



Fixed Deposit Schemes w.e.f 9th April 2024

mahindra FINANCE

CRISIL RATINGS
AAA/STABLE
INDICATES HIGHEST SAFETY

SAMRUDDHI
FIXED DEPOSITS

INDIA RATINGS
IND AAA/STABLE
INDICATES HIGHEST SAFETY

SAMRUDDHI DEPOSIT UP TO Rs.5 Crore

SAMRUDDHI CUMULATIVE SCHEME \$

SAMRUDDHI NON-CUMULATIVE SCHEME \$

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest p.a.*†	Effective Yield p.a.**	Period (Months)	Interest p.a.*#/‡ (Monthly)	Interest p.a.*#/‡ (Quarterly)	Interest p.a.*#/‡ (Half Yearly)	Interest p.a.*#/‡ (Yearly)
Rs. 5,000†	12	5380	7.60%	7.60%	12	7.20%	7.25%	7.35%	7.60%
	24	5805	7.75%	8.05%	24	7.25%	7.35%	7.50%	7.75%
	36	6307	8.05%	8.72%	36	7.50%	7.60%	7.80%	8.05%
	48	6815	8.05%	9.08%	48	7.50%	7.60%	7.80%	8.05%
	60	7364	8.05%	9.45%	60	7.50%	7.60%	7.80%	8.05%
						Minimum Amount	Rs. 50,000†		Rs. 25,000†

Senior Citizen's shall earn 0.25% additional Rate



HDFC BANK FIXED DEPOSIT RATES

13th March 2024

PERIOD	DEPOSIT RS LESS THAN 2 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	7.10%	7.60%
18 months to < 21 months	7.25%	7.75%
21 months - 2 years	7.00%	7.50%
2 Years 1 day to < 2 Year 11 Months	7.00%	7.50%
2 Years 11 Months (Special Edition FD - 35 Months)	7.15%	7.65%
2 Years 11 Months 1 day <= 3 Year	7.00%	7.50%
3 Years 1 day to < 4 Years 7 Months	7.00%	7.50%
4 Year 7 Months - (Special Edition FD - 55 months)	7.20%	7.70%
4 Year 7 Months 1 day <= 5 Years	7.00%	7.50%
5 Years 1 day - 10 Years	7.00%	7.75%*

BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY

Rated CRISIL AAA/ STABLE
and [ICRA]AAA(Stable)

LOAN AGAINST DEPOSIT AVAILABLE

As per RBI guidelines, loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit principal amount, subject to the terms and conditions of Bajaj Finance Ltd. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

Fixed Deposit Annualized rate of interest for non-senior citizens

Valid for deposits up to Rs.5 crore (w.e.f 03Apr 2024)

Table 1

Special period	Cumulative At Maturity (% p.a.)	Non-Cumulative			
		Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
18 months	7.8	7.53	7.58	7.65	7.8
22 months	7.9	7.63	7.68	7.75	7.9
33 months	8.1	7.81	7.87	7.94	8.1
44 months	8.25	7.95	8.01	8.09	8.25
42 months (Online)	8.6	8.28	8.34	8.42	8.6

Table 2

Regular period	Cumulative At Maturity (% p.a.)	Non-Cumulative			
		Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
12 - 14 months	7.4	7.16	7.2	7.27	7.4
15 - 23 months	7.5	7.25	7.3	7.36	7.5
24 - 35 months	7.8	7.53	7.58	7.65	7.8
36 - 60 months	8.1	7.81	7.87	7.94	8.1

Fixed Deposit Annualized rate of interest for senior citizens

Valid for deposits up to Rs.5 crore (w.e.f 03Apr 2024)

Table 3

Special period	Cumulative At Maturity (% p.a.)	Non-Cumulative			
		Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
18 months	8.05	7.77	7.82	7.89	8.05
22 months	8.15	7.86	7.91	7.99	8.15
33 months	8.35	8.05	8.1	8.18	8.35
44 months	8.5	8.19	8.24	8.33	8.5
42 months (Online)	8.85	8.51	8.57	8.66	8.85

Table 4

Regular period	Cumulative At Maturity (% p.a.)	Non-Cumulative			
		Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
12 - 14 months	7.65	7.39	7.44	7.51	7.65
15 - 23 months	7.75	7.49	7.53	7.61	7.75
24 - 35 months	8.2	7.91	7.96	8.04	8.2
36 - 60 months	8.35	8.05	8.1	8.18	8.35



Godrej & Boyce Mfg. Co. Ltd.

