



Fixed Deposit Interest Rates for January 2025

Name of the company / Category	Credit Rating	Tenor in months	Minimum deposit (in Rs.)	Rate of Interest (%)				
				Cumulative	Non-Cumulative			
					Monthly	Quarterly	Half Yearly	Annual
Bajaj Finance Ltd - For Individuals (Except 18,22,33&44 Months) (For New retail customers deposits size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts) Revised Rates w.e.f 14-11-2024 FD Max: Valid for Deposit amount from Rs. 15,000 to Rs. 25,000	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	12 – 14	15,000	7.60	7.35	7.39	7.46	7.60
		15		7.70	7.44	7.49	7.56	7.70
		16-23		7.70	7.44	7.49	7.56	7.70
		24		8.00	7.72	7.77	7.85	8.00
		25 - 35		8.00	7.72	7.77	7.85	8.00
		36 - 47		8.30	8.00	8.05	8.13	8.30
Bajaj Finance Ltd - For Senior Citizens (Except 18,22,33 &44 Months) (For individual deposit size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts)	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	12 – 14	15,000	7.85	7.58	7.63	7.70	7.85
		15		7.95	7.67	7.72	7.80	7.95
		16 - 23		7.95	7.67	7.72	7.80	7.95
		24		8.40	8.09	8.15	8.23	8.40
		25 – 35		8.40	8.09	8.15	8.23	8.40
		36 - 47		8.55	8.23	8.29	8.37	8.55
Bajaj Finance Ltd - For Individuals (For New retail customers deposits size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts)	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	18	15,000	8.00	7.72	7.77	7.85	8.00
		22		8.10	7.81	7.87	7.94	8.10
		33		8.30	8.00	8.05	8.13	8.30
		44		8.45	8.14	8.20	8.28	8.45
Bajaj Finance Ltd - For Senior Citizens (For individual deposit size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts)	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	18	15,000	8.25	7.95	8.01	8.09	8.25
		22		8.35	8.05	8.10	8.18	8.35
		33		8.55	8.23	8.29	8.37	8.55
		44		8.70	8.37	8.43	8.52	8.70
Bajaj Finance Ltd - For Individuals (Digital FD) (For New retail customers deposits size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts) Revised Rates w.e.f 16-07-2024	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	42	15000	8.60	8.28	8.34	8.42	8.60
Bajaj Finance Ltd - For Senior Citizens (Digital FD) (For New retail customers deposits size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts) Revised Rates w.e.f 16-07-2024	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	42	15,000	8.85	8.51	8.57	8.66	8.85
Bajaj Finance Ltd - For Non Individuals (Not listed on Stock Exchange) (For Deposit Size <=Rs.15 crs) (Deposits will be accepted from Partnership Firms, Body of Individuals,Artificial Judicial Persons,Association of Persons,Trusts & Unlisted Pvt Ltd Companies) In case of corporate deposits of above Rs. 15 Cr, prior approval need to be obtained from company about interest rates.	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	12 – 14	15,000	7.60	7.35	7.39	7.46	7.60
		15 – 23		7.60	7.44	7.49	7.56	7.70
		24 – 35		8.00	7.72	7.77	7.85	8.00
		36 - 47		8.30	8.00	8.05	8.13	8.30
		48-60		8.30	8.00	8.05	8.13	8.30
Bajaj Finance Ltd - For Individuals (Except 18,22,33&44 Months) (For New retail customers deposits size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts)	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	12 – 14	15,000	7.40	7.16	7.20	7.27	7.40
		15		7.50	7.25	7.30	7.36	7.50
		16-23		7.50	7.25	7.30	7.36	7.50
		24		7.80	7.53	7.58	7.65	7.80
		25 - 35		7.80	7.53	7.58	7.65	7.80



