

## **Deposit Interest Rates - Senior Citizens - (May 2018)**

FINANCE COMPANIES								
Name of the Company	(Interest rate %) ( Period in Months )							
Sundaram Finance wef 16th December, 2016			12	18	24	36	48	Frequency
		MAAA (STABLE) / BY ICRA	7.45	7.45	7.70	7.70	-	Monthly
Regular	10,000		7.50	7.50	7.75	7.75	-	Quarterly
Sundaram BNP Paribas Home Finance wef 16th December, 2016			7.50 <b>12</b>	7.50 <b>18</b>	7.75 <b>24</b>	7.75 <b>36</b>	48 -60	Cum Frequency
Outdurant Divi Turibus Home Timanee Wel Tour December, 2010			Nil	Nil	Nil	7.70		Monthly
Regular	10,000	MAA+ / STABLE BY ICRA	7.25	7.25	7.75	7.75	7.25	Quarterly
		BT ICRA	7.25	7.25	7.75	7.75	7.25	Cum
Gruh Finance Ltd wef 25th May 2017			12 - 60	61-120				Frequency
	20,000		7.00 7.25	6.75 7.00				Monthly Quarterly
Individual	2,000	MAAA	7.25 7.50	7.00 7.25				Ann
	1,000		7.50	7.25				Cum
HDFC Ltd - wef 11th January 2018	,,,,,		12-23	24- 84				Frequency
	40,000		7.40	7.35				Monthly
		MAAA (STABLE)	7.45	7.40				Quarterly
Regular Deposits Upto 2 cr ( Individual )	20,000	` '	7.50 Nil	7.45				Half Yearly
			7.65	7.60 7.60				Ann Cum
HDFC Premium(upto 2 cr) wef 11th January 2018			15	22	30	44		Frequency
	40,000		7.50	7.50	7.45	7.50		Monthly
		MAAA (STABLE) / BY ICRA	7.55	7.55	7.50	7.55		Quarterly
Individual upto 2 Cr	20,000		7.60	7.60	7.55	7.60		Half Yearly
	,,,,,		Nil	7.75	7.70	7.75		Ann
LIC Housing Finance Ltd wef 15th February 2018			7.75 <b>12</b>	7.75 <b>18</b>	7.70 <b>24</b>	7.75 36 / 60		Cum Frequency
•								
Deposits less <= 50000	10,000	FAAA	7.40	7.45	7.50	7.55		Ann /Cum
Deposits > = 51000 (Upto 25 Cr)	10,000	FAAA	7.55	7.60	7.65	7.70		Ann /Cum
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						48	00	
Shriram Transport Finance Company Ltd wef 02nd April 2018			12 7.63	<b>24</b> 7.63	<b>36</b> 7.95	<b>48</b> 7.95	60 8 10	Frequency Monthly
			7.68	7.68	8.00	8.00		Quarterly
	10,000	FAAA & MAA+	7.75	7.75	8.08	8.08		Half Yearly
			7.90	7.90	8.25	8.25	8.50	Yearly
	5,000		7.63	7.63	7.95	7.95		Cum
Shriram City Union Finance Limited wef 02nd April 2018			12	24	36	48	60	Frequency
		AA+	7.63 7.68	7.63 7.68	7.95 8.00	7.95 8.00		Monthly Quarterly
	10,000		7.75	7.75	8.08	8.08		Half Yearly
			7.90	7.90	8.25	8.25		Yearly
	5,000		7.63	7.63	7.95	7.95	8.19	Cum
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
Culli V I Ci		1 700	7.33	0.00	0.13	0.50	0.50	Culli
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		Quarterly
DND Haveing Figure 174 and 674 No. 2010	25,000		7.80 <b>12-23</b>	24-35	8.00 <b>36-47</b>	8.15 <b>48-59</b>	8.15 <b>60-120</b>	Half Yearly Frequency
PNB Housing Finance Ltd wef 07th May 2018 1,00,000			7.50	7.55	7.85	<b>46-59</b> 7.85		Monthly
Individual upto 1cr	50,000		7.55	7.60	7.90	7.90		Quarterly
	20,000	FAAA	7.60	7.70	7.95	7.95		Half Yearly
	20,000		7.75	7.85	8.15	8.15		Ann
DND Harder Flores 144/Oct 140 has been seen as	20,000		7.75	7.85	8.15	8.15	8.25	Cum
PNB Housing Finance Ltd ( Special Scheme ) wef 07th May 2018		15 7.65	<b>22</b> 7.65	<b>30</b> 7.65	<b>44</b> 7.95		Frequency	
Individual upto 1 Cr	1,00,000 50,000		7.65 7.70	7.65 7.70	7.65 7.70	7.95 8.00		Monthly Quarterly
	20,000	FAAA	7.70 7.80	7.70	7.70 7.80	8.05		Half Yearly
errore specification of	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 )						
ewan Housing Finance Ltd ( All the scheme except small savin erest of 0.25 will be paid to Sr Citizen (wef 01st April 2018)	g saving, addl								
	20,000	AAA	12 24		36	48-60	72-120	Frequency	
			7.75	7.85	7.95	8.10		Monthly	
Privilege Customers: Senior Citizens above 60 yrs, DHFL Home			7.80	7.90	8.00	8.15		Quarterly	
Loan Customers, Armed Forces Personnel & Widows)	10,000		7.90	8.00	8.10	8.25		Half Yearly	
			8.10	8.20	8.30	8.45	8.40	Yearly/Cum	
Swayamsidha Deposit Scheme			18					Frequency	
	10,000		7.85					Monthly	
18 months (exclusive for Women)	10,000		7.90					Quarterly	
			8.00					Half Yearly	
			8.20					Yearly /Cum	
Aashray Deposit Plus Scheme			14					Frequency	
	10,000		7.80					Monthly	
14 months Scheme	10,000		7.85					Quarterly	
This is a control of the control of			7.95					Half Yearly	
			8.15					Yearly /Cum	
Aashray Deposit Plus Scheme			40					Frequency	
40 months	2,000		8.00					Monthly	
	2,000		8.05					Quarterly	
			8.15					Half Yearly	
Delici Filmon (Filmon ) and Oded February 00110			8.35	04.55	00.00			Yearly /Cum	
Bajaj Finance ( Finserv ) wef 01st February 2018  Individual & Non Ind upto 5 cr		FAAA / Stable	12-23	24-35	36-60			Frequency	
			7.70	7.88 7.93	7.93 7.98			Monthly	
	25,000		7.74 7.81	7.93 8.00	7.96 8.05			Quarterly Half Yearly	
			7.01	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			12	24	36	48	60		Frequency
(Ind & HUF) wef 1st May 2018	50,000 10,000	TAAA & AA+	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