

Deposit Interest Rates (May 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	MAAA (STABLE) / 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	0.25	MAAA	6.75	6.50				Monthly
	2,000			7.00	6.75				Quarterly
	1,000			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		MAAA (STABLE) / BY ICRA	Nil	Nil	Nil	7.00		Quarterly
				Nil	Nil	Nil	Nil		Ann
				6.00	6.25	6.60	7.20		Cum
HDFC Ltd - wef 11th January 2018				12-23	24-84				Frequency
Regular Deposits Upto 3 cr (Individual)	40,000	0.25 (upto 2 cr)	MAAA (STABLE) / BY ICRA	7.15	7.10				Monthly
	20,000			7.20	7.15				Quarterly
				7.25	7.20				Half Yearly
				Nil	7.35				Ann
				7.40	7.35				Cum
HDFC Ltd - wef 11th January 2018				12-23	24-84				Frequency
Regular Deposits upto 3 Cr(Trust)	40,000		MAAA (STABLE) / BY ICRA	7.15	7.10				Monthly
	20,000			7.20	7.15				Quarterly
				7.25	7.20				Half Yearly
				Nil	7.35				Ann
				7.40	7.35				Cum
HDFC Premium(upto 2 cr) wef 11th January 2018				15	22	30	44		Frequency
Individual	40,000	0.25 (upto 2 cr)	MAAA (STABLE) / BY ICRA	7.25	7.25	7.20	7.25		Monthly
	20,000			7.30	7.30	7.25	7.30		Quarterly
				7.35	7.35	7.30	7.35		Half Yearly
				Nil	7.50	7.45	7.50		Ann
				7.50	7.50	7.45	7.50		Cum
HDFC Premium (upto 5 Cr) wef 11th January 2018				15	30				Frequency
Trust & Institutions	40,000		MAAA (STABLE) / BY ICRA	7.25	7.20				Monthly
	20,000			7.30	7.25				Quarterly
				7.35	7.30				Half Yearly
				Nil	7.45				Ann
				7.50	7.45				Cum
HDFC Special Deposits (upto 5 Cr) wef 11th January 2018				33	66				Frequency
Individual, Trust & Institutions	40,000		MAAA (STABLE) / BY ICRA	7.30	7.30				Monthly
	20,000			7.35	7.35				Quarterly
				7.40	7.40				Half Yearly
				7.55	7.55				Ann
				7.55	7.55				Cum
LIC Housing Finance Ltd wef 15th February 2018				12	18	24	36 / 60		Frequency
Deposits upto 25 Cr	10,000	<= 50000/- 0.10 >= 51000/- 0.25	FAAA	7.30	7.35	7.40	7.45		Ann /Cum
				7.20	7.20	7.25	7.30		Ann /Cum
Shriram Transport Finance Company Ltd wef 02nd April 2018				12	24	36	48	60	Frequency
	10,000	0.25	FAAA & MAA+	7.39	7.39	7.72	7.72	7.95	Monthly
				7.44	7.44	7.77	7.77	8.00	Quarterly
				7.50	7.50	7.85	7.85	8.08	Half Yearly
				7.65	7.65	8.00	8.00	8.25	Yearly
				7.39	7.39	7.72	7.72	7.95	Cum
5,000									
Shriram City Union Finance Limited wef 02nd April 2018				12	24	36	48	60	Frequency
	10,000	0.25	AA+	7.39	7.39	7.72	7.72	7.95	Monthly
				7.44	7.44	7.77	7.77	8.00	Quarterly
				7.50	7.50	7.85	7.85	8.08	Half Yearly
				7.65	7.65	8.00	8.00	8.25	Yearly
				7.39	7.39	7.72	7.72	7.95	Cum
5,000									
Mahindra & Mahindra Finance Services Ltd wef 01st April 2018				12	18	24	36	48-60	Frequency
Cum < 1 Cr	10,000	0.25	FAAA	7.70	7.75	7.90	8.05	8.05	Cum
Mahindra & Mahindra Finance Services Ltd wef 01st April 2018				12	18	24	36	48-60	Frequency
Non -Cum < 1 Cr	50,000 25,000	0.25	FAAA	7.50		7.70	7.85	7.85	Quarterly
				7.55		7.75	7.90	7.90	Half Yearly
PNB Housing Finance Ltd wef 07th May 2018				12-23	24-35	36-47	48-59	60-120	Frequency
Ind & Trust-upto `5cr	1,00,000	0.25 (upto 1 cr)	FAAA	7.25	7.30	7.60	7.60	7.70	Monthly
