

Deposit Interest Rates - NRI - (January 2018)

FINANCE COMPANIES											
Name of the Company	Minimum Amount	Credit Rating	(Interest rate %) (Period in Months)					Frequency	Documents required		
			31 days < 90 days	91 days < 180 days	181 days < 12 months	12 months < 18 months					
HDFC Ltd Smart Deposit - wef 12th October 2017											
upto ` 20 cr	5,00,000	FAAA	Nil Nil 6.00	Nil Nil 6.25	Nil Nil 6.60	7.00 Nil 7.20		Quarterly Ann Cum	Passport Copy, PAN Card Copy, Valid Visa Copy Cheque Issued MUST be from NRO A/c Tax Residency Certificate		
HDFC Ltd - wef 12th October 2017			12-23	24- 35	36-84			Frequency			
Regular Deposits Upto `3 cr (Individual)	40,000	FAAA	7.05 7.10 7.15	7.05 7.10 7.15	7.15 7.20 7.25			Monthly Quarterly Half Yearly			
	20,000		Nil 7.30 7.30	7.30 7.30 7.40	7.40 7.40 7.40			Ann Cum			
			15	30	22	44		Frequency			
	Individual		40,000 20,000	7.15 7.20 7.25 Nil 7.40	7.15 7.20 7.25 7.40 7.40	7.20 7.25 7.30 7.45 7.45	7.30 7.35 7.40 7.55 7.55		Monthly Quarterly Half Yearly Ann Cum		
HDFC Premium(upto 2 cr) wef 12th October 2017											
Individual	40,000	FAAA	7.15 7.20 7.25	7.15 7.20 7.25	7.20 7.25 7.30	7.30 7.35 7.40		Monthly Quarterly Half Yearly			
	20,000		Nil 7.40 7.40	7.40 7.40 7.45	7.45 7.45 7.55	7.55 7.55 7.55		Ann Cum			
	Mahindra & Mahindra Finance Services Ltd wef 16th January, 2017			12	18	24	36	48-60	Frequency	Documents required	
	Cum < 1 Cr		10,000	FAAA	7.50	7.50	7.50	7.55	7.55	Cum	Local and Aboard Address is required - FD receipt will be sent to local address Passport Copy, PAN Card Copy, Valid Visa Copy, Cheque must be from NRO A/c from NRO A/c. Tax Residency Certificate, Deposit can be for a Maximum of 5 Years
Mahindra & Mahindra Finance Services Ltd wef 16th January, 2017			12	18	24	36	48-60	Frequency			
Non -Cum < 1 Cr	50,000	FAAA	7.30		7.30	7.35	7.35	7.35	Quarterly		
	25,000		7.35		7.35	7.40	7.40	7.40	Half Yearly		
PNB Housing Finance Ltd wef 07th November 2017			12	24	36	48 - 84	120	Frequency	Documents required		
Individual-upto `5cr	1,00,000	FAAA	7.05	7.15	7.15	7.15	7.15	7.15	Monthly	Passport Copy, PAN Card Copy, Valid Visa Copy, Cheque must be from NRO A/c Tax Residency Certificate, Deposit can be for a Maximum of 3 Years	
	50,000		7.10	7.20	7.20	7.20	7.20	7.20	Quarterly		
	20,000		7.15	7.25	7.25	7.25	7.25	7.25	Half Yearly		
	20,000		7.30	7.40	7.40	7.40	7.40	7.40	Ann		
	20,000		7.30	7.40	7.40	7.40	7.40	7.40	Cum		
PNB Housing Finance Ltd (Special Scheme) wef 07th November 2017			15	22	30	44		Frequency			
Individual-upto `5cr	1,00,000	FAAA	7.15	7.25	7.25	7.30		7.30	Monthly		
	50,000		7.20	7.30	7.30	7.35		7.35	Quarterly		
	20,000		7.25	7.35	7.35	7.40		7.40	Half Yearly		
	20,000		7.40	7.50	7.50	7.55		7.55	Ann		
	20,000		7.40	7.50	7.50	7.55		7.55	Cum		