



FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 1st January, 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)				12-14	15-23	24-60					
For Individual w.e.f 11th June, 2025	15,000		FAAA	6.41	6.55	6.74					Monthly
			(CRISIL)	6.44	6.59	6.78					Qrtly
			MAAA	6.49	6.64	6.83					Half Yearly
			(ICRA)	6.60	6.75	6.95					Ann
				6.60	6.75	6.95					Cum
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 15,000 to 3,00,00,000)				12-14	15-23	24-60					
For Senior Citizen Deposits w.e.f 11th June, 2025	15,000		FAAA	6.74	6.88	7.07					Monthly
			(CRISIL)	6.78	6.92	7.11					Qrtly
			MAAA	6.83	6.98	7.17					Half Yearly
			(ICRA)	6.95	7.10	7.30					Ann
				6.95	7.10	7.30					Cum
MAHINDRA FINANCE		0.25		12	24	36	48	60			
Samruddhi Deposits upto 5 Cr W.e.f. 25th June, 2025 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		FAAA	6.40	6.80	6.80	6.80	6.80			Monthly
			(CRISIL)	6.45	6.80	6.80	6.80	6.80			Qtrly
	25,000			6.50	6.90	6.90	6.90	6.90			Half yearly
				6.60	7.00	7.00	7.00	7.00			Yearly
	5,000			6.60	7.00	7.00	7.00	7.00			Cum/Yield
MAHINDRA FINANCE		0.10		15	30	42					
Dhanvruddhi Deposits upto 5 Cr W.e.f. 25th June, 2025 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		FAAA	6.55	6.80	6.80					Monthly
			(CRISIL)	6.60	6.80	6.80					Qtrly
	25,000			6.65	6.90	6.90					Half yearly
				6.75	7.00	7.00					Yearly
	5,000			6.75	7.00	7.00					Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Individual) w.e.f 5th August 2025	5,000		FAAA	6.79	7.02	6.93	7.02	7.35	7.35	7.35	Monthly
			(CRISIL)	6.82	7.06	6.97	7.06	7.39	7.39	7.39	Qtrly
			MAA+	6.88	7.12	7.03	7.12	7.46	7.46	7.46	Half yearly
			(ICRA)	7.00	7.25	7.15	7.25	7.60	7.60	7.60	Yearly
				7.00	7.31	7.28	7.51	8.20	8.57	8.85	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal deposit (For Individual) w.e.f 5th August 2025	5,000		FAAA	6.93	7.16	7.07	7.16	7.49	7.49	7.49	Monthly
			(CRISIL)	6.97	7.20	7.11	7.20	7.53	7.53	7.53	Qtrly
			MAA+	7.03	7.27	7.17	7.27	7.61	7.61	7.61	Half yearly
			(ICRA)	7.15	7.40	7.30	7.40	7.75	7.75	7.75	Yearly
				7.15	7.47	7.44	7.67	8.37	8.70	9.05	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Senior Citizen) w.e.f 5th August 2025	5,000		FAAA	7.25	7.49	7.39	7.49	7.81	7.81	7.81	Monthly
			(CRISIL)	7.30	7.53	7.44	7.53	7.86	7.86	7.86	Qtrly
			MAA+	7.36	7.61	7.51	7.61	7.94	7.94	7.94	Half yearly
			(ICRA)	7.50	7.75	7.65	7.75	8.10	8.10	8.10	Yearly
				7.50	7.83	7.79	8.05	8.77	9.20	9.52	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Senior Citizen) w.e.f 5th August 2025	5,000		FAAA	7.39	7.63	7.53	7.63	7.95	7.95	7.95	Monthly
			(CRISIL)	7.44	7.68	7.58	7.68	8.01	8.01	8.01	Qtrly
			MAA+	7.51	7.75	7.65	7.75	8.09	8.09	8.09	Half yearly
			(ICRA)	7.65	7.90	7.80	7.90	8.25	8.25	8.25	Yearly
				7.65	7.98	7.95	8.21	8.94	9.39	9.72	Cum/Yield
WOMEN DEPOSIT SCHEME											
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Individual) w.e.f 5th August 2025	5,000		FAAA	6.83	7.07	6.97	7.07	7.39	7.39	7.39	Monthly
			(CRISIL)	6.87	7.11	7.01	7.11	7.44	7.44	7.44	Qtrly
			MAA+	6.93	7.17	7.07	7.17	7.51	7.51	7.51	Half yearly
			(ICRA)	7.05	7.30	7.20	7.30	7.65	7.65	7.65	Yearly
				7.05	7.37	7.33	7.57	8.24	8.62	8.91	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Individual) w.e.f 5th August 2025	5,000		FAAA	6.97	7.21	7.11	7.21	7.53	7.53	7.53	Monthly
			(CRISIL)	7.01	7.25	7.16	7.25	7.58	7.58	7.58	Qtrly
			MAA+	7.07	7.32	7.22	7.32	7.65	7.65	7.65	Half yearly
			(ICRA)	7.20	7.45	7.35	7.45	7.80	7.80	7.80	Yearly
				7.20	7.52	7.48	7.73	8.42	8.81	9.11	Cum/Yield



