



GUPTA INVESTMENTS FINANCIAL SERVICES PRIVATE LIMITED™

Quality Investments under one roof



Fixed Deposit Schemes w.e.f 2nd May, 2025

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				12-14	15-23	24-35	36-60				
For Individual	15,000		FAAA	7.35	7.44	7.49	7.77				Monthly
w.e.f 10th April, 2025			(CRISIL)	7.39	7.49	7.53	7.82				Qrtly
			MAAA	7.46	7.56	7.61	7.89				Half Yearly
			(ICRA)	7.60	7.70	7.75	8.05				Ann
				7.60	7.70	7.75	8.05				Cum
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				18	22	33	44	42 (Online)			
For Individual	15,000		FAAA	7.72	7.81	7.77	7.91	8.05			Monthly
w.e.f 10th April, 2025			(CRISIL)	7.77	7.87	7.82	7.96	8.10			Qrtly
			MAAA	7.85	7.94	7.89	8.04	8.18			Half Yearly
			(ICRA)	8.00	8.10	8.05	8.20	8.35			Ann
				8.00	8.10	8.05	8.20	8.35			Cum
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				12-14	15-23	24-35	36-60				
For Senior Citizen Deposits	15,000		FAAA	7.58	7.67	7.86	8.00				Monthly
w.e.f 10th April, 2025			(CRISIL)	7.63	7.72	7.91	8.05				Qrtly
			MAAA	7.70	7.80	7.99	8.13				Half Yearly
			(ICRA)	7.85	7.95	8.15	8.30				Ann
				7.85	7.95	8.15	8.30				Cum
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				18	22	33	44	42 (Online)			
For Senior Citizen Deposits	15,000		FAAA	7.95	8.05	8.00	8.14	8.28			Monthly
w.e.f 10th April, 2025			(CRISIL)	8.01	8.10	8.05	8.20	8.34			Qrtly
			MAAA	8.09	8.18	8.13	8.28	8.42			Half Yearly
			(ICRA)	8.25	8.35	8.30	8.45	8.60			Ann
				8.25	8.35	8.30	8.45	8.60			Cum
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				12-14	15-23	24-35	36-60				
For Individual	15,000		FAAA	7.16	7.25	7.30	7.58				Monthly
w.e.f 10th April, 2025			(CRISIL)	7.20	7.30	7.35	7.63				Qrtly
			MAAA	7.27	7.36	7.41	7.70				Half Yearly
			(ICRA)	7.40	7.50	7.55	7.85				Ann
				7.40	7.50	7.55	7.85				Cum
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				18	22	33	44	42 (Online)			
For Individual	15,000		FAAA	7.53	7.63	7.58	7.72	7.86			Monthly
w.e.f 10th April, 2025			(CRISIL)	7.58	7.68	7.63	7.77	7.91			Qrtly
			MAAA	7.65	7.75	7.70	7.85	7.99			Half Yearly
			(ICRA)	7.80	7.90	7.85	8.00	8.15			Ann
				7.80	7.90	7.85	8.00	8.15			Cum
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				12-14	15-23	24-35	36-60				
For Senior Citizen Deposits	15,000		FAAA	7.39	7.49	7.67	7.81				Monthly
w.e.f 10th April, 2025			(CRISIL)	7.44	7.53	7.72	7.87				Qrtly
			MAAA	7.51	7.61	7.80	7.94				Half Yearly
			(ICRA)	7.65	7.75	7.95	8.10				Ann
				7.65	7.75	7.95	8.10				Cum
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				18	22	33	44	42 (Online)			
For Senior Citizen Deposits	15,000		FAAA	7.77	7.86	7.81	7.95	8.09			Monthly
w.e.f 10th April, 2025			(CRISIL)	7.82	7.91	7.87	8.01	8.15			Qrtly
			MAAA	7.89	7.99	7.94	8.09	8.23			Half Yearly
			(ICRA)	8.05	8.15	8.10	8.25	8.40			Ann
				8.05	8.15	8.10	8.25	8.40			Cum

