



# FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 14th August, 2025

| 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<br>w.e.f 11th June, 2025                                                                                | 15,000  |             | FAAA             | 6.41                                 | 6.55           | 6.74  |      |      |      |           | Monthly            |
|                                                                                                                        |         |             | (CRISIL)         | 6.44                                 | 6.59           | 6.78  |      |      |      |           | Qtrly              |
|                                                                                                                        |         |             | 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<br>w.e.f 11th June, 2025                                                                   | 15,000  |             | FAAA             | 6.74                                 | 6.88           | 7.07  |      |      |      |           | Monthly            |
|                                                                                                                        |         |             | (CRISIL)         | 6.78                                 | 6.92           | 7.11  |      |      |      |           | Qtrly              |
|                                                                                                                        |         |             | 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<br>W.e.f. 25th June, 2025<br><br>Add interest rate of 0.05% p.a. for renewal of Deposits  | 50,000  |             | FAAA<br>(CRISIL) | 6.40                                 | 6.80           | 6.80  | 6.80 | 6.80 |      |           | Monthly            |
|                                                                                                                        |         |             |                  | 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 | 7.00 | Cum/Yield |                    |
| MAHINDRA FINANCE                                                                                                       |         | 0.10        |                  | 15                                   | 30             | 42    |      |      |      |           |                    |
| Dhanruddhi Deposits upto 5 Cr<br>W.e.f. 25th June, 2025<br><br>Add interest rate of 0.05% p.a. for renewal of Deposits | 50,000  |             | FAAA<br>(CRISIL) | 6.55                                 | 6.80           | 6.80  |      |      |      |           | Monthly            |
|                                                                                                                        |         |             |                  | 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<br>(Online) | 18    | 24   | 36   | 50   | 60        |                    |
| Fresh Deposit ( For Individual )<br>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<br>(Online) | 18    | 24   | 36   | 50   | 60        |                    |
| Renewal deposit ( For Individual )<br>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<br>(Online) | 18    | 24   | 36   | 50   | 60        |                    |
| Fresh Deposit ( For Senior Citizen )<br>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<br>(Online) | 18    | 24   | 36   | 50   | 60        |                    |
| Renewal Deposit ( For Senior Citizen )<br>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<br>(Online) | 18    | 24   | 36   | 50   | 60        |                    |
| Fresh Deposit ( For Individual )<br>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<br>(Online) | 18    | 24   | 36   | 50   | 60        |                    |
| Renewal Deposit ( For Individual )<br>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          |

| Name of the Company                                             | Min Amt                    | Sr. Citizen | Cr. Rating                          | (Interest rate %) (Period in Months) |                                      |                                      |                                      |                                      |                                      |                                      | Interest frequency                                     |
|-----------------------------------------------------------------|----------------------------|-------------|-------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------------------------|
| <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 )<br>w.e.f 5th August 2025   | 5,000                      |             | FAAA<br>(CRISIL)<br>MAA+<br>(ICRA)  | 7.30<br>7.35<br>7.41<br>7.55         | 7.53<br>7.58<br>7.65<br>7.80<br>7.87 | 7.44<br>7.49<br>7.56<br>7.70<br>7.85 | 7.53<br>7.58<br>7.65<br>7.80<br>8.10 | 7.86<br>7.91<br>7.99<br>8.15<br>8.83 | 7.86<br>7.91<br>7.99<br>8.15<br>9.26 | 7.86<br>7.91<br>7.99<br>8.15<br>9.59 | Monthly<br>Qtrly<br>Half yearly<br>Yearly<br>Cum/Yield |
| <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 )<br>w.e.f 5th August 2025 | 5,000                      |             | FAAA<br>(CRISIL)<br>MAA+<br>(ICRA)  | 7.44<br>7.49<br>7.56<br>7.70<br>7.70 | 7.67<br>7.72<br>7.80<br>7.95<br>8.02 | 7.58<br>7.63<br>7.70<br>7.85<br>8.00 | 7.67<br>7.72<br>7.80<br>7.95<br>8.26 | 8.00<br>8.05<br>8.13<br>8.30<br>9.01 | 8.00<br>8.05<br>8.13<br>8.30<br>9.46 | 8.00<br>8.05<br>8.13<br>8.30<br>9.80 | Monthly<br>Qtrly<br>Half yearly<br>Yearly<br>Cum/Yield |
| <b>ICICI HOME FINANCE</b>                                       |                            | <b>0.35</b> |                                     | <b>&gt;=12- &gt;24</b>               | <b>&gt;=24 - &gt; 36</b>             | <b>&gt;=36 - &gt; 48</b>             | <b>&gt;=48 - &gt; 60</b>             |                                      |                                      |                                      |                                                        |
| w.e.f 1st July 2025                                             | 40,000<br>20,000<br>10,000 |             | FAAA<br>(CRISIL)<br>MAAA<br>(ICRA)  | 6.60<br>6.65<br>6.85<br>6.85         | 6.85<br>6.90<br>7.10<br>7.35         | 6.90<br>6.95<br>7.15<br>7.67         | 6.90<br>6.95<br>7.15<br>7.95         |                                      |                                      |                                      | Monthly<br>Qtrly<br>Ann<br>Cum/Yield                   |
| <b>ICICI HOME FINANCE</b>                                       |                            | <b>0.35</b> |                                     | <b>39</b>                            | <b>45</b>                            |                                      |                                      |                                      |                                      |                                      |                                                        |
| Special Scheme<br>w.e.f 1st July 2025                           | 40,000<br>20,000<br>10,000 |             | FAAA<br>(CRISIL)<br>MAAA<br>(ICRA)  | 6.95<br>7.00<br>7.20<br>7.80         | 7.05<br>7.10<br>7.30<br>8.06         |                                      |                                      |                                      |                                      |                                      | Monthly<br>Qtrly<br>Ann<br>Cum/Yield                   |
| <b>PNB Housing Finance Ltd</b>                                  |                            | <b>0.25</b> |                                     | <b>12-23</b>                         | <b>24-35</b>                         | <b>36-47</b>                         | <b>48-59</b>                         | <b>60</b>                            |                                      |                                      |                                                        |
| W.e.f. 20th June, 2025                                          | 25,000<br>10,000           |             | FAA+/-<br>(CRISIL)<br>AA+<br>(CARE) | 6.78<br>6.82<br>6.88<br>7.00<br>7.00 | 6.78<br>6.82<br>6.88<br>7.00<br>7.25 | 6.87<br>6.91<br>6.97<br>7.10<br>7.62 | 6.87<br>6.91<br>6.97<br>7.10<br>7.89 | 6.87<br>6.91<br>6.97<br>710<br>8.18  |                                      |                                      | Monthly<br>Qtrly<br>Half yearly<br>Yearly<br>Cum/Yield |
| <b>GODREJ AND MFG CO. LTD</b>                                   |                            | <b>0.25</b> |                                     |                                      |                                      | <b>36</b>                            |                                      |                                      |                                      |                                      |                                                        |
| W.e.f. 14th Sept, 2024<br>(Only Renewal)                        | 40,000                     |             | (CRISIL)<br>AA                      |                                      |                                      | 8.00<br>8.05<br>8.15                 |                                      |                                      |                                      |                                      | Monthly<br>Qtrly<br>Half yearly                        |

| HDFC BANK FIXED DEPOSIT RATES       |                                |                     | 25th June, 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            | 6.60%                          | 7.10%               |                 |
| 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.



Visit Our Website : [www.guptainvestments.com](http://www.guptainvestments.com)