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Fixed Deposit Schemes w.e.f 1st January, 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) w.e.f 5th August 2025	5,000		FAAA	7.30	7.53	7.44	7.53	7.86	7.86	7.86	Monthly
			(CRISIL)	7.35	7.58	7.49	7.58	7.91	7.91	7.91	Qtrly
			MAA+	7.41	7.65	7.56	7.65	7.99	7.99	7.99	Half yearly
			(ICRA)	7.55	7.80	7.70	7.80	8.15	8.15	8.15	Yearly
				7.55	7.87	7.85	8.10	8.83	9.26	9.59	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Senior Citizen) w.e.f 5th August 2025	5,000		FAAA	7.44	7.67	7.58	7.67	8.00	8.00	8.00	Monthly
			(CRISIL)	7.49	7.72	7.63	7.72	8.05	8.05	8.05	Qtrly
			MAA+	7.56	7.80	7.70	7.80	8.13	8.13	8.13	Half yearly
			(ICRA)	7.70	7.95	7.85	7.95	8.30	8.30	8.30	Yearly
				7.70	8.02	8.00	8.26	9.01	9.46	9.80	Cum/Yield
ICICI HOME FINANCE		0.35		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60				
w.e.f 1st Sept, 2025	40,000		FAAA	6.50	6.60	6.65	6.75				Monthly
	20,000		(CRISIL)	6.55	6.65	6.70	6.80				Qtrly
	10,000		MAAA	6.75	6.85	6.90	7.00				Ann
			(ICRA)	6.75	7.08	7.39	7.77				Cum/Yield
ICICI HOME FINANCE		0.35		39	45						
Special Scheme w.e.f 1st Sept, 2025	40,000		FAAA	6.80	6.85						Monthly
	20,000		(CRISIL)	6.85	6.90						Qtrly
	10,000		MAAA	7.05	7.10						Ann
			(ICRA)	7.63	7.82						Cum/Yield
PNB Housing Finance Ltd		0.25		12-23	24-35	36-47	48-59	60			
W.e.f. 1st Jan, 2026	25,000		FAA+/-	6.41	6.55	6.69	6.69	6.69			Monthly
	10,000		(CRISIL)	6.44	6.59	6.73	6.73	6.73			Qtrly
			AA+	6.49	6.64	6.79	6.79	6.79			Half yearly
			(CARE)	6.60	6.75	6.90	6.90	6.90			Yearly
				6.60	6.98	7.39	7.65	7.92			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 Dec, 2025
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	6.40	6.90	
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	

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 15G/15H for F. Y. 2025-26, at the earliest to avoid TDS deductions. We are not responsible for non submission of 15G/15H for the respective FD Companies. Subject to Change if any.

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. Before you handover your cheque to us, Please ensure that you comply with POSITIVE PAY requirement of your Bank, to ensure smooth clearance of your cheque.



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