Public (for Senior Citizens above 60 years), and All Employees, Retired Employees, and Spouses of Deceased Employees / Deceased Retired Employees

Period	Rate of Interest (w.e.f. September 14, 2023)	Interest Plan	Minimum Amount
THREE YEARS	7.75% p.a.	MONTHLY (at the end of each calendar month and on maturity)	Rs.40,000
	7.85% p.a.	HALF-YEARLY (Sep 30 / Mar 31 and on maturity)	

Public (for General Category under 60 years)

Period	Rate of Interest (w.e.f. September 14, 2023)	Interest Plan	Minimum Amount
THREE YEARS	7.50% p.a.	MONTHLY (at the end of each calendar month and on maturity)	Rs.40,000
	7.60% p.a.	HALF-YEARLY (Sep 30 / Mar 31 and on maturity)	



RATE OF INTEREST

W.e.f 09/04/2024



FRESH DEPOSIT NORMAL SCHEME						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	7.59	7.63	7.71	7.85	7.85	5,392
18	7.73	7.77	7.85	8.00	8.16	5,612
24	7.87	7.92	8.00	8.15	8.49	5,849
30	8.05	8.10	8.18	8.35	8.88	6,110
36	8.38	8.43	8.52	8.70	9.49	6,423
42	8.42	8.47	8.56	8.75	9.75	6,706
50	8.47	8.52	8.62	8.80	10.10	7,107
60	8.47	8.52	8.62	8.80	10.50	7,625

FRESH DEPOSIT WOMEN SCHEME (0.10% Incl)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	7.69	7.73	7.81	7.96	7.96	5,398
18	7.83	7.88	7.95	8.11	8.27	5,620
24	7.97	8.02	8.10	8.26	8.60	5,860
30	8.15	8.20	8.28	8.46	9.00	6,125
36	8.48	8.54	8.63	8.81	9.61	6,442
42	8.52	8.58	8.67	8.86	9.88	6,730
50	8.57	8.63	8.72	8.91	10.24	7,136
60	8.57	8.63	8.72	8.91	10.65	7,663

FRESH DEPOSIT SR. CITIZEN SCHEME (0.50% Incl)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	8.09	8.14	8.22	8.39	8.39	5,419
18	8.23	8.28	8.37	8.54	8.72	5,654
24	8.37	8.42	8.51	8.69	9.07	5,907
30	8.55	8.61	8.70	8.89	9.49	6,186
36	8.88	8.94	9.04	9.25	10.13	6,519
42	8.92	8.98	9.08	9.29	10.42	6,824
50	8.97	9.03	9.13	9.34	10.81	7,255
60	8.97	9.03	9.13	9.34	11.26	7,816

FRESH DEPOSIT WOMEN + SR. CITIZEN (0.10%+0.50% Incl)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	8.19	8.24	8.33	8.50	8.50	5,425
18	8.33	8.38	8.47	8.65	8.84	5,663
24	8.47	8.52	8.62	8.80	9.19	5,919
30	8.65	8.71	8.80	9.00	9.61	6,202
36	8.98	9.04	9.14	9.35	10.26	6,539
42	9.02	9.08	9.19	9.40	10.56	6,848
50	9.07	9.13	9.24	9.45	10.96	7,285
60	9.07	9.13	9.24	9.45	11.42	7,855

RENEWAL + NORMAL SCHEME (0.25% Incl)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	7.84	7.89	7.96	8.12	8.12	5,406
18	7.98	8.03	8.11	8.27	8.44	5,633
24	8.12	8.17	8.25	8.42	8.78	5,878
30	8.30	8.35	8.44	8.62	9.18	6,148
36	8.63	8.69	8.78	8.97	9.81	6,471
42	8.67	8.73	8.82	9.02	10.08	6,765
50	8.72	8.78	8.87	9.07	10.46	7,181
60	8.72	8.78	8.87	9.07	10.88	7,720

