

# FIXED DEPOSIT UPDATES

## Fixed Deposit Schemes / Bond w.e.f 10th March, 2026

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency
<b>Fixed Deposit Schemes / Bond w.e.f 10th March, 2026</b>				<b>12-14</b>	<b>15-23</b>	<b>24-60</b>					
For Individual w.e.f 11th June, 2025	15,000		FAAA	6.41	6.55	6.74					Monthly Qtrly Half Yearly Ann Cum
			(CRISIL)	6.44	6.59	6.78					
			MAAA	6.49	6.64	6.83					
			(ICRA)	6.60	6.75	6.95					
				6.60	6.75	6.95					
<b>BAJAJ FINANCE LIMITED ( Regular FD: Valid for deposit amount from Rs. 15,000 to 3,00,00,000 )</b>				<b>12-14</b>	<b>15-23</b>	<b>24-60</b>					
For Senior Citizen Deposits w.e.f 11th June, 2025	15,000		FAAA	6.74	6.88	7.07					Monthly Qtrly Half Yearly Ann Cum
			(CRISIL)	6.78	6.92	7.11					
			MAAA	6.83	6.98	7.17					
			(ICRA)	6.95	7.10	7.30					
				6.95	7.10	7.30					
<b>MAHINDRA FINANCE</b>		<b>0.25</b>		<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>			
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 Qtrly	
			(CRISIL)	6.45	6.80	6.80	6.80	6.80			
	25,000		FAAA	6.50	6.90	6.90	6.90	6.90		Half yearly Yearly Cum/Yield	
			(CRISIL)	6.60	7.00	7.00	7.00	7.00			
				6.60	7.00	7.00	7.00	7.00			
<b>MAHINDRA FINANCE</b>		<b>0.10</b>		<b>15</b>	<b>30</b>	<b>42</b>					
Dhanruddhi 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 Qtrly	
			(CRISIL)	6.60	6.80	6.80					
	25,000		FAAA	6.65	6.90	6.90				Half yearly Yearly Cum/Yield	
			(CRISIL)	6.75	7.00	7.00					
				6.75	7.00	7.00					
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>15 (Online)</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>50</b>	<b>60</b>	
Fresh Deposit ( For Individual ) w.e.f 5th August 2025	5,000		AAA	6.79	7.02	6.93	7.02	7.35	7.35	7.35	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CARE)	6.82	7.06	6.97	7.06	7.39	7.39	7.39	
			FAA+	6.88	7.12	7.03	7.12	7.46	7.46	7.46	
			(CRISIL)	7.00	7.25	7.15	7.25	7.60	7.60	7.60	
				7.00	7.31	7.28	7.51	8.20	8.57	8.85	
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>15 (Online)</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>50</b>	<b>60</b>	
Renewal deposit ( For Individual ) w.e.f 5th August 2025	5,000		AAA	6.93	7.16	7.07	7.16	7.49	7.49	7.49	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CARE)	6.97	7.20	7.11	7.20	7.53	7.53	7.53	
			FAA+	7.03	7.27	7.17	7.27	7.61	7.61	7.61	
			(CRISIL)	7.15	7.40	7.30	7.40	7.75	7.75	7.75	
				7.15	7.47	7.44	7.67	8.37	8.70	9.05	
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>15 (Online)</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>50</b>	<b>60</b>	
Fresh Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		AAA	7.25	7.49	7.39	7.49	7.81	7.81	7.81	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CARE)	7.30	7.53	7.44	7.53	7.86	7.86	7.86	
			FAA+	7.36	7.61	7.51	7.61	7.94	7.94	7.94	
			(CRISIL)	7.50	7.75	7.65	7.75	8.10	8.10	8.10	
				7.50	7.83	7.79	8.05	8.77	9.20	9.52	
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>15 (Online)</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>50</b>	<b>60</b>	
Renewal Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		AAA	7.39	7.63	7.53	7.63	7.95	7.95	7.95	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CARE)	7.44	7.68	7.58	7.68	8.01	8.01	8.01	
			FAA+	7.51	7.75	7.65	7.75	8.09	8.09	8.09	
			(CRISIL)	7.65	7.90	7.80	7.90	8.25	8.25	8.25	
				7.65	7.98	7.95	8.21	8.94	9.39	9.72	
<b>WOMEN DEPOSIT SCHEME</b>											
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>15 (Online)</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>50</b>	<b>60</b>	
Fresh Deposit ( For Individual ) w.e.f 5th August 2025	5,000		AAA	6.83	7.07	6.97	7.07	7.39	7.39	7.39	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CARE)	6.87	7.11	7.01	7.11	7.44	7.44	7.44	
			FAA+	6.93	7.17	7.07	7.17	7.51	7.51	7.51	
			(CRISIL)	7.05	7.30	7.20	7.30	7.65	7.65	7.65	
				7.05	7.37	7.33	7.57	8.24	8.62	8.91	
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>15 (Online)</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>50</b>	<b>60</b>	
Renewal Deposit ( For Individual ) w.e.f 5th August 2025	5,000		AAA	6.97	7.21	7.11	7.21	7.53	7.53	7.53	Monthly Qtrly Half yearly Yearly Cum/Yield
			(CARE)	7.01	7.25	7.16	7.25	7.58	7.58	7.58	
			FAA+	7.07	7.32	7.22	7.32	7.65	7.65	7.65	
			(CRISIL)	7.20	7.45	7.35	7.45	7.80	7.80	7.80	
				7.20	7.52	7.48	7.73	8.42	8.81	9.11	



