

## Deposit Interest Rates - Trusts - (May 2018 )

FINANCE COMPANIES								
Name of the Company	Minimum Amount	Credit Rating	(Interest rate %) ( Period in Months )					
			12	18	24	36	48-60	Frequency
<b>Sundaram BNP Paribas Home Finance wef 16th December, 2016</b>								
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
<b>Gruh Finance Ltd wef 25th May 2017</b>								
Trust	20,000 2,000 1,000	MAAA	7.00	6.75				Monthly
			7.25	7.00				Quarterly
			7.50	7.25				Ann
			7.50	7.25				Cum
<b>HDFC Ltd - wef 11th January 2018</b>								
Regular Deposits upto 3 Cr(Trust )	40,000 20,000	MAAA (STABLE) / BY ICRA	12-23	24-84				Frequency
			7.15	7.10				Monthly
			7.20	7.15				Quarterly
			7.25	7.20				Half Yearly
			Nil	7.35				Ann
7.40	7.35				Cum			
<b>HDFC Premium (upto 5 Cr) wef 11th January 2018</b>								
Trust & Institutions	40,000 20,000	MAAA (STABLE) / BY ICRA	15	30				Frequency
			7.25	7.20				Monthly
			7.30	7.25				Quarterly
			7.35	7.30				Half Yearly
			Nil	7.45				Ann
7.50	7.45				Cum			
<b>HDFC Special Deposits (upto 5 Cr) wef 11th January 2018</b>								
Trust	40,000 20,000	FAAA	33	66				Frequency
			7.30	7.30				Monthly
			7.35	7.35				Quarterly
			7.40	7.40				Half Yearly
			7.55	7.55				Ann
7.55	7.55				Cum			
<b>LIC Housing Finance Ltd wef 15th February 2018</b>								
Deposits upto 25 Cr Deposits > 25 Cr	10,000	FAAA	12	18	24	36 / 60		Frequency
			7.30	7.35	7.40	7.45		Ann /Cum
			7.20	7.20	7.25	7.30		Ann /Cum
<b>Shriram Transport Finance Company Ltd wef 02nd April 2018</b>								
	10,000 5,000	FAAA & MAA+	12	24	36	48	60	Frequency
			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			
<b>Shriram City Union Finance Limited wef 02nd April 2018</b>								
	10,000 5,000	AA+	12	24	36	48	60	Frequency
			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			
<b>Mahindra &amp; Mahindra Finance Services Ltd wef 1st April 2018</b>								
Cum < 1 Cr	10,000	FAAA	12	18	24	36	48-60	Frequency
			7.70	7.75	7.90	8.05	8.05	Cum
<b>Mahindra &amp; Mahindra Finance Services Ltd wef 01st April 2018</b>								
Non -Cum < 1 Cr	50,000 25,000	FAAA	12	18	24	36	48-60	Frequency
			7.50		7.70	7.85	7.85	Quarterly
			7.55		7.75	7.90	7.90	Half Yearly
<b>PNB Housing Finance Ltd wef 07th May 2018</b>								
Trust-upto `5cr	1,00,000 50,000 20,000 20,000 20,000	FAAA	12-23	24-35	36-47	48-59	60-120	Frequency
			7.25	7.30	7.60	7.60	7.70	Monthly
			7.30	7.35	7.65	7.65	7.75	Quarterly
			7.35	7.45	7.70	7.70	7.80	Half Yearly
			7.50	7.60	7.90	7.90	8.00	Ann
7.50	7.60	7.90	7.90	8.00	Cum			
<b>PNB Housing Finance Ltd ( Special Scheme ) wef 07th May 2018</b>								
Trust-upto `5cr	1,00,000 50,000 20,000 20,000 20,000	FAAA	15	22	30	44		Frequency
			7.40	7.40	7.40	7.70		Monthly
			7.45	7.45	7.45	7.75		Quarterly
			7.55	7.55	7.55	7.80		Half Yearly
			7.70	7.70	7.70	8.00		Ann
7.70	7.70	7.70	8.00		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 0.40 will be paid to Sr Citizen (wef 01st April 2018)							
Aashray Deposit Plus Scheme	10,000	AAA	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	FAAA / Stable	12-23	24-35	36-60		Frequency
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

GOVERNMENT COMPANIES & BONDS										
Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) ( Period in Months )						
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
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