

**FIXED DEPOSIT**

**MUTUAL FUND**

**LOANS**

**COMMODITY**

**STOCKS**

**INSURANCE**

**BONDS / IPO**

## Home Loans: Transfer Home Loans at Lowest Rate of Interest!!!

1<sup>st</sup> August 2019

| Mortgage Loans        | Tie up   | ROI *                            |
|-----------------------|--|----------------------------------|
| Home Loans            | Axis Bank /Tata Capital/PNBHFL/DHFL/YES/ICICI Bank / India Bulls/LIC HFL | 8.55% * Terms & Conditions apply |
| Loan Against Property | Axis Bank /Tata Capital/PNBHFL/DHFL/YES/ICICI Bank / India Bulls/LIC HFL | 9.50% * Terms & Conditions apply |
| Loan Against Security | Axis Bank Ltd/Yes Bank   |                                  |



# Home loans available up to 75% to 90% of the market Value\*

# Loan against property / for commercial Purchase, Available up to 50% to 70% of the market value\*

## Company Fixed Deposits:

### Rate of Interest

| Company                    | Roi w.e.f | Rating                  | 12M% | 15M% | 18M% | 22M% | 24M% | 30M% | 36M% | 44M% | 48M%     | 60M% | Sr.C% |
|----------------------------|-----------|-------------------------|------|------|------|------|------|------|------|------|----------|------|-------|
| Bajaj Finance Ltd          | 08-May-19 | CRISIL FAAA & ICRA MAAA | 8.00 | 8.05 | --   | --   | 8.15 | --   | 8.60 | --   | 8.60     | 8.60 | 0.35  |
| Godrej & Boyce Mfg. Ltd    | 11-Oct-18 | CRISIL FAA+/STABLE IND  | --   | --   | --   | --   | --   | --   | 8.25 | --   | --       | --   | --    |
| Gruh Finance Ltd           | 18-Oct-18 | FAAA/CRISIL & MAAA/ICRA | 7.75 | --   | --   | --   | 7.75 | --   | 8.00 | --   | 8.00     | 8.00 | 0.25  |
| HDFC Regular Deposits      | 30-Jul-19 | CRISIL FAAA & ICRA MAAA | 7.72 | --   | --   | --   | 7.72 | --   | 7.72 | --   | 7.72     | 7.72 | 0.25  |
| HDFC Premium & Special     | 30-Jul-19 | CRISIL FAAA & ICRA MAAA | --   | 7.77 | --   | 7.87 | --   | 7.82 | --   | 7.87 | 33 & 66M | 7.92 | 0.25  |
| ICICI Home Finance Ltd     | 18-Jun-19 | MAAA (ICRA) CARE AAA    | 8.00 | 8.20 | --   | --   | --   | 8.35 | 8.35 | --   | --       | 8.40 | 0.25  |
| KTDFC Ltd                  | 01-Oct-18 | Govt. of Kerala         | 8.50 | --   | --   | --   | 8.50 | --   | 8.50 | --   | 8.25     | 8.25 | 0.25  |
| LIC Housing Finance Ltd    | 15-Nov-18 | CRISIL FAAA & ICRA      | 8.15 | --   | 8.15 | --   | 8.20 | --   | 8.25 | --   | --       | 8.30 | 0.25  |
| M&M Finance Ltd            | 24-Oct-18 | FAAA (CRISIL)           | 8.10 | --   | 8.10 | --   | 8.50 | --   | 8.80 | --   | 8.80     | 8.80 | 0.25  |
| PNB HFL & Special Deposits | 08-Oct-18 | CRISIL FAAA/ICRA        | 8.30 | 8.30 | --   | 8.35 | 8.30 | 8.30 | 8.40 | 8.45 | 8.40     | 8.45 | 0.25  |
| Shriram Transport Finance  | 01-Nov-18 | FAAA/Stable(CRISIL)     | 8.25 | --   | --   | --   | 8.50 | --   | 9.00 | --   | 9.00     | 9.25 | 0.25  |
| Sunidhi Term (NHB)         | 05-Dec-16 | FAAAA/TAAA              | 6.75 | --   | --   | --   | 6.75 | --   | 7.00 | --   | 7.00     | 7.00 | 0.60  |
| Suvruddhi Term Tax Saving  |           | FAAAA/TAAA              | --   | --   | --   | --   | --   | --   | --   | --   | --       | 7.00 | 0.60  |