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Name of the company / Category	Credit Rating	Tenor in months	Minimum deposit (in Rs.)	Rate of Interest (%)				
				Cumulative	Non-Cumulative			
					Monthly	Quarterly	Half Yearly	Annual
Revised Rates w.e.f 16-07-2024								
Bajaj Finance Ltd - For Senior Citizens (Except 18,22,33 &44 Months) (For individual deposit size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts)	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	36 - 47	15,000	8.10	7.81	7.87	7.94	8.10
		48 - 60		8.10	7.81	7.87	7.94	8.10
		12 - 14		7.65	7.39	7.44	7.51	7.65
		15		7.75	7.49	7.53	7.61	7.75
		16 - 23		7.75	7.49	7.53	7.61	7.75
		24		8.20	7.91	7.96	8.04	8.20
		25 - 35		8.20	7.91	7.96	8.04	8.20
		36 - 47		8.35	8.05	8.10	8.18	8.35
Bajaj Finance Ltd - For Individuals (For New retail customers deposits size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts)	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	48 - 60	15,000	8.35	8.05	8.10	8.18	8.35
		18		7.80	7.53	7.58	7.65	7.80
		22		7.90	7.63	7.68	7.75	7.90
		33		8.10	7.81	7.87	7.94	8.10
Bajaj Finance Ltd - For Senior Citizens (For individual deposit size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts)	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	44	15,000	8.25	7.95	8.01	8.09	8.25
		18		8.05	7.77	7.82	7.89	8.05
		22		8.15	7.86	7.91	7.99	8.15
		33		8.35	8.05	8.10	8.18	8.35
Bajaj Finance Ltd - For Senior Citizens (Digital FD) (For New retail customers deposits size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts) Revised Rates w.e.f 16-07-2024	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	44	15,000	8.50	8.19	8.24	8.33	8.50
		42		8.40	8.09	8.15	8.23	8.40
Bajaj Finance Ltd - For Senior Citizens (Digital FD) (For New retail customers deposits size<Rs.5 cr) (Deposits will be accepted from Resident Individual, HUF, Sole Proprietorships & Individual Name Trusts) Revised Rates w.e.f 16-07-2024	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	42	15,000	8.65	8.33	8.38	8.47	8.65
		42		8.65	8.33	8.38	8.47	8.65
Bajaj Finance Ltd - For Non Individuals (Not listed on Stock Exchange) (For Deposit Size <=Rs.15 crs) (Deposits will be accepted from Partnership Firms, Body of Individuals,Artificial Judicial Persons,Association of Persons,Trusts & Unlisted Pvt Ltd Companies) In case of corporate deposits of above Rs. 15 Cr, prior approval need to be obtained from company about interest rates.	CRISIL 'FAAA/Stable' ICRA 'MAAA(Stable)'	12 - 14	15,000	7.40	7.16	7.20	7.27	7.40
		15 - 23		7.50	7.25	7.30	7.36	7.50
		24 - 35		7.80	7.53	7.58	7.65	7.80
		36 - 47		8.10	7.81	7.87	7.94	8.10
		48-60		8.10	7.81	7.87	7.94	8.10
ICICI Home Finance Ltd - Base Rates (For Public Deposits Size <Rs.2 cr) *Additional ROI of 0.25% pa for Senior Citizens Revised Rates w.e.f -01-06-2024	CRISIL FAAA/Stable ICRA MAAA/Stable CARE AAA/Stable	>=12 to <24	Monthly - 40,000	7.25	7.00	7.05	NA	7.25
		>=24 to <36	Quarterly - 20,000	7.65	7.40	7.45		7.65
		>=36 to <48	Annually - 10,000	7.75	7.50	7.55		7.75
		>=48 to <60	Cumulative - 10,000	7.75	7.50	7.55		7.75
ICICI Home Finance Ltd - Special Rates (For Public Deposits Size <Rs.2 cr) *Additional ROI of 0.25% pa for Senior Citizens	CRISIL FAAA/Stable ICRA MAAA/Stable CARE AAA/Stable	39	Monthly - 40,000	7.80	7.55	7.60	NA	7.80
		45	Quarterly - 20,000	7.80	7.55	7.60		7.80
			Annually - 10,000					
		Cumulative - 10,000						



