

Deposit Interest Rates - Senior Citizens - (January 2018)

FINANCE COMPANIES								
Name of the Company	Minimum Amount	Credit Rating	(Interest rate %) (Period in Months)					Frequency
Sundaram Finance wef 16th December, 2016			12	18	24	36	48	Frequency
Regular	10,000	AAA / BY ICRA	7.45	7.45	7.70	7.70	-	Monthly
			7.50	7.50	7.75	7.75	-	Quarterly
			7.50	7.50	7.75	7.75	-	Cum
Sundaram BNP Paribas Home Finance wef 16th December, 2016			12	18	24	36	48-60	Frequency
Regular	10,000	MAA+ / STABLE BY ICRA	Nil	Nil	Nil	7.70	7.21	Monthly
			7.25	7.25	7.75	7.75	7.25	Quarterly
			7.25	7.25	7.75	7.75	7.25	Cum
Gruh Finance Ltd wef 25th May 2017			12-60	61-120				Frequency
Individual	20,000	AAA	7.00	6.75				Monthly
	2,000		7.25	7.00				Quarterly
			7.50	7.25				Ann
	1,000		7.50	7.25				Cum
HDFC Ltd - wef 12th October 2017			12-23	24-35	36-84			Frequency
Regular Deposits (Upto 2 cr)	40,000	FAAA	7.30	7.30	7.40			Monthly
	20,000		7.35	7.35	7.45			Quarterly
			7.40	7.40	7.50			Half Yearly
			Nil	7.55	7.65			Ann
			7.55	7.55	7.65			Cum
HDFC Premium(upto 2 cr) wef 12th October 2017			15	30	22	44		Frequency
Individual (Upto 2 Cr)	40,000	FAAA	7.40	7.40	7.45	7.55		Monthly
	20,000		7.45	7.45	7.50	7.60		Quarterly
			7.50	7.50	7.55	7.65		Half Yearly
			Nil	7.65	7.70	7.80		Ann
			7.65	7.65	7.70	7.80		Cum
LIC Housing Finance Ltd (upto 5 cr) wef 1st September 2017			12	18	24	36 / 60		Frequency
Deposits less <= 50000	10,000	FAAA	7.40	7.45	7.50	7.55		Ann /Cum
Deposits > = 51000 (Upto 5 Cr)			7.55	7.60	7.65	7.70		Ann /Cum
Shriram Transport Finance Company Ltd wef 01st November 2017			12	24	36	48	60	Frequency
	10,000	FAAA & MAA+	7.49	7.49	7.81	7.86	7.95	Monthly
			7.54	7.54	7.86	7.91	8.00	Quarterly
			7.61	7.61	7.94	7.99	8.08	Half Yearly
			7.75	7.75	8.10	8.15	8.25	Yearly
			7.49	7.49	7.81	7.86	7.95	Cum
5,000								
Shriram City Union Finance Limited wef 01st November 2017			12	24	36	48	60	Frequency
	10,000	AA+	7.49	7.49	7.81	7.86	7.95	Monthly
			7.54	7.54	7.86	7.91	8.00	Quarterly
			7.61	7.61	7.94	7.99	8.08	Half Yearly
			7.75	7.75	8.10	8.15	8.25	Yearly
			7.49	7.49	7.81	7.86	7.95	Cum
5,000								
Mahindra & Mahindra Finance Services Ltd wef 16th January, 2017			12	18	24	36	48-60	Frequency
Cum < 1 Cr	10,000	FAAA	7.75	7.75	7.75	7.80	7.80	Cum
Mahindra & Mahindra Finance Services Ltd wef 16th January, 2017			12	18	24	36	48-60	Frequency
Non -Cum < 1 Cr	50,000	FAAA	7.55		7.55	7.60	7.60	Quarterly
	25,000		7.60		7.60	7.65	7.65	Half Yearly
PNB Housing Finance Ltd wef 07th November 2017			12	24	36	48 - 84	120	Frequency
Individual upto 1 Cr	1,00,000	FAAA	7.30	7.40	7.40	7.40	7.40	Monthly
	50,000		7.35	7.45	7.45	7.45	7.45	Quarterly
	20,000		7.40	7.50	7.50	7.50	7.50	Half Yearly
	20,000		7.55	7.65	7.65	7.65	7.65	Ann
	20,000		7.55	7.65	7.65	7.65	7.65	Cum
PNB Housing Finance Ltd (Special Scheme) wef 07th November 2017			15	22	30	44		Frequency
Individual upto 1 Cr	1,00,000	FAAA	7.40	7.50	7.50	7.55		Monthly
	50,000		7.45	7.55	7.55	7.60		Quarterly
	20,000		7.50	7.60	7.60	7.65		Half Yearly
	20,000		7.65	7.75	7.75	7.80		Ann
	20,000		7.65	7.75	7.75	7.80		Cum

FINANCE COMPANIES

Name of the Company	Minimum Amount	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	7.60	7.70	7.75	7.90	Monthly
	10,000		7.65	7.75	7.80	7.95	Quarterly
			7.75	7.85	7.90	8.05	Half Yearly
			7.95	8.05	8.10	8.25	Yearly/Cum
Swayamsidha Deposit Scheme			18				Frequency
18 months (exclusive for Women)	10,000		7.70				Monthly
			7.75				Quarterly
			7.85				Half Yearly
			8.05				Yearly /Cum
Aashray Deposit Plus Scheme			14				Frequency
14 months Scheme	10,000		7.65				Monthly
			7.70				Quarterly
			7.80				Half Yearly
			8.00				Yearly /Cum
Aashray Deposit Plus Scheme			40				Frequency
40 months	2,000		7.80				Monthly
			7.85				Quarterly
			7.95				Half Yearly
			8.15				Yearly /Cum
Bajaj Finance (Finserv) wef 10th July 2017			12-23	24-35	36-60		Frequency
Individual upto 1 cr	25,000	FAAA	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	Credit Rating	(Interest rate %) (Period in Months)							
Housing & Urban Development Corporation Ltd (Ind & HUF) wef 1st December 2016	50,000 10,000	TAAA & AA+	12	24	36	48	60	72	84	Frequency
			7.05	7.05	7.05	6.80	6.80	6.80	6.80	Qtrly
			7.10	7.10	7.10	6.85	6.85	6.85	6.85	Half Yearly
			7.25	7.25	7.25	7.00	7.00	7.00	7.00	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