



GUPTA INVESTMENTS FINANCIAL SERVICES PRIVATE LIMITED™

Quality Investments under one roof

Fixed Deposit Schemes w.e.f 14th Nov, 2024

mahindra FINANCE

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

FD PROCESSING CENTRE

4th Floor, Asv Ramana Towers At No.37 & 38, Venkat Narayana Road, T Nagar, Chennai, Tamil Nadu-600017

• Toll Free No. 18002669266 • Boardline No. 022-66523500 (Monday to Friday between 10.00 am to 5.00 pm) • Email: mfinfd@mahindra.com

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.*#/\$	Period (Months)	Interest p.a.*#/\$ (Monthly)	Interest p.a.*#/\$ (Quarterly)	Interest p.a.*#/\$ (Half Yearly)	Interest p.a.*#/\$ (Yearly)
Rs. 5,000†	12	5375	7.50%	12	7.10%	7.20%	7.25%	7.50%
	24	5810	7.80%	24	7.30%	7.40%	7.55%	8.10%
	36	6316	8.10%	36	7.55%	7.65%	7.85%	8.77%
	48	6815	8.05%	48	7.50%	7.60%	7.80%	9.08%
	60	7381	8.10%	60	7.55%	7.65%	7.85%	9.52%
				Minimum Amount	Rs. 50,000†		Rs. 25,000†	

Senior Citizen's shall earn 0.25% additional Rate



HDFC BANK FIXED DEPOSIT RATES

24th July, 2024

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	7.10%	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 - 35 Months	7.35%	7.85%
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 - 55 months	7.40%	7.90%
4 Year 7 Months 1 day <= 5 Years	7.00%	7.50%
5 Years 1 day - 10 Years	7.00%	7.50%

BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY	LOAN AGAINST DEPOSIT AVAILABLE
Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)	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.

Rate of interest (% per annum) valid for deposits up to Rs.3 crore (w.e.f 14th November 2024)

FD Max: Valid for deposit amount from ₹15,000 to ₹25,000

For Senior Citizen						For New/Existing Depositor							
Bajaj Finance Digital FD (available only for App and web)	Table 1					Bajaj Finance Digital FD (available only for App and web)	Table 7						
	Cumulative At Maturity	Non-cumulative					Cumulative At Maturity	Non-cumulative					
		Monthly	Quarterly	Half Yearly	Annually			Monthly	Quarterly	Half Yearly	Annually		
42 months	8.85%	8.51%	8.57%	8.66%	8.85%	42 months	8.60%	8.28%	8.34%	8.42%	8.60%		
Special Period	Table 2					Special Period	Table 8						
	Cumulative At Maturity	Non-cumulative					Cumulative At Maturity	Non-cumulative					
		Monthly	Quarterly	Half Yearly	Annually			Monthly	Quarterly	Half Yearly	Annually		
	18 months	8.25%	7.95%	8.01%	8.09%		8.25%	18 months	8.00%	7.72%	7.77%	7.85%	8.00%
	22 months	8.35%	8.05%	8.10%	8.18%		8.35%	22 months	8.10%	7.81%	7.87%	7.94%	8.10%
33 months	8.55%	8.23%	8.29%	8.37%	8.55%	33 months	8.30%	8.00%	8.05%	8.13%	8.30%		
44 months	8.70%	8.37%	8.43%	8.52%	8.70%	44 months	8.45%	8.14%	8.20%	8.28%	8.45%		
Regular Period	Table 3					Regular Period	Table 9						
	Cumulative At Maturity	Non-cumulative					Cumulative At Maturity	Non-cumulative					
		Monthly	Quarterly	Half Yearly	Annually			Monthly	Quarterly	Half Yearly	Annually		
	12 - 14 months	7.85%	7.58%	7.63%	7.70%		7.85%	12 - 14 months	7.60%	7.35%	7.39%	7.46%	7.60%
	15 - 23 months	7.95%	7.67%	7.72%	7.80%		7.95%	15 - 23 months	7.70%	7.44%	7.49%	7.56%	7.70%
24 - 35 months	8.40%	8.09%	8.15%	8.23%	8.40%	24 - 35 months	8.00%	7.72%	7.77%	7.85%	8.00%		
36 - 60 months	8.55%	8.23%	8.29%	8.37%	8.55%	36 - 60 months	8.30%	8.00%	8.05%	8.13%	8.30%		

