		7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	Quarterly
		7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	Monthly
		8.08%	8.08%	8.08%	8.08%	8.08%	8.08%	Cumulative*
		8.08%-8.38%	8.41%-8.72%	8.75%-9.08%	9.11%-9.46%	9.50%-9.86%	9.90%-10.32%	Cumulative Yield
		Cheque in the favor of "HDFC Ltd." & marked "Account Payee Only".						


\*For Cumulative option, interest is compounded annually on May 31.

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%	8.25%	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"						

\*For Cumulative option, interest is compounded annually on March 31

Rate is applicable for amount upto 25 crores							
LIC Housing Finance Ltd.	Particulars	12 Mth	18 Mth	24 Mth	36 Mth	60 Mth	Compounding/Payable
 "FAAA" rating by CRISIL	Public Deposit	7.55%	7.65%	7.65%	7.70%	7.85%	Annually
		7.55%	7.79%	7.94%	8.31%	9.18%	Annualized Yields
Cheque in the favor of "LIC Housing Finance Limited - Public Deposit A/c" & marked "Account Payee Only"							

Rate is applicable for amount upto 20 crores w.e.f. 5 <sup>th</sup> Nov 2018							
LIC Housing Finance Ltd.	Particulars	12 Mth	18 Mth	24 Mth	36 Mth	60 Mth	Compounding/Payable
 "FAAA" rating by CRISIL	Public Deposit	8.15%	8.15%	8.20%	8.25%	8.30%	Annually
		8.15%	8.31%	8.54%	8.95%	9.80%	Annualized Yields
Cheque in the favor of "LIC Housing Finance Limited - Public Deposit A/c" & marked "Account Payee Only"							



# 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

Bajaj Finance Company Limited amount upto 5 Cr						
 "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% extra for existing customer or on renewal upto Rs.5 Cr. Min. Deposit - Rs. 25000.

Bajaj Finance Company Limited amount upto 5 Cr				
 "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% extra for existing customer or on renewal upto Rs.5 Cr. Min. Deposit-Rs.1,00,000.

Rate is applicable for Amount upto 5 Crore											
 DHFL-HOUSING FINANCE CO. LTD. Rating "AAA" By CARE & "AAA" By BWR	12 Mth	13 Mth**	14 Mth	24 Mth	36 Mth	40 Mth	48 -60 Mth	72-84 Mth	96-120 Mth	Payable	
		8.15%	8.15%	8.25%	8.40%	8.70%	8.75%	8.70%	8.70%	8.30%	Yearly
		7.95%	7.95%	8.05%	8.20%	8.50%	8.55%	8.50%	8.50%	8.10%	Half-Yearly
		7.90%	7.90%	8.00%	8.15%	8.40%	8.45%	8.40%	8.40%	8.05%	Quarterly
		7.85%	7.85%	7.95%	8.10%	8.35%	8.40%	8.35%	8.35%	8.00%	Monthly
		8.15%	8.15%	8.25%	8.40%	8.70%	8.75%	8.70%	8.70%	8.30%	Cumulative
		8.15%	8.18%	8.31%	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 : \*\* 13 Mth FD only for Trust Depositors. Extra interest of 0.15% will be provided on renewals if deposit is renewed on or before maturity date

Mahindra Finance Ltd.									
 "FAAA" Fixed Deposits	Particular	12 Mths	18 Mths	24 Mths	36 Mths	48 Mths	60 Mths	Payable	
	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: Minimum Deposit- For Half -Yearly Rs.25000/- & Quarterly Rs.50000/-

Shriram Transport Finance Company Limited							
 "CRISIL FAAA" & "ICRA MAAA" Deposits	12 Months	24 Months	36 Months	48 Months	60 Months	Payable	
		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: Additional interest of 0.25% p.a. on all renewals



## 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@iinvest.co.in  
 CIN NO. : U74140DL2006PTC155930

Kerala Transport Development Finance Ltd						
 Guaranteed by the Govt. of KERALA upto Rs.1700 crs	12 Months	24 Months	36 Months	48 Months	60 Months	Compounding/Payable
	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 "Kerala Transport Development Finance Corporation Limited" or "KTDFC Ltd." & marked "Account Payee Only"						

*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.

-sd-

Authorized Signatory