

Deposit Interest Rates - Trusts - (January 2018)

FINANCE COMPANIES								
Name of the Company	Minimum Amount	Credit Rating	(Interest rate %) (Period in Months)					Frequency
Sundaram BNP Paribas Home Finance wef 16th December, 2016			12	18	24	36	48 -60	Frequency
Trust	10,000	MAA+ / STABLE BY ICRA	Nil 6.75 6.75	Nil 6.75 6.75	Nil 7.25 7.25	7.70 7.75 7.75	7.21 7.25 7.25	Monthly Quarterly Cum
Gruh Finance Ltd wef 25th May 2017			12 - 60	61-120				Frequency
Trust	20,000 2,000 1,000	AAA	6.75 7.00 7.25 7.25	6.50 6.75 7.00 7.00				Monthly Quarterly Ann Cum
HDFC Ltd - wef 12th October 2017			12-23	24- 35	36-84			Frequency
Regular Deposits Upto 3 cr (Trust)	40,000 20,000	FAAA	7.05 7.10 7.15 Nil 7.30	7.05 7.10 7.15 7.30 7.30	7.15 7.20 7.25 7.40 7.40			Monthly Quarterly Half Yearly Ann Cum
HDFC Ltd - wef 12th October 2017			12-23	24-84				Frequency
Regular Deposits above 3 cr (Trust)	40,000 20,000	FAAA	6.95 7.00 7.05 Nil 7.20	6.95 7.00 7.05 7.20 7.20				Monthly Quarterly Half Yearly Ann Cum
HDFC Premium (upto 5 Cr) wef 12th October 2017			22	44				Frequency
Trust & Institutions	40,000 20,000	FAAA	7.05 7.10 7.15 7.30 7.30	7.15 7.20 7.25 7.40 7.40				Monthly Quarterly Half Yearly Ann Cum
LIC Housing Finance Ltd wef 1st September 2017			12	18	24	36 / 60		Frequency
Deposits upto 5 Cr	10,000	FAAA	7.30	7.35	7.40	7.45		Ann /Cum
Deposits > 5 Cr			7.20	7.20	7.25	7.30		Ann /Cum
Shriram Transport Finance Company Ltd wef 01st November 2017			12	24	36	48	60	Frequency
	5,000/ 10,000	FAAA & MAA+	7.25 7.29 7.36 7.50 7.25	7.25 7.29 7.36 7.50 7.25	7.58 7.63 7.70 7.85 7.58	7.63 7.68 7.75 7.90 7.63	7.72 7.77 7.85 8.00 7.72	Monthly Quarterly Half Yearly Yearly Cum
Shriram City Union Finance Limited wef 01st November 2017			12	24	36	48	60	Frequency
	5,000/ 10,000	AA+	7.25 7.29 7.36 7.50 7.25	7.25 7.29 7.36 7.50 7.25	7.58 7.63 7.70 7.85 7.58	7.63 7.68 7.75 7.90 7.63	7.72 7.77 7.85 8.00 7.72	Monthly Quarterly Half Yearly Yearly Cum
Mahindra & Mahindra Finance Services Ltd wef 16th January, 2017			12	18	24	36	48-60	Frequency
Cum < 1 Cr	10,000	FAAA	7.50	7.50	7.50	7.55	7.55	Cum
Mahindra & Mahindra Finance Services Ltd wef 16th January, 2017			12	18	24	36	48-60	Frequency
Non -Cum < 1 Cr	50,000 25,000	FAAA	7.30 7.35		7.30 7.35	7.35 7.40	7.35 7.40	Quarterly Half Yearly
PNB Housing Finance Ltd wef 07th November 2017			12	24	36	48 - 84	120	Frequency
Trust-upto `5cr	1,00,000 50,000 20,000 20,000 20,000	FAAA	7.05 7.10 7.15 7.30 7.30	7.15 7.20 7.25 7.40 7.40	7.15 7.20 7.25 7.40 7.40	7.15 7.20 7.25 7.40 7.40	7.15 7.20 7.25 7.40 7.40	Monthly Quarterly Half Yearly Ann Cum
PNB Housing Finance Ltd (Special Scheme) wef 07th November 2017			15	22	30	44		Frequency
Trust-upto `5cr	1,00,000 50,000 20,000 20,000 20,000	FAAA	7.15 7.20 7.25 7.40 7.40	7.25 7.30 7.35 7.50 7.50	7.25 7.30 7.35 7.50 7.50	7.30 7.35 7.40 7.55 7.55		Monthly Quarterly Half Yearly Ann 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, add interest of 0.25 will be paid to Sr Citizen (wef 23rd October 2017)							
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			7.55				Monthly
			7.60				Quarterly
			7.70				Half Yearly
			7.90				Yearly /Cum

GOVERNMENT COMPANIES & BONDS										
Name of the Company	Minimum Amount	Credit Rating	(Interest rate %) (Period in Months)							
Housing & Urban Development Corporation Ltd (Corporate / Trust / Firm) wef 1st December 2016		TAAA & AA+	12	24	36	48	60	72	84	Frequency
			6.55	6.55	6.55	6.30	6.30	6.30	6.30	Qtrly
			6.60	6.60	6.60	6.35	6.35	6.35	6.35	Half Yearly
			6.75	6.75	6.75	6.50	6.50	6.50	6.50	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