Mahindra FINANCE		0.25		12	24	36	48	60				
Deposits upto 2 Cr	50,000		FAAA	7.10	7.30	7.55	7.50	7.55				Monthly
W.e.f. 25th April, 2024			(CRISIL)	7.20	7.40	7.65	7.60	7.65				Qtrly
Add interest rate of 0.10% p.a. for renewal of Deposits	25,000			7.25	7.55	7.85	7.80	7.85				Half yearly
				7.50	7.80	8.10	8.05	8.10				Yearly
	5,000			7.50	8.10	8.77	9.08	9.52				Cum/Yield
Shriram Finance Limited				12	15 (Online)	18	24	36	50	60		
Fresh Deposit (For Individual)	5,000		FAAA	7.39	7.63	7.53	7.63	8.09	8.09	8.09		Monthly
w.e.f 2nd May 2024			(CRISIL)	7.44	7.68	7.58	7.68	8.15	8.15	8.15		Qtrly
			MAA+	7.51	7.75	7.65	7.75	8.23	8.23	8.23		Half yearly
			(ICRA)	7.65	7.90	7.80	7.90	8.40	8.40	8.40		Yearly
				7.85	7.65	7.98	7.95	8.21	9.12	9.58		Cum/Yield
Shriram Finance Limited				12	15 (Online)	18	24	36	50	60		
Renewal deposit (For Individual)	5,000		FAAA	7.63	7.86	7.77	7.86	8.32	8.32	8.32		Monthly
w.e.f 2nd May 2024			(CRISIL)	7.68	7.91	7.82	7.91	8.38	8.38	8.38		Qtrly
			MAA+	7.75	7.99	7.89	7.99	8.47	8.47	8.47		Half yearly
			(ICRA)	7.90	8.15	8.05	8.15	8.65	8.65	8.65		Yearly
				7.90	8.23	8.21	8.48	9.41	9.90	10.27		Cum/Yield
Shriram Finance Limited				12	15 (Online)	18	24	36	50	60		
Fresh Deposit (For Senior Citizen)	5,000		FAAA	7.86	8.09	8.00	8.09	8.56	8.56	8.56		Monthly
w.e.f 2nd May 2024			(CRISIL)	7.91	8.15	8.05	8.15	8.62	8.62	8.62		Qtrly
			MAA+	7.99	8.23	8.13	8.23	8.71	8.71	8.71		Half yearly
			(ICRA)	8.15	8.40	8.30	8.40	8.90	8.90	8.90		Yearly
				8.15	8.48	8.47	8.75	9.72	10.24	10.64		Cum/Yield
Shriram Finance Limited				12	15 (Online)	18	24	36	50	60		
Renewal Deposit (For Senior Citizen)	5,000		FAAA	8.09	8.32	8.23	8.32	8.79	8.79	8.79		Monthly
w.e.f 2nd May 2024			(CRISIL)	8.15	8.38	8.29	8.38	8.85	8.85	8.85		Qtrly
			MAA+	8.23	8.47	8.37	8.47	8.95	8.95	8.95		Half yearly
			(ICRA)	8.40	8.65	8.55	8.65	9.15	9.15	9.15		Yearly
				8.40	8.74	8.73	9.02	10.02	10.57	10.99		Cum/Yield
WOMEN DEPOSIT SCHEME												
Shriram Finance Limited				12	15 (Online)	18	24	36	50	60		
Fresh Deposit (For Individual)	5,000		FAAA	7.49	7.72	7.63	7.72	8.19	8.19	8.19		Monthly
w.e.f 2nd May 2024			(CRISIL)	7.53	7.77	7.68	7.77	8.24	8.24	8.24		Qtrly
			MAA+	7.61	7.85	7.75	7.85	8.33	8.33	8.33		Half yearly
			(ICRA)	7.75	8.00	7.90	8.00	8.50	8.50	8.50		Yearly
				7.75	8.08	8.06	8.32	9.25	9.72	10.08		Cum/Yield
Shriram Finance Limited				12	15 (Online)	18	24	36	50	60		
Renewal Deposit (For Individual)	5,000		FAAA	7.72	7.95	7.86	7.95	8.42	8.42	8.42		Monthly
w.e.f 2nd May 2024			(CRISIL)	7.77	8.01	7.91	8.01	8.48	8.48	8.48		Qtrly
			MAA+	7.85	8.09	7.99	8.09	8.57	8.57	8.57		Half yearly
			(ICRA)	8.00	8.25	8.15	8.25	8.75	8.75	8.75		Yearly
				8.00	8.33	8.31	8.59	9.54	10.04	10.42		Cum/Yield
Shriram Finance Limited				12	15 (Online)	18	24	36	50	60		
Fresh Deposit (For Senior Citizen)	5,000		FAAA	7.95	8.19	8.09	8.19	8.65	8.65	8.65		Monthly
w.e.f 2nd May 2024			(CRISIL)	8.01	8.24	8.15	8.24	8.71	8.71	8.71		Qtrly
			MAA+	8.09	8.33	8.23	8.33	8.81	8.81	8.81		Half yearly
			(ICRA)	8.25	8.50	8.40	8.50	9.00	9.00	9.00		Yearly
				8.25	8.59	8.57	8.87	9.84	10.37	10.77		Cum/Yield
Shriram Finance Limited				12	15 (Online)	18	24	36	50	60		
Renewal Deposit (For Senior Citizen)	5,000		FAAA	8.19	8.42	8.32	8.42	8.88	8.88	8.88		Monthly
w.e.f 2nd May 2024			(CRISIL)	8.24	8.48	8.38	8.48	8.95	8.95	8.95		Qtrly
			MAA+	8.33	8.57	8.47	8.57	9.05	9.05	9.05		Half yearly
			(ICRA)	8.50	8.75	8.65	8.75	9.25	9.25	9.25		Yearly
				8.50	8.85	8.83	9.14	10.13	10.70	11.13		Cum/Yield
ICICI Home Finance		0.25		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60	>=60 - 72	>=72 - 84	>=84 - 108	>=108 - 120	