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				Cumulative	Non-Cumulative			
					Monthly	Quarterly	Half Yearly	Annual
LIC HOUSING FINANCE LTD -Public Deposit Scheme (Deposits will be accepted from Resident/NRIs, Co-Operative Societies, Association of Persons, Partnership Firm, HUF,Trusts) Note: Interest rates applicable for deposit size upto Rs 20 Crs. 0.25% extra interest for Senior citizen on deposits from Rs.20,000 to Rs 2 Crs Revised Rates w.e.f 14-05-2024	CRISIL 'FAAA/Stable'	12	Monthly - 2,00,000 Annually - 20,000 Cumulative - 20,000	7.25	7.00	NA	NA	7.25
		18		7.35	7.10			7.35
		24		7.60	7.35			7.60
		36		7.75	7.50			7.75
		60		7.75	7.50			7.75
LIC HOUSING FINANCE LTD -Public Deposit Scheme (Deposits will be accepted from Resident/NRIs, Co-Operative Societies, Association of Persons, Partnership Firm, HUF,Trusts) Note:Interest rates applicable for deposit size above Rs.20 Crs. No additional interest for senior citizens. Revised Rates w.e.f 14-05-2024	CRISIL 'FAAA/Stable'	12	Monthly - 2,00,000 Annually - 20,000 Cumulative - 20,000	7.25	7.00	NA	NA	7.25
		18		7.25	7.00			7.25
		24		7.50	7.25			7.50
		36		7.75	7.50			7.75
		60		7.75	7.50			7.75
LIC HOUSING FINANCE LTD -Corporate Deposit Scheme (Deposits will be accepted from Public/Private Limited Companies,Corporations, Statutory Boards,Local Authorities, Banks,Financial Institution,Body Corporates) Note: Interest rates applicable for deposit size upto Rs.5 Crs. In case of corporate deposits of above Rs. 20 Cr, prior approval need to be obtained from company about interest rates.	CRISIL 'FAAA/Stable'	12	Cumulative - 20,000	7.45	NA	NA	NA	7.45
		18		7.45				7.45
		24		7.45				7.45
		36		7.45				7.45
		60		7.45				7.45
LIC HOUSING FINANCE LTD -Corporate Deposit Scheme (Deposits will be accepted from Public/Private Limited Companies,Corporations, Statutory Boards,Local Authorities, Banks,Financial Institution,Body Corporates) Note: Interest rates applicable for deposit size Above 5 Crores to Upto Rs.10 Crores. In case of corporate deposits of above Rs. 20 Cr, prior approval need to be obtained from company about interest rates.	CRISIL 'FAAA/Stable'	12	Cumulative - 20,000	7.50	NA	NA	NA	7.50
		18		7.50				7.50
		24		7.50				7.50
		36		7.50				7.50
		60		7.50				7.50
LIC HOUSING FINANCE LTD -Corporate Deposit Scheme (Deposits will be accepted from Public/Private Limited Companies,Corporations, Statutory Boards,Local Authorities, Banks,Financial Institution,Body Corporates) Note: Interest rates applicable for deposit size Above 10 Crores to Upto Rs.20 Crores. In case of corporate deposits of above Rs. 20 Cr, prior approval need to be obtained from company about interest rates.	CRISIL 'FAAA/Stable'	12	Cumulative - 20,000	7.55	NA	NA	NA	7.55
		18		7.55				7.55
		24		7.55				7.55
		36		7.55				7.55
		60		7.55				7.55
Mahindra & Mahindra Finance Services Limited -Samruddhi Depsits For Online Deposits/Physical Deposits Logged-in through e-Sarathi Portal) (For Single Deposit Size up to Rs. 5 Crore) *Additional ROI of 0.25% pa for Senior Citizens *Additional ROI of 0.10% pa for Renewal Deposits Revised Rates w.e.f 25-04-2024	IND AAA/stable	12	Monthly - 50,000 Quarterly - 50,000 Half Yearly - 25,000 Annually - 25,000 Cumulative - 25,000	7.50	7.10	7.20	7.25	7.50
		15		7.75	7.25	7.35	7.50	7.75
		24		7.80	7.30	7.40	7.55	7.80
		30		7.90	7.40	7.50	7.65	7.90
