

**PSUs/Govt/HFCs - Rate of Interest Structure - Fixed Deposit - (January, 2018)**

**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	7.00	7.00	7.00	6.75	6.75	6.75	6.75	-	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	6.75	6.75	6.75	6.50	6.50	6.50	6.50	-	
PNB Housing (upto Rs. 5 Cr.)	CRISIL "FAAA"	20K	7.30	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 <b>Special Deposits</b> (upto Rs. 5 Cr.)	CRISIL "FAAA"	20K	15M-7.40	22M-7.50	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	7.40	7.45	-	7.45	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	7.40	7.45	-	7.45	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		-	
10K * 1K (Cum.)	-	-	7.70	7.21	7.21	18M : NA		-			
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	-	-	Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr.
		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)	MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE	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) <b>Only Renewals</b>	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 : 7.30								
		5K * 1K (Cum.)	12-84M : 7.50								