

Deposit Interest Rates - Senior Citizens - (May 2018)

FINANCE COMPANIES								
Name of the Company	Minimum Amount	Credit Rating	(Interest rate %) (Period in Months)					
Sundaram Finance wef 16th December, 2016			12	18	24	36	48	Frequency
Regular	10,000	MAAA (STABLE) / 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	MAAA	7.00	6.75				Monthly
	2,000		7.25	7.00				Quarterly
	1,000		7.50	7.25				Ann
			7.50	7.25				Cum
HDFC Ltd - wef 11th January 2018			12-23	24- 84				Frequency
Regular Deposits Upto 2 cr (Individual)	40,000	MAAA (STABLE) / BY ICRA	7.40	7.35				Monthly
	20,000		7.45	7.40				Quarterly
			7.50	7.45				Half Yearly
			Nil	7.60				Ann
			7.65	7.60				Cum
HDFC Premium(upto 2 cr) wef 11th January 2018			15	22	30	44		Frequency
Individual upto 2 Cr	40,000	MAAA (STABLE) / BY ICRA	7.50	7.50	7.45	7.50		Monthly
	20,000		7.55	7.55	7.50	7.55		Quarterly
			7.60	7.60	7.55	7.60		Half Yearly
			Nil	7.75	7.70	7.75		Ann
			7.75	7.75	7.70	7.75		Cum
LIC Housing Finance Ltd wef 15th February 2018			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 25 Cr)			7.55	7.60	7.65	7.70		Ann /Cum
Shriram Transport Finance Company Ltd wef 02nd April 2018			12	24	36	48	60	Frequency
	10,000	FAAA & MAA+	7.63	7.63	7.95	7.95	8.19	Monthly
			7.68	7.68	8.00	8.00	8.25	Quarterly
			7.75	7.75	8.08	8.08	8.33	Half Yearly
			7.90	7.90	8.25	8.25	8.50	Yearly
			7.63	7.63	7.95	7.95	8.19	Cum
5,000								
Shriram City Union Finance Limited wef 02nd April 2018			12	24	36	48	60	Frequency
	10,000	AA+	7.63	7.63	7.95	7.95	8.19	Monthly
			7.68	7.68	8.00	8.00	8.25	Quarterly
			7.75	7.75	8.08	8.08	8.33	Half Yearly
			7.90	7.90	8.25	8.25	8.50	Yearly
			7.63	7.63	7.95	7.95	8.19	Cum
5,000								
Mahindra & Mahindra Finance Services Ltd wef 01st April 2018			12	18	24	36	48-60	Frequency
Cum < 1 Cr	10,000	FAAA	7.95	8.00	8.15	8.30	8.30	Cum
Mahindra & Mahindra Finance Services Ltd wef 01st April 2018			12	18	24	36	48-60	Frequency
Non -Cum < 1 Cr	50,000	FAAA	7.75		7.95	8.10	8.10	Quarterly
	25,000		7.80		8.00	8.15	8.15	Half Yearly
PNB Housing Finance Ltd wef 07th May 2018			12-23	24-35	36-47	48-59	60-120	Frequency
Individual upto 1cr	1,00,000	FAAA	7.50	7.55	7.85	7.85	7.95	Monthly
	50,000		7.55	7.60	7.90	7.90	8.00	Quarterly
	20,000		7.60	7.70	7.95	7.95	8.05	Half Yearly
	20,000		7.75	7.85	8.15	8.15	8.25	Ann
	20,000		7.75	7.85	8.15	8.15	8.25	Cum
PNB Housing Finance Ltd (Special Scheme) wef 07th May 2018			15	22	30	44		Frequency
Individual upto 1 Cr	1,00,000	FAAA	7.65	7.65	7.65	7.95		Monthly
	50,000		7.70	7.70	7.70	8.00		Quarterly
	20,000		7.80	7.80	7.80	8.05		Half Yearly
	20,000		7.95	7.95	7.95	8.25		Ann
	20,000		7.95	7.95	7.95	8.25		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 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		7.75	7.85	7.95	8.10	8.05	Monthly
			7.80	7.90	8.00	8.15	8.10	Quarterly
			7.90	8.00	8.10	8.25	8.20	Half Yearly
			8.10	8.20	8.30	8.45	8.40	Yearly/Cum
Swayamsidha Deposit Scheme	10,000	18					Frequency	
18 months (exclusive for Women)		7.85					Monthly	
		7.90					Quarterly	
		8.00					Half Yearly	
		8.20					Yearly /Cum	
Aashray Deposit Plus Scheme	10,000	14					Frequency	
14 months Scheme		7.80					Monthly	
		7.85					Quarterly	
		7.95					Half Yearly	
		8.15					Yearly /Cum	
Aashray Deposit Plus Scheme	2,000	40					Frequency	
40 months		8.00					Monthly	
		8.05					Quarterly	
		8.15					Half Yearly	
		8.35					Yearly /Cum	
Bajaj Finance (Finserv) wef 01st February 2018	25,000	FAAA / Stable	12-23	24-35	36-60			Frequency
Individual & Non Ind upto 5 cr			7.70	7.88	7.93			Monthly
			7.74	7.93	7.98			Quarterly
			7.81	8.00	8.05			Half Yearly
			7.95	8.15	8.20			Ann
			7.95	8.15	8.20			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 May 2018	50,000 10,000	TAAA & AA+	12	24	36	48	60			Frequency
			7.30	7.30	7.30	7.05	7.05			Qtrly
			7.35	7.35	7.35	7.10	7.10			Half Yearly
			7.50	7.50	7.50	7.25	7.25			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