Contd...

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Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency
				12	15 (Online)	18	24	36	50	60	
<b>SHRIRAM FINANCE LIMITED</b>											
Fresh Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		AAA (CARE) FAA+ (CRISIL)	7.30	7.53	7.44	7.53	7.86	7.86	7.86	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.35	7.58	7.49	7.58	7.91	7.91	7.91	
				7.41	7.65	7.56	7.65	7.99	7.99	7.99	
				7.55	7.80	7.70	7.80	8.15	8.15	8.15	
				7.55	7.87	7.85	8.10	8.83	9.26	9.59	
<b>SHRIRAM FINANCE LIMITED</b>											
Renewal Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		AAA (CARE) FAA+ (CRISIL)	7.44	7.67	7.58	7.67	8.00	8.00	8.00	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.49	7.72	7.63	7.72	8.05	8.05	8.05	
				7.56	7.80	7.70	7.80	8.13	8.13	8.13	
				7.70	7.95	7.85	7.95	8.30	8.30	8.30	
				7.70	8.02	8.00	8.26	9.01	9.46	9.80	
<b>ICICI HOME FINANCE</b>											
w.e.f 1st Sept, 2025	40,000 20,000 10,000	0.35	FAAA (CRISIL) MAAA (ICRA)	>=12- >24	>=24- > 36	>=36- > 48	>=48- > 60				Monthly Qtrly Ann Cum/Yield
				6.50	6.60	6.65	6.75				
				6.55	6.65	6.70	6.80				
				6.75	6.85	6.90	7.00				
<b>ICICI HOME FINANCE</b>											
Special Scheme w.e.f 1st Sept, 2025	40,000 20,000 10,000	0.35	FAAA (CRISIL) MAAA (ICRA)	39	45						Monthly Qtrly Ann Cum/Yield
				6.80	6.85						
				6.85	6.90						
				7.05	7.10						
<b>PNB Housing Finance Ltd</b>											
W.e.f. 1st Jan, 2026	25,000 10,000	0.25	FAA+/- (CRISIL) AA+ (CARE)	12-23	24-35	36-47	48-59	60			Monthly Qtrly Half yearly Yearly Cum/Yield
				6.41	6.55	6.69	6.69	6.69			
				6.44	6.59	6.73	6.73	6.73			
				6.49	6.64	6.79	6.79	6.79			
				6.60	6.75	6.90	6.90	6.90			
<b>Godrej &amp; Boyce Mfg Co. Ltd</b>											
W.e.f. 16th Sept, 2025 (Only Renewal)	40,000	0.25	(IND) AAA			36					Monthly Qtrly Half yearly
						7.60					
						7.65 7.75					
<b>RBI Floating Rate Savings Bonds 2020 (Taxable)</b>											
W.e.f. 1st Jan, 2026	1,000					7 Yrs					Half yearly
											8.05

## HDFC BANK FIXED DEPOSIT RATES

10th 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

## 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.

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. 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.



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