Regular FD: Valid for deposit amount from ₹25,001 to ₹3,00,00,000

For Senior Citizen						For New/Existing Depositor							
Bajaj Finance Digital FD (available only for App and web)	Table 4					Bajaj Finance Digital FD (available only for App and web)	Table 10						
	Cumulative At Maturity	Non-cumulative					Cumulative At Maturity	Non-cumulative					
		Monthly	Quarterly	Half Yearly	Annually			Monthly	Quarterly	Half Yearly	Annually		
42 months	8.65%	8.33%	8.38%	8.47%	8.65%	42 months	8.40%	8.09%	8.15%	8.23%	8.40%		
Special Period	Table 5					Special Period	Table 11						
	Cumulative At Maturity	Non-cumulative					Cumulative At Maturity	Non-cumulative					
		Monthly	Quarterly	Half Yearly	Annually			Monthly	Quarterly	Half Yearly	Annually		
	18 months	8.05%	7.77%	7.82%	7.89%		8.05%	18 months	7.80%	7.53%	7.58%	7.65%	7.80%
	22 months	8.15%	7.86%	7.91%	7.99%		8.15%	22 months	7.90%	7.63%	7.68%	7.75%	7.90%
33 months	8.35%	8.05%	8.10%	8.18%	8.35%	33 months	8.10%	7.81%	7.87%	7.94%	8.10%		
44 months	8.50%	8.19%	8.24%	8.33%	8.50%	44 months	8.25%	7.95%	8.01%	8.09%	8.25%		
Regular Period	Table 6					Regular Period	Table 12						
	Cumulative At Maturity	Non-cumulative					Cumulative At Maturity	Non-cumulative					
		Monthly	Quarterly	Half Yearly	Annually			Monthly	Quarterly	Half Yearly	Annually		
	12 - 14 months	7.65%	7.39%	7.44%	7.51%		7.65%	12 - 14 months	7.40%	7.16%	7.20%	7.27%	7.40%
	15 - 23 months	7.75%	7.49%	7.53%	7.61%		7.75%	15 - 23 months	7.50%	7.25%	7.30%	7.36%	7.50%
24 - 35 months	8.20%	7.91%	7.96%	8.04%	8.20%	24 - 35 months	7.80%	7.53%	7.58%	7.65%	7.80%		
36 - 60 months	8.35%	8.05%	8.10%	8.18%	8.35%	36 - 60 months	8.10%	7.81%	7.87%	7.94%	8.10%		

Note: Subject to the minimum deposit amount mentioned in Statutory Advertisement on next page.



FIXED DEPOSIT SCHEME FOR PUBLIC / ALL CATEGORIES OF EMPLOYEES		CREDIT RATING CRISIL AA/Stable (Indicates High degree of Safety)		
APPLICATION FORM				
Period	Categories	Rate of Interest (w.e.f. September 14, 2024)		
		Monthly (At the end of each calendar month and on maturity)	Quarterly (June 30 / Sep 30 / Dec 31 / Mar 31 and on maturity)	Half-Yearly (Sep 30 / Mar 31 and on maturity)
THREE YEARS	Public (for Senior Citizens above 60 years) and All Employees, Retired Employees, and Spouses of Deceased Employees / Deceased Retired Employees	8.25% p.a.	8.30% p.a.	8.40% p.a.
	Public (for General Category under 60 years)	8.00% p.a.	8.05% p.a.	8.15% p.a.

Minimum deposit amount is Rs.40,000/-



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

ICICI Home Finance Fixed Deposits

Special Deposit Scheme Rates for Public and other than Public Deposits < ₹20.0 mn					
Tenure (In Months)	Effective June 1, 2024				
	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
39	7.80%	8.51%	7.55%	7.60%	7.80%
45	7.80%	8.68%	7.55%	7.60%	7.80%

0.25% additional interest for senior citizen and ICICI Group employees for public deposits

**In case of cumulative deposit, interest is compounded before deduction of Tax.

Base Scheme Rates for Public and other than Public Deposits < ₹20.0 mn					
Tenure (In Months)	Effective June 1, 2024				
	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	7.65%	7.94%	7.40%	7.45%	7.65%
>=36 to <48	7.75%	8.37%	7.50%	7.55%	7.75%
>=48 to <60	7.75%	8.70%	7.50%	7.55%	7.75%
>=60 to <72	7.65%	8.91%	7.40%	7.45%	7.65%
>=72 to <84	7.55%	9.13%	7.30%	7.35%	7.55%
>=84 to <108	7.55%	9.49%	7.30%	7.35%	7.55%
>=108 to <120	7.55%	10.28%	7.30%	7.35%	7.55%

0.25% additional interest for senior citizen and ICICI Group employees for public deposits

INVITE PUBLIC DEPOSITS

Deposit upto ₹5 crore						
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	7.25%	7.51%	7.02%	7.06%	7.12%	7.25%
36-47	7.75%	8.37%	7.49%	7.53%	7.61%	7.75%
48-59	7.40%	8.26%	7.16%	7.20%	7.26%	7.40%
60-71	7.60%	8.85%	7.35%	7.39%	7.46%	7.60%
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

* Senior Citizen (above 60 years) will be eligible for 0.30% p.a. additional Rate of Interest for tenure 12-23 & 24-35 months with effect from 15.04.2024

* Senior Citizen (above 60 years) will be eligible for 0.20% p.a. additional Rate of Interest for tenure 36 months and above with effect from 15.04.2024

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
INDIAN RAILWAY FINANCE CORPORATION LTD.	15th OCTOBER	5.25% P.A.	5 Years
PFC Capital Gain Tax Exemption Bonds –SERIES VIII	31st July	5.25% P.A.	5 Years



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