# FIXED DEPOSIT UPDATES

## Fixed Deposit Schemes / Bond w.e.f 4th August, 2026

| Name of the Company | Min Amt | Sr. Citizen | Cr. Rating | (Interest rate %) (Period in Months) | | | | | | | Interest frequency |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **BAJAJ FINANCE LIMITED ( Regular FD: Valid for deposit amount from Rs. 15,000 to 3,00,00,000 )** | | | | **12-17** | **18-30** | **31-60** | | | | | |
| For Individual | 15,000 | | AAA | 6.41 | 6.64 | 7.16 | | | | | Monthly |
| w.e.f.1st May, 2026 | | | (CRISIL) | 6.44 | 6.68 | 7.20 | | | | | Qrtly |
| | | | AAA | 6.49 | 6.74 | 7.27 | | | | | Half Yearly |
| | | | (ICRA) | 6.60 | 6.85 | 7.40 | | | | | Ann |
| | | | | 6.60 | 6.85 | 7.40 | | | | | Cum |
| **BAJAJ FINANCE LIMITED ( Regular FD: Valid for deposit amount from Rs. 15,000 to 3,00,00,000 )** | | | | **12-17** | **18-30** | **31-60** | | | | | |
| For Senior Citizen Deposits | 15,000 | | AAA | 6.74 | 6.97 | 7.49 | | | | | Monthly |
| w.e.f.1st May, 2026 | | | (CRISIL) | 6.78 | 7.01 | 7.53 | | | | | Qrtly |
| | | | AAA | 6.83 | 7.08 | 7.61 | | | | | Half Yearly |
| | | | (ICRA) | 6.95 | 7.20 | 7.75 | | | | | Ann |
| | | | | 6.95 | 7.20 | 7.75 | | | | | Cum |
| **MAHINDRA FINANCE** | | | | **12 & 18** | **24** | **30** | **36** | **42** | **48** | **60** | |
| W.e.f. 22nd May, 2026 | 50,000 | | AAA | 6.40 | 6.65 | 6.65 | 7.15 | 7.15 | 7.20 | 7.20 | Monthly |
| Add interest rate of 0.05% p.a. for renewal of Deposits | | | (CRISIL) | 6.45 | 6.70 | 6.70 | 7.20 | 7.20 | 7.25 | 7.25 | Qrtly |
| | 25,000 | | IND AAA | 6.50 | 6.75 | 6.75 | 7.25 | 7.25 | 7.30 | 7.30 | Half yearly |
| For Senior Citizen Deposits | | | (INDIA) | 6.60 | 6.85 | 6.85 | 7.40 | 7.40 | 7.45 | 7.45 | Yearly |
| 0.35% for tenure of 36 months & above, 0.25% for tenure below 36 months | 5,000 | | | 6.60 | 6.85 | 6.85 | 7.40 | 7.40 | 7.45 | 7.45 | Cum/Yield |
| **MAHINDRA FINANCE (FOR WOMEN DEPOSITOR)** | | | | **12 & 18** | **24** | **30** | **36** | **42** | **48** | **60** | |
| W.e.f. 3rd August, 2026 | 50,000 | | AAA | 6.40 | 6.65 | 6.65 | 7.20 | 7.20 | 7.25 | 7.25 | Monthly |
| Add interest rate of 0.05% p.a. for renewal of Deposits | | | (CRISIL) | 6.45 | 6.70 | 6.70 | 7.25 | 7.25 | 7.30 | 7.30 | Qrtly |
| | 25,000 | | IND AAA | 6.50 | 6.75 | 6.75 | 7.30 | 7.30 | 7.35 | 7.35 | Half yearly |
| For Senior Citizen Deposits | | | (INDIA) | 6.60 | 6.85 | 6.85 | 7.45 | 7.45 | 7.50 | 7.50 | Yearly |
| 0.35% for tenure of 36 months & above, 0.25% for tenure below 36 months | 5,000 | | | 6.60 | 6.85 | 6.85 | 7.45 | 7.45 | 7.50 | 7.50 | Cum/Yield |
| **SHRIRAM FINANCE LIMITED** | | | | **12** | **15 (Online)** | **18** | **24** | **36** | **50** | **60** | |
| Fresh Deposit ( For Individual ) | 5,000 | | AAA | 6.64 | 6.88 | 6.83 | 6.88 | 7.25 | 7.25 | 7.25 | Monthly |
| w.e.f 2nd July, 2026 | | | (CARE) | 6.68 | 6.92 | 6.87 | 6.92 | 7.30 | 7.30 | 7.30 | Qrtly |
| | | | AAA | 6.74 | 6.98 | 6.93 | 6.98 | 7.36 | 7.36 | 7.36 | Half yearly |
