



GUPTA INVESTMENTS FINANCIAL SERVICES PRIVATE LIMITED™

Quality Investments under one roof

Fixed Deposit Schemes w.e.f 3rd July, 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)										
For Individual	15,000		FAAA	12-14	15-23	24-60				Monthly
w.e.f 11th June, 2025			(CRISIL)	6.41	6.55	6.74				Qtrly
			MAAA	6.44	6.64	6.83				Half Yearly
			(ICRA)	6.49	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)										
For Senior Citizen Deposits	15,000		FAAA	12-14	15-23	24-60				Monthly
w.e.f 11th June, 2025			(CRISIL)	6.74	6.88	7.07				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										
Samruddhi Deposits upto 5 Cr	50,000	0.25	FAAA	12	24	36	48	60		Monthly
W.e.f. 25th June, 2025			(CRISIL)	6.40	6.80	6.80	6.80	6.80		Qtrly
Add interest rate of 0.05% p.a. for renewal of Deposits	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		Cum/Yield
Mahindra FINANCE										
Dhanruddhi Deposits upto 5 Cr	50,000	0.10	FAAA	15	30	42				Monthly
W.e.f. 25th June, 2025			(CRISIL)	6.55	6.80	6.80				Qtrly
Add interest rate of 0.05% p.a. for renewal of Deposits	25,000			6.60	6.80	6.80				Half yearly
				6.65	6.90	6.90				Yearly
	5,000			6.75	7.00	7.00				Cum/Yield
Shriram Finance Limited										
Fresh Deposit (For Individual)	5,000		FAAA	12	15 (Online)	18	24	36	50	Monthly
w.e.f 26th June 2025			(CRISIL)	7.11	7.25	7.16	7.25	7.72	7.72	Qtrly
			MAA+	7.16	7.30	7.20	7.30	7.77	7.77	Half yearly
			(ICRA)	7.22	7.36	7.27	7.36	7.85	7.85	Yearly
				7.35	7.50	7.40	7.50	8.00	8.00	Cum/Yield
				7.35	7.56	7.53	7.78	8.66	9.07	
Shriram Finance Limited										
Renewal deposit (For Individual)	5,000		FAAA	12	15 (Online)	18	24	36	50	Monthly
w.e.f 26th June 2025			(CRISIL)	7.25	7.39	7.30	7.39	7.86	7.86	Qtrly
			MAA+	7.30	7.44	7.35	7.44	7.91	7.91	Half yearly
			(ICRA)	7.36	7.51	7.41	7.51	7.99	7.99	Yearly
				7.50	7.65	7.55	7.65	8.15	8.15	Cum/Yield
				7.50	7.72	7.69	7.94	8.83	9.26	
Shriram Finance Limited										
Fresh Deposit (For Senior Citizen)	5,000		FAAA	12	15 (Online)	18	24	36	50	Monthly
w.e.f 26th June 2025			(CRISIL)	7.58	7.72	7.63	7.72	8.19	8.19	Qtrly
			MAA+	7.63	7.77	7.68	7.77	8.24	8.24	Half yearly
			(ICRA)	7.70	7.85	7.75	7.85	8.33	8.33	Yearly
				7.85	8.00	7.90	8.00	8.50	8.50	Cum/Yield
				7.85	8.08	8.06	8.32	9.25	9.72	
Shriram Finance Limited										
Renewal Deposit (For Senior Citizen)	5,000		FAAA	12	15 (Online)	18	24	36	50	Monthly
w.e.f 26th June 2025			(CRISIL)	7.72	7.86	7.77	7.86	8.32	8.32	Qtrly
			MAA+	7.77	7.91	7.82	7.91	8.38	8.38	Half yearly
			(ICRA)	7.85	7.99	7.89	7.99	8.47	8.47	Yearly
				8.00	8.15	8.05	8.15	8.65	8.65	Cum/Yield
				8.00	8.23	8.21	8.48	9.41	9.90	