RENEWAL + WOMEN (0.25%+0.10% Incl)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	7.94	7.99	8.07	8.23	8.23	5,411
18	8.08	8.13	8.21	8.38	8.55	5,641
24	8.22	8.27	8.36	8.53	8.90	5,890
30	8.40	8.45	8.54	8.73	9.31	6,163
36	8.73	8.79	8.89	9.08	9.93	6,490
42	8.77	8.83	8.93	9.13	10.22	6,788
50	8.82	8.88	8.98	9.18	10.60	7,210
60	8.82	8.88	8.98	9.18	11.03	7,758

RENEWAL + SR CITIZEN (0.25% + 0.50% Incl)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	8.34	8.39	8.48	8.66	8.66	5,433
18	8.48	8.54	8.63	8.81	9.00	5,675
24	8.62	8.68	8.77	8.96	9.37	5,937
30	8.80	8.86	8.96	9.16	9.80	6,225
36	9.13	9.19	9.30	9.52	10.45	6,568
42	9.17	9.24	9.34	9.56	10.76	6,883
50	9.22	9.29	9.39	9.61	11.18	7,331
60	9.22	9.29	9.39	9.61	11.65	7,914

RENEWAL + WOMEN+ SR CITIZEN (0.25%+0.10%+0.50% Incl)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	8.44	8.49	8.58	8.77	8.77	5,438
18	8.58	8.64	8.73	8.92	9.12	5,684
24	8.72	8.78	8.87	9.07	9.48	5,948
30	8.90	8.96	9.06	9.27	9.92	6,240
36	9.23	9.30	9.40	9.63	10.58	6,588
42	9.27	9.34	9.45	9.67	10.90	6,907
50	9.32	9.39	9.50	9.72	11.32	7,361
60	9.32	9.39	9.50	9.72	11.81	7,953



Base Rates for Public Deposits < ₹20.0 mn					
Effective November 11, 2023					
Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	7.25%	7.25%	7.00%	7.05%	7.25%
>=24 to <36	7.55%	7.84%	7.30%	7.35%	7.55%
>=36 to <60	7.65%	8.25%	7.40%	7.45%	7.65%
>=60 to <72	7.60%	8.85%	7.35%	7.40%	7.60%
>=72 to <=120	7.50%	9.06%	7.25%	7.30%	7.50%

0.25% additional interest for senior citizen and ICICI Group employees

Special Scheme Rates for Public Deposits < ₹20.0 mn					
Effective November 11, 2023					
Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
23	7.50%	7.77%	7.25%	7.30%	7.50%
39	7.70%	8.41%	7.45%	7.50%	7.70%
45	7.70%	8.57%	7.45%	7.50%	7.70%

0.25% additional interest for senior citizen and ICICI Group employees

INTEREST RATE

Following rates are applicable for deposits upto Rs.5 crore with effect from 22.09.2023

Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI	Tentative Yield to Maturity*	Monthly	Quarterly	Half Yearly	Annual
12-23	7.45%	7.45%	7.21%	7.25%	7.32%	7.45%
24-35	7.00%	7.25%	6.79%	6.83%	6.89%	7.00%
36-47	7.85%	8.48%	7.58%	7.63%	7.70%	7.85%
48-59	7.40%	8.26%	7.16%	7.20%	7.26%	7.40%
60-71	7.65%	8.91%	7.39%	7.44%	7.51%	7.65%
72-84	7.40%	8.91%	7.16%	7.20%	7.27%	7.40%
120	7.40%	10.42%	7.16%	7.20%	7.27%	7.40%
Minimum Deposit Amount	₹10,000		₹25,000	₹10,000	₹10,000	₹10,000

For Sr. Citizen 0.30%

RBI Floating Rate Savings Bonds, 2020 (Taxable)

Bank Name	Tenure	Coupon	Interest Payment Date	Cheque Favouring
HDFC BANK	7 Years	8.05%	Semi-annually on 1 st January & 1 st July every year	HDFC BANK Floating Rate Saving Bonds 2020

54EC Capital Gain Bonds

Bonds	I.P. Date	Coupon	Tenure
Rural Electrification Corporation	30 th June	5.25% P. A.	5 Years



GUPTA INVESTMENTS FINANCIAL SERVICES PRIVATE LIMITED™

Quality Investments under one roof

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