| | | | (CRISIL) | 6.85 | 7.10 | 7.05 | 7.10 | 7.50 | 7.50 | 7.50 | Yearly |
| | | | | 6.85 | 7.16 | 7.17 | 7.35 | 8.07 | 8.43 | 8.71 | Cum/Yield |
| **SHRIRAM FINANCE LIMITED** | | | | **12** | **15 (Online)** | **18** | **24** | **36** | **50** | **60** | |
| Renewal deposit ( For Individual ) | 5,000 | | AAA | 6.79 | 7.02 | 6.97 | 7.02 | 7.39 | 7.39 | 7.39 | Monthly |
| w.e.f 2nd July, 2026 | | | (CARE) | 6.82 | 7.06 | 7.01 | 7.06 | 7.44 | 7.44 | 7.44 | Qrtly |
| | | | AAA | 6.88 | 7.12 | 7.07 | 7.12 | 7.51 | 7.51 | 7.51 | Half yearly |
| | | | (CRISIL) | 7.00 | 7.25 | 7.20 | 7.25 | 7.65 | 7.65 | 7.65 | Yearly |
| | | | | 7.00 | 7.31 | 7.33 | 7.51 | 8.24 | 8.62 | 8.91 | Cum/Yield |
| **SHRIRAM FINANCE LIMITED** | | | | **12** | **15 (Online)** | **18** | **24** | **36** | **50** | **60** | |
| Fresh Deposit ( For Senior Citizen ) | 5,000 | | AAA | 7.11 | 7.35 | 7.30 | 7.35 | 7.72 | 7.72 | 7.72 | Monthly |
| w.e.f 2nd July, 2026 | | | (CARE) | 7.16 | 7.39 | 7.35 | 7.39 | 7.77 | 7.77 | 7.77 | Qrtly |
| | | | AAA | 7.22 | 7.46 | 7.41 | 7.46 | 7.85 | 7.85 | 7.85 | Half yearly |
| | | | (CRISIL) | 7.35 | 7.60 | 7.55 | 7.60 | 8.00 | 8.00 | 8.00 | Yearly |
| | | | | 7.35 | 7.67 | 7.69 | 7.89 | 8.66 | 9.07 | 9.39 | Cum/Yield |
| **SHRIRAM FINANCE LIMITED** | | | | **12** | **15 (Online)** | **18** | **24** | **36** | **50** | **60** | |
| Renewal Deposit ( For Senior Citizen ) | 5,000 | | AAA | 7.25 | 7.49 | 7.44 | 7.49 | 7.86 | 7.86 | 7.86 | Monthly |
| w.e.f 2nd July, 2026 | | | (CARE) | 7.30 | 7.53 | 7.49 | 7.53 | 7.91 | 7.91 | 7.91 | Qrtly |
| | | | AAA | 7.36 | 7.61 | 7.56 | 7.61 | 7.99 | 7.99 | 7.99 | Half yearly |
| | | | (CRISIL) | 7.50 | 7.75 | 7.70 | 7.75 | 8.15 | 8.15 | 8.15 | Yearly |
| | | | | 7.50 | 7.83 | 7.85 | 8.05 | 8.83 | 9.26 | 9.56 | Cum/Yield |
| **WOMEN DEPOSIT SCHEME** | | | | | | | | | | | |
| **SHRIRAM FINANCE LIMITED** | | | | **12** | **15 (Online)** | **18** | **24** | **36** | **50** | **60** | |
| Fresh Deposit ( For Individual ) | 5,000 | | AAA | 6.69 | 6.93 | 6.88 | 6.93 | 7.30 | 7.30 | 7.30 | Monthly |
| w.e.f 2nd July, 2026 | | | (CARE) | 6.73 | 6.97 | 6.92 | 6.97 | 7.35 | 7.35 | 7.35 | Qrtly |
| | | | AAA | 6.78 | 7.03 | 6.98 | 7.03 | 7.41 | 7.41 | 7.41 | Half yearly |
| | | | (CRISIL) | 6.90 | 7.15 | 7.10 | 7.15 | 7.55 | 7.55 | 7.55 | Yearly |
| | | | | 6.90 | 7.22 | 7.23 | 7.41 | 8.13 | 8.50 | 8.78 | Cum/Yield |
| **SHRIRAM FINANCE LIMITED** | | | | **12** | **15 (Online)** | **18** | **24** | **36** | **50** | **60** | |
| Renewal Deposit ( For Individual ) | 5,000 | | AAA | 6.83 | 7.07 | 7.02 | 7.07 | 7.44 | 7.44 | 7.44 | Monthly |
| w.e.f 2nd July, 2026 | | | (CARE) | 6.87 | 7.11 | 7.06 | 7.11 | 7.49 | 7.49 | 7.49 | Qrtly |
| | | | AAA | 6.93 | 7.17 | 7.12 | 7.17 | 7.56 | 7.56 | 7.56 | Half yearly |
| | | | (CRISIL) | 7.05 | 7.30 | 7.25 | 7.30 | 7.70 | 7.70 | 7.70 | Yearly |
| | | | | 7.05 | 7.37 | 7.38 | 7.57 | 8.31 | 8.69 | 8.98 | Cum/Yield |

