PSUs/Govt/HFCs - Rate of Interest - Fixed Deposit - (January, 2019)

Terms & Conditions:

ROI may revise without prior notice. Its advisable to consult Branch before deposit of application.

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST								REMARKS
			12	24	36	48	60	72	84	120	
Aadhar Housing Finance Ltd.	CRISIL FAA/ Stable	5K * 1K	8.50	8.75	9.00	9.00	9.00	8.80	8.80	8.60	Additional Interest Rate for Privilege category. Additional Interest Rate of 0.05% p.a. for Women Depositors, 0.15% on Renewals. Interest compounded Half Yearly for cumulative option
Cent Bank Home Finance Limited (upto Rs. 1 Cr.) **Only Renewals**	CRISIL "FA" (Adequate degree of Safety)	10K*1K (Qtr/Mthly) 5K * 1K (Cum.)	7.75	8.00	8.00	8.25	8.25	8.00	8.00	8.00	In multiple of 3 months, Extra 0.25% to Senior Citizens. Interest Compounding on Qtr. basis.
Cent Bank Home Finance Limited (Above 1 Cr.) Only Renewals		> 1 Cr * 1K	12-120M : 7.75								Quarterly Payout or Quarterly compounding
Dewan Housing Finance Ltd.	CARE (AAA) BWR (FAAA)	5K * 1K	8.25	8.50	9.00	9.00	9.00	9.00	9.00	9.00	0.40% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL H.L Customers, Armed forces Personnel & Widows). Interest Compounded Yearly
			14 M : 8.30, 18 M* : 8.30, 40 M : 9.00						13 M# : 8.25		*Only for Female Depositors #Only for Trust
Gruh Finance (Individual/Trust)	FAAA (CRISIL) MAAA (ICRA)	1K * 1K (Cum.)	7.75	7.75	8.00	8.00	8.00	8.25	8.25	8.25	(Ind. Dept Min. Rs. 1K) (Mthly Rs. 20K, Qtrly & Annual Rs. 2K) (0.25% for sr citizen & trusts)
		2K * 1K (Annual)	7.75	7.75	8.00	8.00	8.00	8.25	8.25	8.25	
		2K * 1K (Qtr.)	7.50	7.50	7.75	7.75	7.75	8.00	8.00	8.00	
		20K * 1K (Mthly)	7.25	7.25	7.50	7.50	7.50	7.75	7.75	7.75	
HUDCO (Individual / HUF)	FITCH "IND tAAA"CARE "CARE AAA(FD)"	10K * 1K	7.50	7.50	7.50	7.25	7.25	-	-	-	0.25% extra for Senior Citizens(60yrs). Required Approval above 25 Crores. Interest Compounded Annually. Non-cum Min 50000*5000
HUDCO (Trust/Company/Firm)		10K * 1K	7.25	7.25	7.25	7.00	7.00	-	-	-	
ICICI Home Finance Ltd. (Special Rate)	MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE	20K * 1 (Qtr.)	12M: 7.55	15M: 7.60	20M: 7.65	30M,35M : 7.75	40M : 7.85	60M : 7.90	-	-	Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr.
		40K * 1 (Mthly)	12M: 7.50	15M: 7.55	20M: 7.60	30M,35M : 7.70	40M : 7.80	60M : 7.85	-	-	
		10K * 1 (Cum.) / A nnual	12M: 7.75	15M: 7.80	20M: 7.85	30M,35M : 8.00	40M : 8.10	60M : 8.15	-	-	
ICICI Home Finance Ltd. (Base Rate)		20K * 1 (Qtr.)	12-23M : 7.35	24-35M : 7.45	36-47M : 7.50	48-60M : 7.50		-	-	-	
		40K * 1 (Mthly)	12-23M : 7.30	24-35M : 7.40	36-47M : 7.45	48-60M : 7.45		-	-	-	
		10K * 1 (Cum.) / A nnual	12-23M : 7.55	24-35M : 7.65	36-47M : 7.70	48-60M : 7.70		-	-	-	
Kerala Transport Development Finance Corporation Limited	Guaranteed by Government of Kerala	10K < 25Lac * 1K	8.50	8.50	8.50	8.25	8.25	-	-	-	0.25% extra for Sr. Citizen above 60 years. Interest Compounded Monthly in (Cumulative and Quarterly option). Interest is paid by way of ECS/NEFT/Interest warrants. Post dated Interest cheques for each F/Y will be sent in advance. Approval requires for Single Application of Rs. 50L & Above.
		25 Lac & upto 50 Lac * 1K	8.50	8.50	8.50	8.25	8.25	-	-	-	
		> 50Lac * 1K	8.50	8.50	8.50	8.25	8.25	-	-	-	
LIC Housing Finance (below 20 Cr)	CRISIL "FAAA"	10K * 1K	8.15	8.20	8.25	-	8.30	18M : 8.15		-	For Sr. Citizen 0.25% extra. Interest Payable & Compounding on annually basis.
LIC Housing Finance (20 Cr & above)	CRISIL "FAAA"	10K * 1K	8.30	8.40	8.40	-	8.50	18M : 8.30		-	
Sidbi (Individuals & Huf) (Trust)	"AAA" CARE	up to Rs. 99,000/-	(12 to 13) : 6.75		(14 to 36) : 6.75		(37 to 60) : 6.50				0.50% Senior Citizens. Interest Compounded Quarterly
		above 1 lakh and up to Rs. 4,99,99,000/-	(12 to 13) : 7.25		(12 to 13) : 7.25		(37 to 60) : 7.00				
		Rs.5 crore and above	(12 to 13) : 7.50		(12 to 13) : 7.50		(37 to 60) : 7.25		-	-	
Sundaram BNP Paribas Home Finance (Ind. / HUF / NRI)	MAA+/STABLE BY ICRA	10K * 1K (Mthly)	-	-	7.95	7.95	7.95	-	-	-	0.50 % for sr citizen (60yrs)
		10K * 1K (Qtr.)	7.75	8.00	8.00	8.00	8.00	18M : 7.75	-	-	
		10K * 1K (Cum.)									
Sundaram BNP Paribas Home Finance (Trust / Institutional)		10K * 1K (Mthly)	-	-	8.69	8.69	8.69	-	-	-	
		10K * 1K (Qtr.)	8.25	8.50	8.75	8.75	8.75	18M : 8.25	-	-	
		10K * 1K (Cum.)									