

FIXED DEPOSIT UPDATES

Fixed Deposit Schemes / Bond w.e.f 2nd June, 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		FAAA (CRISIL)	6.41 6.44	6.64 6.68	7.16 7.20					Monthly Qtrly Half Yearly Ann Cum
			MAAA (ICRA)	6.49 6.60	6.74 6.85	7.27 7.40					
				6.60	6.85	7.40					
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		FAAA (CRISIL)	6.74 6.78	6.97 7.01	7.49 7.53					Monthly Qtrly Half Yearly Ann Cum
			MAAA (ICRA)	6.83 6.95	7.08 7.20	7.61 7.75					
				6.95	7.20	7.75					
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 (CRISIL)	6.40 6.45	6.65 6.70	6.65 6.70	7.15 7.20	7.15 7.20	7.20 7.25	7.20 7.25	Monthly Qtrly
For Senior Citizen Deposits	25,000		IND AAA (INDIA)	6.50 6.60	6.75 6.85	6.75 6.85	7.25 7.40	7.25 7.40	7.30 7.45	7.30 7.45	Half yearly Yearly
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	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Individual) w.e.f 6th May, 2026	5,000		AAA (CARE)	6.55 6.59	6.83 6.87	6.79 6.82	6.83 6.87	7.02 7.06	7.02 7.06	7.02 7.06	Monthly Qtrly
			FAA+ (CRISIL)	6.64 6.75	6.93 7.05	6.88 7.00	6.93 7.05	7.12 7.25	7.12 7.25	7.12 7.25	Half yearly Yearly Cum/Yield
				6.75	7.11	7.13	7.30	7.79	8.13	8.38	
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal deposit (For Individual) w.e.f 6th May, 2026	5,000		AAA (CARE)	6.69 6.73	6.97 7.01	6.93 6.97	6.97 7.01	7.16 7.20	7.16 7.20	7.16 7.20	Monthly Qtrly
			FAA+ (CRISIL)	6.78 6.90	7.07 7.20	7.03 7.15	7.07 7.20	7.27 7.40	7.27 7.40	7.27 7.40	Half yearly Yearly Cum/Yield
				6.90	7.26	7.28	7.46	7.96	8.31	8.56	
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Senior Citizen) w.e.f 6th May, 2026	5,000		AAA (CARE)	7.02 7.06	7.30 7.35	7.25 7.30	7.30 7.35	7.49 7.53	7.49 7.53	7.49 7.53	Monthly Qtrly
			FAA+ (CRISIL)	7.12 7.25	7.41 7.55	7.36 7.50	7.41 7.55	7.61 7.75	7.61 7.75	7.61 7.75	Half yearly Yearly Cum/Yield
				7.25	7.62	7.63	7.83	8.37	8.76	9.05	
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Senior Citizen) w.e.f 6th May, 2026	5,000		AAA (CARE)	7.16 7.20	7.44 7.49	7.39 7.44	7.44 7.49	7.63 7.68	7.63 7.68	7.63 7.68	Monthly Qtrly
			FAA+ (CRISIL)	7.27 7.40	7.56 7.70	7.51 7.65	7.56 7.70	7.75 7.90	7.75 7.90	7.75 7.90	Half yearly Yearly Cum/Yield
				7.40	7.77	7.79	8.00	8.54	8.95	9.25	
WOMEN DEPOSIT SCHEME											
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Individual) w.e.f 6th May, 2026	5,000		AAA (CARE)	6.60 6.63	6.88 6.92	6.83 6.87	6.88 6.92	7.07 7.11	7.07 7.11	7.07 7.11	Monthly Qtrly
			FAA+ (CRISIL)	6.69 6.80	6.95 7.10	6.93 7.05	6.98 7.10	7.17 7.30	7.17 7.30	7.17 7.30	Half yearly Yearly Cum/Yield
				6.80	7.16	7.17	7.35	7.85	8.19	8.45	
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Individual) w.e.f 6th May, 2026	5,000		AAA (CARE)	6.74 6.78	7.02 7.06	6.97 7.01	7.02 7.06	7.21 7.25	7.21 7.25	7.21 7.25	Monthly Qtrly
			FAA+ (CRISIL)	6.83 6.95	7.12 7.25	7.07 7.20	7.12 7.25	7.32 7.45	7.32 7.45	7.32 7.45	Half yearly Yearly Cum/Yield
				6.95	7.31	7.33	7.51	8.02	8.38	8.65	
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Senior Citizen) w.e.f 6th May, 2026	5,000		AAA (CARE)	7.07 7.11	7.35 7.39	7.30 7.35	7.35 7.39	7.53 7.58	7.53 7.58	7.53 7.58	Monthly Qtrly
			FAA+ (CRISIL)	7.17 7.30	7.46 7.60	7.41 7.55	7.46 7.60	7.65 7.80	7.65 7.80	7.65 7.80	Half yearly Yearly Cum/Yield
				7.30	7.67	7.69	7.89	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	60		
SHRIRAM FINANCE LIMITED											
Renewal Deposit (For Senior Citizen) w.e.f 6th May, 2026	5,000		AAA (CARE) FAA+ (CRISIL)	7.21 7.25 7.32 7.45 7.45	7.79 7.53 7.61 7.75 7.83	7.44 7.49 7.56 7.70 7.85	7.49 7.53 7.61 7.75 8.05	7.67 7.72 7.80 7.95 8.59	7.67 7.72 7.80 7.95 9.00	7.67 7.72 7.80 7.95 9.31	Monthly Qtrly Half yearly Yearly Cum/Yield
ICICI HOME FINANCE		0.35		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60				
w.e.f 1st Sept, 2025	40,000 20,000 10,000		FAAA (CRISIL) MAAA (ICRA)	6.50 6.55 6.75 6.75	6.60 6.65 6.85 7.08	6.65 6.70 6.90 7.39	6.75 6.80 7.00 7.77				Monthly Qtrly Ann Cum/Yield
ICICI HOME FINANCE		0.35		39	45						
Special Scheme w.e.f 1st Sept, 2025	40,000 20,000 10,000		FAAA (CRISIL) MAAA (ICRA)	6.80 6.85 7.05 7.63	6.85 6.90 7.10 7.82						Monthly Qtrly Ann Cum/Yield
PNB Housing Finance Ltd		0.25		12-23	24-35	36-47	48-59	60	22	40	
W.e.f. 15th May, 2026	25,000 10,000		FAA +/- (CRISIL) AAA (CARE)	6.41 6.44 6.49 6.60	6.55 6.59 6.64 6.98	6.69 6.73 6.79 7.39	6.69 6.73 6.79 7.65	6.69 6.73 6.79 7.92	6.69 6.73 6.79 7.12	6.93 6.97 7.03 7.79	Monthly Qtrly Half yearly Yearly Cum/Yield
Godrej & Boyce Mfg Co. Ltd		0.25				36					
W.e.f. 16th Sept, 2025 (Only Renewal)	40,000		(IND) AAA			7.60 7.65 7.75					Monthly Qtrly 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				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 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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