Contd...

# FIXED DEPOSIT UPDATES

## Fixed Deposit Schemes / Bond w.e.f 4th August, 2026

| Name of the Company | Min Amt | Sr. Citizen | Cr. Rating | (Interest rate %) (Period in Months) | | | | | | | Interest frequency |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **SHRIRAM FINANCE LIMITED** | | | | 12 | 15 (Online) | 18 | 24 | 36 | 50 | 60 | |
| Fresh Deposit ( For Senior Citizen ) | 5,000 | | AAA | 7.16 | 7.39 | 7.35 | 7.39 | 7.77 | 7.77 | 7.77 | Monthly |
| w.e.f 2nd July, 2026 | | | (CARE) | 7.20 | 7.44 | 7.39 | 7.44 | 7.82 | 7.82 | 7.82 | Qtrly |
| | | | AAA | 7.27 | 7.51 | 7.46 | 7.51 | 7.89 | 7.89 | 7.89 | Half yearly |
| | | | (CRISIL) | 7.40 | 7.65 | 7.60 | 7.65 | 8.05 | 8.05 | 8.05 | Yearly |
| | | | | 7.40 | 7.72 | 7.75 | 7.94 | 8.72 | 9.14 | 9.46 | Cum/Yield |
| **SHRIRAM FINANCE LIMITED** | | | | 12 | 15 (Online) | 18 | 24 | 36 | 50 | 60 | |
| Renewal Deposit ( For Senior Citizen ) | 5,000 | | AAA | 7.30 | 7.53 | 7.49 | 7.53 | 7.91 | 7.91 | 7.91 | Monthly |
| w.e.f 2nd July, 2026 | | | (CARE) | 7.35 | 7.58 | 7.53 | 7.58 | 7.96 | 7.96 | 7.96 | Qtrly |
| | | | AAA | 7.41 | 7.65 | 7.61 | 7.65 | 8.04 | 8.04 | 8.04 | Half yearly |
| | | | (CRISIL) | 7.55 | 7.80 | 7.75 | 7.80 | 8.20 | 8.20 | 8.20 | Yearly |
| | | | | 7.55 | 7.87 | 7.90 | 8.10 | 8.89 | 9.33 | 9.66 | Cum/Yield |
| **ICICI HOME FINANCE** | | 0.35 | | >=12- >24 | >=24 - > 36 | >=36 - > 48 | >=48 - > 60 | 39 | 45 | | |
| w.e.f 6th July, 2026 | 40,000 | | FAAA | 6.60 | 6.70 | 6.85 | 6.95 | 7.05 | 7.10 | | Monthly |
| | 20,000 | | (CRISIL) | 6.65 | 6.75 | 6.90 | 7.00 | 7.10 | 7.15 | | Qtrly |
| | 10,000 | | MAAA | 6.85 | 6.95 | 7.10 | 7.20 | 7.30 | 7.35 | | Ann |
| | | | (ICRA) | 6.75 | 7.08 | 7.39 | 7.77 | 7.92 | 8.13 | | Cum/Yield |
| **PNB Housing Finance Ltd** | | 0.25 | | 12-23 | 24-35 | 36-47 | 48-59 | 60 | 22 | 40 | |
| W.e.f. 23th June, 2026 | 25,000 | | AA+/Stable | 6.50 | 6.64 | 6.88 | 6.88 | 7.02 | 6.69 | 6.93 | Monthly |
| | 10,000 | | (CRISIL) | 6.54 | 6.68 | 6.92 | 6.92 | 7.06 | 6.73 | 6.97 | Qtrly |
| | | | AAA | 6.59 | 6.73 | 6.98 | 6.98 | 7.12 | 6.79 | 7.03 | Half yearly |
| | | | (CARE) | 6.70 | 6.85 | 7.10 | 7.10 | 7.25 | 6.90 | 7.15 | Yearly |
| | | | | 6.70 | 7.08 | 7.62 | 7.89 | 8.38 | 7.12 | 7.79 | Cum/Yield |
| **Godrej & Boyce Mfg Co. Ltd** | | 0.25 | | | | 36 | | | | | |
| W.e.f. 16th Sept, 2025 | 40,000 | | (IND) | | | 7.60 | | | | | Monthly |
| (Only Renewal) | | | AAA | | | 7.65 | | | | | Qtrly |
| | | | | | | 7.75 | | | | | Half yearly |