	50,000			7.30	7.35	7.65	7.65	7.75	Quarterly
	20,000			7.35	7.45	7.70	7.70	7.80	Half Yearly
	20,000			7.50	7.60	7.90	7.90	8.00	Ann
	20,000			7.50	7.60	7.90	7.90	8.00	Cum
PNB Housing Finance Ltd (Special Scheme) wef 07th May 2018				15	22	30	44		Frequency
Ind & Trust-upto `5cr	1,00,000	0.25 (upto 1 cr)	FAAA	7.40	7.40	7.40	7.70		Monthly
	50,000			7.45	7.45	7.45	7.75		Quarterly
	20,000			7.55	7.55	7.55	7.80		Half Yearly
	20,000			7.70	7.70	7.70	8.00		Ann
	20,000			7.70	7.70	7.70	8.00		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 0.40 will be paid to Sr Citizen (wef 01st April 2018)									
Privilege Customers: Senior Citizens above 60 yrs, DHFL Home Loan Customers, Armed Forces Personnel & Widows)	20,000		AAA	12	24	36	48-60	72-120	Frequency
	10,000	7.35		7.45	7.55	7.70	7.65	Monthly	
		7.40		7.50	7.60	7.75	7.70	Quarterly	
		7.50		7.60	7.70	7.85	7.80	Half Yearly	
		7.70		7.80	7.90	8.05	8.00	Yearly/Cum	
Swayamsidha Deposit Scheme	10,000		18					Frequency	
18 months (exclusive for Women)		7.45					Monthly		
		7.50					Quarterly		
		7.60					Half Yearly		
		7.80					Yearly /Cum		
Aashray Deposit Plus Scheme	10,000		14					Frequency	
14 months Scheme		7.40					Monthly		
		7.45					Quarterly		
		7.55					Half Yearly		
		7.75					Yearly /Cum		
Aashray Deposit Plus Scheme	50,000		13					Frequency	
13 months - Exclusively for Trust investors		7.40					Monthly		
		7.45					Quarterly		
		7.55					Half Yearly		
		7.75					Yearly /Cum		
Aashray Deposit Plus Scheme	2,000		40					Frequency	
40 months		7.60					Monthly		
		7.65					Quarterly		
		7.75					Half Yearly		
		7.95					Yearly /Cum		
Bajaj Finance (Finserv) wef 01st February 2018	25,000	0.35(upto 5 cr)	FAAA / Stable	12-23	24-35	36-60			Frequency
Individual & Non Ind upto 5 cr				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			
Bajaj Finance (Finserv) wef 01st February 2018	25,000		FAAA / Stable	12-23	24-35	36-60			Frequency
Bajaj Group employees, existing FD customers and existing loan customers upto 5 Cr				7.60	7.78	7.83			Monthly
				7.64	7.83	7.88			Quarterly
				7.71	7.90	7.95			Half Yearly
				7.85	8.05	8.10			Ann
	7.85	8.05	8.10			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 May 2018	50,000 10,000	0.25	TAAA & AA+	12	24	36	48	60			Frequency
				7.05	7.05	7.05	6.80	6.80	Qtrly		
				7.10	7.10	7.10	6.85	6.85	Half Yearly		
				7.25	7.25	7.25	7.00	7.00	cum /Yearly		
Housing & Urban Development Corporation Ltd (Corporate / Trust / Firm) wef 1st May 2018			TAAA & AA+	12	24	36	48	60			Frequency
				6.80	6.80	6.80	6.55	6.55	Qtrly		
				6.85	6.85	6.85	6.60	6.60	Half Yearly		
				7.00	7.00	7.00	6.75	6.75	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
7.75% Taxable Bond through HDFC Bank w.e.f 05th February 2018	7.75%	Half Yearly/Cum	7 Yrs	1,000
REC-54EC wef 01st April 2018	5.75%	Ann	5 Yrs	20,000
NHAI -54EC wef 01st April 2018	5.75%	Ann	5 Yrs	10,000
PFC -54EC wef 01st April 2018	5.75%	Ann	5 Yrs	20,000
IRFC -54EC wef 01st April 2018	5.75%	Ann	5 Yrs	20,000