

Deposit Interest Rates (January 2018)

FINANCE COMPANIES									
Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)					
Sundaram Finance wef 16th December, 2016				12	18	24	36	48	Frequency
Regular & Trust	10,000	0.50	AAA / BY ICRA	6.96	6.96	7.21	7.21	-	Monthly
				7.00	7.00	7.25	7.25	-	Quarterly
				7.00	7.00	7.25	7.25	-	Cum
Sundaram BNP Paribas Home Finance wef 16th December, 2016				12	18	24	36	48-60	Frequency
Regular	10,000	0.50	MAA+ / STABLE BY ICRA	Nil	Nil	Nil	7.21	6.71	Monthly
				6.75	6.75	7.25	7.25	6.75	Quarterly
				6.75	6.75	7.25	7.25	6.75	Cum
Sundaram BNP Paribas Home Finance wef 16th December, 2016				12	18	24	36	48-60	Frequency
Trust	10,000		MAA+ / STABLE BY ICRA	Nil	Nil	Nil	7.70	7.21	Monthly
				6.75	6.75	7.25	7.75	7.25	Quarterly
				6.75	6.75	7.25	7.75	7.25	Cum
Gruh Finance Ltd wef 25th May 2017				12-60	61-120				Frequency
Individual ,Trust & Gruhini Bachat Yojana	20,000 2,000 1,000	0.25	AAA	6.75	6.50				Monthly
				7.00	6.75				Quarterly
				7.25	7.00				Ann
				7.25	7.00				Cum
HDFC Ltd Smart Deposit - wef 12th October 2017				31 days < 90 days	91 days < 180 days	181 days < 12 months	12 months < 18 months		Frequency
upto ` 20 cr	5,00,000		FAAA	Nil	Nil	Nil	7.00		Quarterly
				Nil	Nil	Nil	Nil		Ann
				6.00	6.25	6.60	7.20		Cum
HDFC Ltd - wef 12th October 2017				12-23	24-35	36-84			Frequency
Regular Deposits Upto 3 cr (Individual & Trust)	40,000 20,000	0.25 (upto 2 cr)	FAAA	7.05	7.05	7.15			Monthly
				7.10	7.10	7.20			Quarterly
				7.15	7.15	7.25			Half Yearly
				Nil	7.30	7.40			Ann
				7.30	7.30	7.40			Cum
HDFC Ltd - wef 12th October 2017				12-23	24-84				Frequency
Regular Deposits above 3 cr (Individual & Trust)	40,000 20,000		FAAA	6.95	6.95				Monthly
				7.00	7.00				Quarterly
				7.05	7.05				Half Yearly
				Nil	7.20				Ann
				7.20	7.20				Cum
HDFC Premium(upto 2 cr) wef 12th October 2017				15	30	22	44		Frequency
Individual	40,000 20,000	0.25 (upto 2 cr)	FAAA	7.15	7.15	7.20	7.30		Monthly
				7.20	7.20	7.25	7.35		Quarterly
				7.25	7.25	7.30	7.40		Half Yearly
				Nil	7.40	7.45	7.55		Ann
				7.40	7.40	7.45	7.55		Cum
HDFC Premium (upto 5 Cr) wef 12th October 2017				22	44				Frequency
Trust & Institutions	40,000 20,000		FAAA	7.05	7.15				Monthly
				7.10	7.20				Quarterly
				7.15	7.25				Half Yearly
				7.30	7.40				Ann
				7.30	7.40				Cum
LIC Housing Finance Ltd wef 1st September 2017				12	18	24	36 / 60		Frequency
Deposits upto 5 Cr	10,000	<= 50000/- 0.10 >= 51000/- 0.25	FAAA	7.30	7.35	7.40	7.45		Ann /Cum
Deposits > 5 Cr				7.20	7.20	7.25	7.30		Ann /Cum
Shriram Transport Finance Company Ltd wef 01st November 2017				12	24	36	48	60	Frequency
	10,000 5,000	0.25	FAAA & MAA+	7.25	7.25	7.58	7.63	7.72	Monthly
				7.29	7.29	7.63	7.68	7.77	Quarterly
				7.36	7.36	7.70	7.75	7.85	Half Yearly
				7.50	7.50	7.85	7.90	8.00	Yearly
				7.25	7.25	7.58	7.63	7.72	Cum
Shriram City Union Finance Limited wef 01st November 2017				12	24	36	48	60	Frequency
	10,000 5,000	0.25	AA+	7.25	7.25	7.58	7.63	7.72	Monthly
				7.29	7.29	7.63	7.68	7.77	Quarterly
				7.36	7.36	7.70	7.75	7.85	Half Yearly
				7.50	7.50	7.85	7.90	8.00	Yearly
				7.25	7.25	7.58	7.63	7.72	Cum
Mahindra & Mahindra Finance Services Ltd wef 16th January, 2017				12	18	24	36	48-60	Frequency
Cum < 1 Cr	10,000	0.25	FAAA	7.50	7.50	7.50	7.55	7.55	Cum
Mahindra & Mahindra Finance Services Ltd wef 16th January, 2017				12	18	24	36	48-60	Frequency
Non -Cum < 1 Cr	50,000 25,000	0.25	FAAA	7.30		7.30	7.35	7.35	Quarterly
				7.35		7.35	7.40	7.40	Half Yearly
PNB Housing Finance Ltd wef 07th November 2017				12	24	36	48 - 84	120	Frequency
Ind & Trust-upto `5cr	1,00,000 50,000 20,000 20,000 20,000	0.25 (upto 1 cr)	FAAA	7.05	7.15	7.15	7.15	7.15	Monthly
				7.10	7.20	7.20	7.20	7.20	Quarterly
				7.15	7.25	7.25	7.25	7.25	Half Yearly
				7.30	7.40	7.40	7.40	7.40	Ann
				7.30	7.40	7.40	7.40	7.40	Cum
PNB Housing Finance Ltd (Special Scheme) wef 07th November 2017				15	22	30	44		Frequency
Ind & Trust-upto `5cr	1,00,000 50,000 20,000 20,000 20,000	0.25 (upto 1 cr)	FAAA	7.15	7.25	7.25	7.30	7.30	Monthly
				7.20	7.30	7.30	7.35	7.35	Quarterly
				7.25	7.35	7.35	7.40	7.40	Half Yearly
				7.40	7.50	7.50	7.55	7.55	Ann
				7.40	7.50	7.50	7.55	7.55	Cum