\* The above interest rates are subject to change without any prior intimation. Please confirm the interest rates from the relationship managers

## Capital Gain Bonds Issues:

Forms Available on- <http://www.almondzwealth.com/bond/54ec-capital-gain-bonds>

| 54EC Capital Gain Bonds – (Only New Form)  | Ratings       | Amount | Bonds | Period             | Coupon Rate | I.P. Date                |
|--|---------------|--------|-------|--------------------|-------------|--------------------------|
| NHAI - National Highway Authority of India | AAA<br>Stable | 10000  | 1     | 5 Years<br>Lock-in | 5.75%       | 31 <sup>st</sup> March   |
| REC - Rural Electrification Corporation    |               | 20000  | 2     |                    |             | 30 <sup>th</sup> June    |
| PFC - Power Finance Corporation            |               | 20000  | 2     |                    |             | 31 <sup>st</sup> July    |
| IRFC - Indian Railway Finance Corporation  |               | 20000  | 2     |                    |             | 15 <sup>th</sup> October |

## RBI 7.75% Savings Bonds:

| Institute          | Period Years | Minimum Investment | Coupon Rate | Half-Yearly Interest is payable on                  |
|--------------------|--------------|--------------------|-------------|---|
| HDFC Bank GOI Bond | 7 Years      | 1,000/-            | 7.75%       | 1 <sup>st</sup> February. & 1 <sup>st</sup> August. |

## Ongoing IPOs & NCDs:

| IPOs - Company Name             | Issue Price (Rs.) | Lot Size | Open Date | Close Date |
|---------------------------------|-------------------|----------|-----------|------------|
| Spandana Sphoorty Financial Ltd | Rs. 853 – 856     | 17       | 5-Aug-19  | 7-Aug-19   |
| Sterling and Wilson Solar Ltd   | Rs. 775 - 780     | 19       | 6-Aug-19  | 8-Aug-19   |

| NCDs - Issue Name                         | Opening Date | Closing Date | Price (Rs.) | Forms Available on  |
|---|--------------|--------------|-------------|---|
| Shriram Transport Finance Company Limited | 17-Jul-19    | 16-Aug-19    | 1000        | <a href="http://www.almondzwealth.com/bond/ncdtx-free-bonds-2017-18">http://www.almondzwealth.com/bond/ncdtx-free-bonds-2017-18</a> |
| Indiabulls Consumer Finance Limited       | 31-Jul-19    | 30-Aug-19    | 1000        |   |

## Mutual Funds - Ongoing NFOs:

| Fund Name   | Nature | Sub Nature       | Launch Date | Close Date |
|---|--------|------------------|-------------|------------|
| SBI FMP- Series - 15 - 1123 Days - Regular Plan – G | Debt   | FMP              | 30-Jul-19   | 5-Aug-19   |
| ICICI Prudential Private Banks ETF                  | Equity | ETF              | 1-Aug-19    | 6-Aug-19   |
| YES Overnight Fund - Regular Plan – Growth          | Debt   | Liquid/Overnight | 19-Aug-19   | 20-Aug-19  |
| Reliance FHF-XLI- Series 13 - 1102 Days - G         | Debt   | FMP              | 7-Aug-19    | 21-Aug-19  |
| Sundaram Equity Fund - Regular Plan - Growth        | Equity | Multi Cap        | 16-Aug-19   | 30-Aug-19  |
| ITI Long Term Equity Fund - Regular Plan - Growth   | Equity | ELSS             | 15-Jul-19   | 14-Oct-19  |