| HDFC BANK FIXED DEPOSIT RATES | | 17th March, 2026 |
|---|---|---|
| PERIOD | DEPPOSIT RS LESS THAN 3 CRORES | |
| | REGULAR INTEREST RATE | SENIOR CITIZEN RATE |
| | RATE PER ANNUM | RATE PER ANNUM |
| 7 - 14 days | 2.75 | 3.25 |
| 15 - 29 days | 2.75 | 3.25 |
| 30 - 45 days | 3.25 | 3.75 |
| 46 - 60 days | 4.25 | 4.75 |
| 61 - 89 days | 4.25 | 4.75 |
| 90 days < = 6 months | 4.25 | 4.75 |
| 6 months 1 days < = 9 months | 5.50 | 6.00 |
| 9 months 1 day to < 1 year | 5.75 | 6.25 |
| 1 year to < 15 months | 6.25 | 6.75 |
| 15 months to < 18 months | 6.35 | 6.85 |
| 18 months to < 21 months | 6.45 | 6.95 |
| 21 months - 2 years | 6.45 | 6.95 |
| 2 Years 1 day to < 2 Year 11 Months | 6.45 | 6.95 |
| 2 Years 11 Months - 35 Months | 6.45 | 6.95 |
| 2 Years 11 Months 1 day < = 3 Year | 6.45 | 6.95 |
| 3 Years 1 day to < 4 Years 7 Months | 6.50 | 7.00 |
| 4 Year 7 Months - 55 months | 6.40 | 6.90 |
| 4 Year 7 Months 1 day < = 5 Years | 6.40 | 6.90 |
| 5 Years 1 day - 10 Years | 6.15 | 6.65 |

| Name of the Company | Min Amt | Sr. Citizen | Cr. Rating | (Interest rate %) (Period in Months) | Interest frequency |
|---|---|---|---|---|---|
| **RBI Floating Rate Savings Bonds 2020 (Taxable)** | | | | 7 Yrs | |
| W.e.f. 1st Jan, 2026 | 1,000 | | | 8.05 | Half yearly |

| Section 85 Bonds / Capital Gains Bonds | (U/S 85 OF INCOME TAX ACT, 2025 (Erstwhile Sec 54EC) | | | 5 Yrs | |
|---|---|---|---|---|---|
| **REC LIMITED** | 20,000 | - | AAA | Coupon Rate 5.25%, Coupon payment dates every year on 30th June | Yearly |
| **INDIAN RAILWAY FINANCE CORPORATION LTD. (IRFC)** | 20,000 | - | AAA | Coupon Rate 5.25%, Coupon payment dates every year on 15th October | Yearly |
| **HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED (HUDCO)** | 20,000 | - | AAA | Coupon Rate 5.25%, Coupon payment dates every year on 30th April | Yearly |
| **POWER FINANCE CORPORATION LTD (PFC)** | 20,000 | - | AAA | Coupon Rate 5.25%, Coupon payment dates every year on 31st July | Yearly |

**Disclaimer Note:**

- Please refer Interest Rates before investing. Interest Rate are Subject to Change, if any.
- Please submit your FDR's 1 month in advance for smooth payment.

FDR Investor please submit Form No. 121 for F.Y. 2026-27, at the earliest to avoid TDS deductions. We are not responsible for non submission of Form No. 121 for the respective FD Companies. Subject to Change if any.

Before you handover your cheque to us, Please ensure that you comply with POSITIVE PAY requirment of your Bank, to ensure smooth clearance of your cheque.
Interest rates are subject to change from time to time. Applicable interest rates will be given as on the date / time of receipt of the funds by the Company/Bank.

**Please Communicate with us on our Centralised Mobile No. 7021957353**