		36		8.10	7.55	7.65	7.85	8.10
		42		8.05	7.50	7.60	7.80	8.05
		48		8.05	7.50	7.60	7.80	8.05



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Name of the company / Category	Credit Rating	Tenor in months	Minimum deposit (in Rs.)	Rate of Interest (%)				
				Cumulative	Non-Cumulative			
					Monthly	Quarterly	Half Yearly	Annual
		60		8.10	7.55	7.65	7.85	8.10
PNB Housing Finance Ltd - For Deposit Size upto Rs.5 crores *Senior Citizens (above 60 years) will get additional interest of 0.30% pa for tenure 12-35 months deposit size upto Rs.1 Cr only. *Senior Citizens (above 60 years) will get additional interest of 0.20% pa for tenure 36 months and Above deposit size upto Rs.1 Cr only. Revised Rates w.e.f 01-06-2024	CARE 'AA+/Stable' & CRISIL 'AA'	12 - 23	Monthly - 25,000	7.45	7.21	7.25	7.32	7.45
		24 - 35	Quarterly - 10,000	7.25	7.02	7.06	7.12	7.25
		36 - 47	Half Yearly - 10,000	7.75	7.49	7.53	7.61	7.75
		48 - 59	Annually - 10,000	7.40	7.16	7.20	7.26	7.40
		60	Cumulative - 10,000	7.60	7.35	7.39	7.46	7.60
Shriram Finance Ltd - UNNATI Deposits * Interest Rates are applicable for deposit size <=10 Cr *Additional interest of 0.50% pa for Senior Citizens (completed age 60 years on the date of deposit/renewal), Not Eligible for HUF Clients *Additional interest of 0.25% pa on all renewals , where deposit is matured *Additional interest of 0.10% pa will be paid to Women Depositors who are the First Applicants *Interest will be compounded at monthly rest for cumulative deposits Revised Rates w.e.f 09-04-2024	CRISIL 'FAAA/Stable' ICRA 'MAA+/ with Stable outlook'	12	Monthly - 5,000 Quarterly - 5,000 Half Yearly - 5,000 Annually - 5,000 Cumulative - 5,000	7.85	7.59	7.63	7.71	7.85
		15		8.15	7.87	7.92	8.00	8.15
		18		8.00	7.73	7.77	7.85	8.00
		24		8.15	7.87	7.92	8.00	8.15
		30		8.35	8.05	8.10	8.18	8.35
		36		8.70	8.38	8.43	8.52	8.70
		42		8.75	8.42	8.47	8.56	8.75
		50		8.80	8.47	8.52	8.62	8.80
60	8.80	8.47	8.52	8.62	8.80			
Shriram Finance Ltd - Fixed Investment Plan (FIP) * Interest Rates are applicable for deposit size <=10 Cr *Additional interest of 0.50% pa for Senior Citizens (completed age 60 years on the date of opening the FIP), Not Eligible for HUF Clients *Additional interest of 0.10% pa will be paid to Women Depositors who are the First Applicants *Interest will be compounded at monthly rest for cumulative deposits Revised Rates w.e.f 20-11-2023	CRISIL 'FAAA/Stable' ICRA 'MAA+/ with Stable outlook'	12 - 23	Monthly - 1,000	8.10	NA	NA	NA	8.10
		24 - 35		8.40	NA	NA	NA	8.40
		36 - 48		8.60	NA	NA	NA	8.60
CAPITAL GAIN BONDS & RBI FLOATING RATE SAVINGS BONDS'2020								
NAME OF THE COMPANY		TENOR	Minimum deposit (in Rs.)	RATE OF INTEREST				
RURAL ELECTRIFICATION CORPORATION LTD (REC) - 54EC BONDS	AAA by CRISIL, CARE, ICRA & IND	5 YEARS	Annually - 10,000	5.25% P.A				
POWER FINANCE CORPORATION LTD 54EC BONDS	AAA rated by CRISIL, ICRA & CARE	5 YEARS	Annually - 10,000	5.25% P.A				
INDIAN RAILWAY FINANCE CORPORATION LTD 54EC BONDS	AAA rated by ICRA, CRISIL & CARE	5 YEARS	Annually - 10,000	5.25% P.A				
RBI FLOATING RATE SAVINGS BONDS 2020 (TAXABLE)		7 YEARS	Annually - 1,000	8.05% P.A				
Terms & Conditions:								
1)The above interest rates are subject to change without any prior intimation. Please confirm the interest rates from RM/nearest branch of AssetMine Capital Pvt Ltd (ACPL), before submitting the application								