

PSUs/Govt/HFCs - Rate of Interest Structure - Fixed Deposit - (July, 2017)

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 | |
| HUDCO (Individual / HUF) | FITCH "IND tAAA" CARE | 10K * 1K | 7.25 | 7.25 | 7.25 | 7.00 | 7.00 | 7.00 | 7.00 | - | 0.25% extra for Senior Citizens(60yrs). Required Approval above 25 Crores. Interest Compounded Annually. Non-cum Min 50000*5000 |
| HUDCO (Trust/Company/Firm) | "CARE AAA(FD)" | 10K * 1K | 7.00 | 7.00 | 7.00 | 6.75 | 6.75 | 6.75 | 6.75 | - | |
| NHB (National Housing Bank - Sunidhi) | CRISIL "FAAA" | 50K * 10K | 6.75 | 6.75 | 7.00 | - | 7.00 | - | - | - | 0.60% for Sr. Citizens, Max Agg not exceed 5 Crore per depositor. |
| NHB Suvridhi (Tax Saving) (Ind/HUF only) | CRISIL "FAAA" | 10K * 10K | - | - | - | - | 7.00 | - | - | - | 0.60% Senior Citizens, Max limit upto 1 Lac in a fin. Year. Approval Required |
| PNB Housing (upto Rs. 5 Cr.) | CRISIL "FAAA" | 20K | 7.25 | 7.40 | 7.40 | 7.40 | 7.40 | 7.40 | 7.40 | 7.40 | 0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required |
| PNB Housing Special Deposits (upto Rs. 5 Cr.) | CRISIL "FAAA" | 20K | 15M-7.35 | 22M-7.40 | 30M-7.50 | 44M-7.55 | - | - | - | - | |
| Sidbi (Individuals & Huf) (Trust) | "AAA" CARE | 10K * 1K | (12 to 13) : 6.25 | | (14 to 36) : 6.25 | | (37 to 60) : 6.00 | | - | - | 0.50% Senior Citizens. Interest Compounded Quarterly |
| LIC Housing Finance (<10Lacs) | CRISIL "FAAA" | 10K * 1K | 7.30 | 7.50 | 7.50 | - | 7.50 | 18M : 7.35 | | - | For Sr. Citizen amt upto Rs. 50K = 0.10% & amt above Rs. 51K = 0.25% extra. Requires Approval for above Rs. 5 Cr for ROI. Interest Payable & Compounding on annually basis. Deposits exceeds Rs. 5 Cr w/n 1 months by single depositors ROI will change. |
| LIC Housing Finance (=>10Lacs) | CRISIL "FAAA" | 10K * 1K | 7.30 | 7.50 | 7.50 | - | 7.50 | 18M : 7.35 | | - | |
| Gruh Finance (Individual/Trust) | FAAA (CRISIL) MAAA (ICRA) | 1K * 1K (Cum.) | 7.25 | 7.25 | 7.25 | 7.25 | 7.25 | 7.00 | 7.00 | 7.00 | (Ind. Dept Min. Rs. 1K) (Mthly Rs. 20K, Qtrly & Annual Rs. 2K) (0.25% for sr citizen & trusts) |
| | | 2K * 1K (Annual) | 7.25 | 7.25 | 7.25 | 7.25 | 7.25 | 7.00 | 7.00 | 7.00 | |
| | | 2K * 1K (Qtr.) | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 6.75 | 6.75 | 6.75 | |
| | | 20K * 1K (Mthly) | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.50 | 6.50 | 6.50 | |
| Sundaram BNP Paribas Home Finance (Ind. / HUF / NRI) | MAA+/STABLE BY ICRA | 10K * 1K (Mthly) | - | - | 7.21 | 6.71 | 6.71 | 18M : NA | - | - | 0.50 % for sr citizen (60yrs) |
| | | 10K * 1K (Qtr.) | 6.75 | 7.25 | 7.25 | 6.75 | 6.75 | 18M : 6.75 | - | - | |
| | | 10K * 1K (Cum.) | - | - | 7.70 | 7.21 | 7.21 | 18M : NA | - | - | |
| Sundaram BNP Paribas Home Finance (Trust / Institutional) | MAA+/STABLE BY ICRA | 10K * 1K (Mthly) | - | - | 7.70 | 7.21 | 7.21 | 18M : NA | - | - | |
| | | 10K * 1K (Qtr.) | 6.75 | 7.25 | 7.75 | 7.25 | 7.25 | 18M : 6.75 | - | - | |
| ICICI Home Finance Ltd. (Special Rate) | MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE | 20K * 1 (Qtr.) | 12M: 7.10 | 15M: 7.20 | 20M: 7.30 | 30M,35M : 7.10 | 40M : 7.20 | 60M : 7.10 | - | - | |
| | | 40K * 1 (Mthly) | 12M: 7.05 | 15M: 7.15 | 20M: 7.25 | 30M,35M : 7.05 | 40M : 7.15 | 60M : 7.05 | - | - | |
| 10K * 1 (Cum.) / Annual | | 12M: 7.30 | 15M: 7.40 | 20M: 7.50 | 30M,35M : 7.30 | 40M : 7.40 | 60M : 7.30 | - | - | | |
| ICICI Home Finance Ltd. (Base Rate) | | 20K * 1 (Qtr.) | 12-23M : 7.00 | 24-35M : 6.90 | 36-47M : 6.90 | 48-60M : 6.90 | | - | - | - | |
| | | 40K * 1 (Mthly) | 12-23M : 6.95 | 24-35M : 6.85 | 36-47M : 6.85 | 48-60M : 6.85 | | - | - | - | |
| | | 10K * 1 (Cum.) / Annual | 12-23M : 7.20 | 24-35M : 7.10 | 36-47M : 7.10 | 48-60M : 7.10 | | - | - | - | |
| Cent Bank Home Finance Limited (upto Rs. 1 Cr. from Retail) Only Renewals | CRISIL "FA" (Adequate degree of Safety) | 10K * 1K (Qtr.) | 12-84M : 7.30 | | | | | | | | In multiple of 3 months, Extra 0.25% to Senior Citizens. Interest Compounding on Qtr. basis. Approval requires for deposits above Rs. 1 Cr. |
| | | 10K * 1K (Mthly) | 12-84M : 7.50 | | | | | | | | |
| | | 5K * 1K (Cum.) | 12-84M : 7.50 | | | | | | | | |