W.e.f. 1st June 2024	40,000		FAAA	7.00	7.40	7.50	7.50	7.40	7.30	7.30	7.30	Monthly
	20,000		(CRISIL)	7.05	7.45	7.55	7.55	7.45	7.35	7.35	7.35	Qtrly
	10,000		MAAA	7.25	7.65	7.75	7.75	7.65	7.55	7.55	7.55	Ann
			(ICRA)	7.25	7.94	8.37	8.70	8.91	9.13	9.49	10.28	Cum/Yield
ICICI Home Finance		0.25		39	45							
Special Scheme	40,000		FAAA	7.55	7.55							Monthly
W.e.f. 1st June 2024	20,000		(CRISIL)	7.60	7.60							Qtrly
	10,000		MAAA	7.80	7.80							Ann
			(ICRA)	8.51	8.68							Cum/Yield
PNB Housing Finance Ltd				12-23	24-35	30* For All	36-47	48-59	60-71	72-84	120	
W.e.f. 1st June 2024	25,000		FAA+/-	7.21	7.02	7.72	7.49	7.16	7.35	7.16	7.16	Monthly
* Senior Citizen (above 60 years) will be eligible for 0.30% p.a.	10,000		(CRISIL)	7.25	7.06	7.77	7.53	7.20	7.39	7.20	7.20	Qtrly
additional Rate of Interest for tenure 12-23 & 24-35 months with effect from 15.04.2024			AA+	7.32	7.12	7.85	7.61	7.26	7.46	7.27	7.27	Half yearly
* Senior Citizen (above 60 years) will be eligible for 0.20% p.a.			(CARE)	7.45	7.25	8.00	7.75	7.40	7.60	7.40	7.40	Yearly
additional Rate of Interest for tenure 36 months and above with effect from 15.04.2024				7.45	7.51	8.49	8.37	8.26	8.85	8.91	10.42	Cum/Yield
Godrej and Mfg Co. Ltd		0.25				36						
W.e.f. 14th Sept, 2024	40,000		(CRISIL)			8.00						Monthly
(Only Renewal)			AA			8.05						Qtrly
						8.15						Half yearly

HDFC BANK FIXED DEPOSIT RATES
19th April, 2025

PERIOD	DEPOSIT RS LESS THAN 3 CRORES	
	REGULAR INTEREST RATE	SENIOR CITIZEN RATE
	RATE PER ANNUM	RATE PER ANNUM
7 - 14 days	3.00%	3.50%
15 - 29 days	3.00%	3.50%
30 - 45 days	3.50%	4.00%
46 - 60 days	4.50%	5.00%
61 - 89 days	4.50%	5.00%
90 days <= 6 months	4.50%	5.00%
6 months 1 days <= 9 months	5.75%	6.25%
9 months 1 day to < 1 year	6.00%	6.50%
1 year to < 15 months	6.60%	7.10%
15 months to < 18 months	7.05%	7.55%
18 months to < 21 months	7.05%	7.55%
21 months - 2 years	6.70%	7.20%
2 Years 1 day to < 2 Year 11 Months	6.90%	7.40%
2 Years 11 Months - 35 Months	6.90%	7.40%
2 Years 11 Months 1 day <= 3 Year	6.90%	7.40%
3 Years 1 day to < 4 Years 7 Months	6.75%	7.25%
4 Year 7 Months - 55 months	6.75%	7.25%
4 Year 7 Months 1 day <= 5 Years	6.75%	7.25%
5 Years 1 day - 10 Years	6.50%	7.00%

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.