FINANCE COMPANIES								
Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)				
Dewan Housing Finance Ltd (All the scheme except small saving saving, addl interest of 0.25 will be paid to Sr Citizen (wef 23rd October 2017)								
				12	24	36	48-120	Frequency
Privilege Customers: Senior Citizens above 60 yrs, DHFL Home Loan Customers, Armed Forces Personnel & Widows)	20,000		AAA	7.35	7.45	7.50	7.65	Monthly
	10,000	7.40		7.50	7.55	7.70	Quarterly	
		7.50		7.60	7.65	7.80	Half Yearly	
		7.70		7.80	7.85	8.00	Yearly/Cum	
Swayamsidha Deposit Scheme								
18 months (exclusive for Women)	10,000			18				Frequency
				7.45				Monthly
				7.50				Quarterly
				7.60				Half Yearly
Aashray Deposit Plus Scheme								
14 months Scheme	10,000			14				Frequency
				7.40				Monthly
				7.45				Quarterly
				7.55				Half Yearly
Aashray Deposit Plus Scheme								
13 months - Exclusively for Trust investors	50,000			13				Frequency
				7.40				Monthly
				7.45				Quarterly
				7.55				Half Yearly
Aashray Deposit Plus Scheme								
40 months	2,000			40				Frequency
				7.55				Monthly
				7.60				Quarterly
				7.70				Half Yearly
Bajaj Finance (Finserv) wef 10th July 2017								
Individual & Non Ind upto 5 cr	25,000	0.25(upto 1 cr)	FAAA	12-23	24-35	36-60		Frequency
				7.35	7.53	7.58		Monthly
				7.39	7.58	7.63		Quarterly
				7.46	7.65	7.70		Half Yearly
				7.60	7.80	7.85		Ann
7.60	7.80	7.85		Cum				

GOVERNMENT COMPANIES & BONDS											
Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)							
Housing & Urban Development Corporation Ltd (Ind & HUF) wef 1st December 2016	50,000 10,000	0.25	TAAA & AA+	12	24	36	48	60	72	84	Frequency
				6.80	6.80	6.80	6.55	6.55	6.55	6.55	Qtrly
				6.85	6.85	6.85	6.60	6.60	6.60	6.60	Half Yearly
				7.00	7.00	7.00	6.75	6.75	6.75	6.75	cum /Yearly
Housing & Urban Development Corporation Ltd (Corporate / Trust / Firm) wef 1st December 2016			TAAA & AA+	12	24	36	48	60	72	84	Frequency
				6.55	6.55	6.55	6.30	6.30	6.30	6.30	Qtrly
				6.60	6.60	6.60	6.35	6.35	6.35	6.35	Half Yearly
				6.75	6.75	6.75	6.50	6.50	6.50	6.50	cum / Yearly

Requirement for Hudco Application:

1. For Individual application = Required 1st Holder's Pan and Address proof attested by Self and the intermediary (Edelweiss / JM Financial service Ltd)
2. Resolution / Trust Deed / Trust Pan card / A letter from trust mentioning they are routing this applying through Edelweiss / JM Financial Services Ltd

BONDS

Bonds	Interest Rate%	Frequency	Term	Minimum Amount
REC-54EC wef from 01st December 2016	5.25%	Ann	3 Yrs	20,000
NHAI -54EC wef from 01st December 2016	5.25%	Ann	3 Yrs	20,000
PFC -54EC	5.25%	Ann	3 Yrs	20,000
IRFC -54EC	5.25%	Ann	3 Yrs	20,000