

FIXED DEPOSIT UPDATES

Fixed Deposit Schemes / Bond w.e.f 8th September, 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 w.e.f.1st May, 2026	15,000		AAA	6.41	6.64	7.16					Monthly
			(CRISIL)	6.44	6.68	7.20					Qtrly
			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 w.e.f.1st May, 2026	15,000		AAA	6.74	6.97	7.49					Monthly
			(CRISIL)	6.78	7.01	7.53					Qtrly
			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 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		AAA	6.40	6.65	6.65	7.15	7.15	7.20	7.20	Monthly
			(CRISIL)	6.45	6.70	6.70	7.20	7.20	7.25	7.25	Qtrly
	25,000		IND AAA	6.50	6.75	6.75	7.25	7.25	7.30	7.30	Half yearly
			(INDIA)	6.60	6.85	6.85	7.40	7.40	7.45	7.45	Yearly
	For Senior Citizen Deposits 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
MAHINDRA FINANCE (FOR WOMEN DEPOSITOR)				12 & 18	24	30	36	42	48	60	
W.e.f. 3rd August, 2026 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		AAA	6.40	6.65	6.65	7.20	7.20	7.25	7.25	Monthly
			(CRISIL)	6.45	6.70	6.70	7.25	7.25	7.30	7.30	Qtrly
	25,000		IND AAA	6.50	6.75	6.75	7.30	7.30	7.35	7.35	Half yearly
			(INDIA)	6.60	6.85	6.85	7.45	7.45	7.50	7.50	Yearly
	For Senior Citizen Deposits 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
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Individual) w.e.f 2nd July, 2026	5,000		AAA	6.64	6.88	6.83	6.88	7.25	7.25	7.25	Monthly
			(CARE)	6.68	6.92	6.87	6.92	7.30	7.30	7.30	Qtrly
			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) w.e.f 2nd July, 2026	5,000		AAA	6.79	7.02	6.97	7.02	7.39	7.39	7.39	Monthly
			(CARE)	6.82	7.06	7.01	7.06	7.44	7.44	7.44	Qtrly
			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) w.e.f 2nd July, 2026	5,000		AAA	7.11	7.35	7.30	7.35	7.72	7.72	7.72	Monthly
			(CARE)	7.16	7.39	7.35	7.39	7.77	7.77	7.77	Qtrly
			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) w.e.f 2nd July, 2026	5,000		AAA	7.25	7.49	7.44	7.49	7.86	7.86	7.86	Monthly
			(CARE)	7.30	7.53	7.49	7.53	7.91	7.91	7.91	Qtrly
			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) w.e.f 2nd July, 2026	5,000		AAA	6.69	6.93	6.88	6.93	7.30	7.30	7.30	Monthly
			(CARE)	6.73	6.97	6.92	6.97	7.35	7.35	7.35	Qtrly
			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) w.e.f 2nd July, 2026	5,000		AAA	6.83	7.07	7.02	7.07	7.44	7.44	7.44	Monthly
			(CARE)	6.87	7.11	7.06	7.11	7.49	7.49	7.49	Qtrly
			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



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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) w.e.f 2nd July, 2026	5,000		AAA (CARE)	7.16	7.39	7.35	7.39	7.77	7.77	7.77	Monthly
				7.20	7.44	7.39	7.44	7.82	7.82	7.82	Qtrly
				7.27	7.51	7.46	7.51	7.89	7.89	7.89	Half yearly
				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) w.e.f 2nd July, 2026	5,000		AAA (CARE)	7.30	7.53	7.49	7.53	7.91	7.91	7.91	Monthly
				7.35	7.58	7.53	7.58	7.96	7.96	7.96	Qtrly
				7.41	7.65	7.61	7.65	8.04	8.04	8.04	Half yearly
				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 (Only Renewal)	40,000		(IND)			7.60					Monthly
			AAA			7.65					Qtrly
						7.75					Half yearly

HDFC BANK FIXED DEPOSIT RATES											17th March, 2026
PERIOD				DEPOSIT 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	(U/S 85 OF INCOME TAX ACT, 2025 (Erstwhile Sec 54EC)			5 Yrs							
Capital Gains Bonds											
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

