

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
Sundaram BNP Paribas Home Finance wef 16th December, 2016								
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
Gruh Finance Ltd wef 25th May 2017								
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
HDFC Ltd - wef 11th January 2018								
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			
HDFC Premium (upto 5 Cr) wef 11th January 2018								
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			
HDFC Special Deposits (upto 5 Cr) wef 11th January 2018								
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			
LIC Housing Finance Ltd wef 15th February 2018								
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
Shriram Transport Finance Company Ltd wef 02nd April 2018								
	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			
Shriram City Union Finance Limited wef 02nd April 2018								
	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			
Mahindra & Mahindra Finance Services Ltd wef 1st April 2018								
Cum < 1 Cr	10,000	FAAA	12	18	24	36	48-60	Frequency
			7.70	7.75	7.90	8.05	8.05	Cum
Mahindra & Mahindra Finance Services Ltd wef 01st April 2018								
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
PNB Housing Finance Ltd wef 07th May 2018								
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			
PNB Housing Finance Ltd (Special Scheme) wef 07th May 2018								
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