WOMEN DEPOSIT SCHEME										
Shriram Finance Limited										
Fresh Deposit (For Individual)	5,000		FAAA	12	15 (Online)	18	24	36	50	Monthly
w.e.f 26th June 2025			(CRISIL)	7.16	7.30	7.21	7.30	7.77	7.77	Qtrly
			MAA+	7.20	7.35	7.25	7.35	7.82	7.82	Half yearly
			(ICRA)	7.27	7.41	7.32	7.41	7.89	7.89	Yearly
				7.40	7.55	7.45	7.55	8.05	8.05	Cum/Yield
				7.40	7.62	7.59	7.83	8.72	9.14	
Shriram Finance Limited										
Renewal Deposit (For Individual)	5,000		FAAA	12	15 (Online)	18	24	36	50	Monthly
w.e.f 26th June 2025			(CRISIL)	7.30	7.44	7.35	7.44	7.91	7.91	Qtrly
			MAA+	7.35	7.49	7.39	7.49	7.96	7.96	Half yearly
			(ICRA)	7.41	7.56	7.46	7.56	8.04	8.04	Yearly
				7.55	7.70	7.60	7.70	8.20	8.20	Cum/Yield
				7.55	7.77	7.75	8.00	8.89	9.33	
Shriram Finance Limited										
Fresh Deposit (For Senior Citizen)	5,000		FAAA	12	15 (Online)	18	24	36	50	Monthly
w.e.f 26th June 2025			(CRISIL)	7.63	7.77	7.67	7.77	8.23	8.23	Qtrly
			MAA+	7.68	7.82	7.72	7.82	8.29	8.29	Half yearly
			(ICRA)	7.75	7.89	7.80	7.89	8.37	8.37	Yearly
				7.90	8.05	7.95	8.05	8.55	8.55	Cum/Yield
				7.90	8.13	8.10	8.38	9.30	9.78	
Shriram Finance Limited										
Renewal Deposit (For Senior Citizen)	5,000		FAAA	12	15 (Online)	18	24	36	50	Monthly
w.e.f 26th June 2025			(CRISIL)	7.77	7.91	7.81	7.91	8.37	8.37	Qtrly
			MAA+	7.82	7.96	7.86	7.96	8.43	8.43	Half yearly
			(ICRA)	7.89	8.04	7.94	8.04	8.52	8.52	Yearly
				8.05	8.20	8.10	8.20	8.70	8.70	Cum/Yield
				8.05	8.29	8.26	8.54	9.48	9.97	
ICICI Home Finance										
W.e.f 1st July 2025	40,000	0.25	FAAA	>=12 - <24	>=24 - <36	>=36 - <48	>=48 - <60			Monthly
	20,000		(CRISIL)	6.60	6.85	6.90	6.90			Qtrly
	10,000		MAAA	6.65	6.90	6.95	6.95			Ann
			(ICRA)	6.85	7.10	7.15	7.15			Cum/Yield
ICICI Home Finance										
Special Scheme	40,000	0.25	FAAA	39	45					Monthly
W.e.f 1st July 2025	20,000		(CRISIL)	6.95	7.05					Qtrly
	10,000		MAAA	7.00	7.30					Ann
			(ICRA)	7.20	7.80					Cum/Yield
PNB Housing Finance Ltd										
W.e.f. 20th June, 2025	25,000	0.25	FAA+/-	12-23	24-35	36-47	48-59	60		Monthly
	10,000		(CRISIL)	6.78	6.78	6.87	6.87	6.87		Qtrly
			AA+	6.82	6.82	6.91	6.91	6.91		Half yearly
			(CARE)	6.88	6.88	6.97	6.97	6.97		Yearly
				7.00	7.00	7.10	7.10	7.10		Cum/Yield
				7.00	7.25	7.62	7.89	8.18		
Godrej and Mfg Co. Ltd										
W.e.f. 14th Sept, 2024	40,000	0.25	(CRISIL)			36				Monthly
(Only Renewal)			AA			8.00				Qtrly
						8.05				Half yearly
						8.15				

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 day < = 9 months	5.50%	6.00%	
9 months 1 day < = 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%	

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.