



Fixed Deposit Scheme

Company Name	Period Months	Non Cumulative (p.a.)				Cumulative	Eff. Yield	Sr. Citizen	W.e.f.	Rating	Compounding	Remarks
		M	Q	H	A							
IRFC - 54EC (Capital Gain Tax) Apply through online/offline	60	-	-	-	5.25	-	-	-	01-04-2023	AAA by CRISIL, CARE & ICRA	Annually	Min Amt : 20,000/- Max : 50 Lakhs Non transferable, Non Pledgable, 5 Yr Lockin period.
PFC - 54EC (Capital Gain Tax) Apply through online/offline												
REC - 54EC (Capital Gain Tax) Apply through online/offline												
RBI Floating Rate Savings Bond (HDFC Bank / Stock Holding) For Individuals & HUFs only	84	-	-	8.05	-	-	-	-	01-01-2024	Sovereign (Govt. of India)	Semi Annually	Min Amt : 1,000/- Max : No Limit Reset rate every Six month.
PNB Housing Finance Ltd Individual / Trust / Corporate	12 - 23	7.21	7.25	7.32	7.45	7.45	7.45	0.30	22-09-2023	AA/Positive CARE & AA/Stable CRISIL	Annually	Min Amt : Monthly - 25000/-, Quarterly, Half Yearly & Annually - 10000/-, Max : 5 Crore 0.30% extra for Senior Citizen (upto 1cr only)
	24 - 35	6.79	6.83	6.89	7.00	7.00	7.25	0.30				
	36 - 47	7.58	7.63	7.70	7.85	7.85	8.48	0.30				
	48 - 59	7.16	7.20	7.26	7.40	7.40	8.26	0.30				
	60 - 71	7.39	7.44	7.51	7.65	7.65	8.91	0.30				
	72 - 84	7.16	7.20	7.27	7.40	7.40	8.91	0.30				
ICICI Home Finance Ind & NRI / Corporate / Non - Ind	>=12 - <24	7.00	7.05	-	7.25	7.25	7.25	0.25	11-11-2023	AAA/Stable by CRISIL, ICRA & CARE	Annually	Min Amt : Monthly - 40,000/-, Quarterly - 20,000/- Cumulative & Annually - 10,000/-
	>=24 - <36	7.30	7.35	-	7.55	7.55	7.84	0.25				
	>=36 - <60	7.40	7.45	-	7.65	7.65	8.25	0.25				
	>=36 - <72	7.35	7.40	-	7.60	7.60	8.85	0.25				
	>=72 - <=120	7.25	7.30	-	7.50	7.50	9.06	0.25				
	23	7.25	7.30	-	7.50	7.50	7.77	0.25				
ICICI Home Finance (Special Scheme) Ind & NRI / Corporate / Non - Ind	39	7.45	7.50	-	7.70	7.70	8.41	0.25				
	45	7.45	7.50	-	7.70	7.70	8.57	0.25				
	12 - 14	7.16	7.20	7.27	7.40	7.40	7.40	-				
Bajaj Finance Ltd. Individual / NRI / Sole Prop.&HUF / Corporate Online / Offline & Physical	15 - 23	7.25	7.30	7.36	7.50	7.50	7.52	-	10-05-2023	AAA by CRISIL, AAA by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
	24	7.30	7.35	7.41	7.55	7.55	7.84	-				
	25 - 35	7.11	7.16	7.22	7.35	7.35	7.64	-				
Bajaj Finance Ltd. (Senior Citizen) Individual / NRI Online / Offline & Physical	36 - 60	7.77	7.82	7.89	8.05	8.05	8.72	-	10-05-2023	AAA by CRISIL, AAA by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
	12 - 14	7.39	7.44	7.51	7.65	7.65	7.65	-				
	15 - 23	7.49	7.53	7.61	7.75	7.75	7.77	-				
	24	7.53	7.58	7.65	7.80	7.80	8.10	-				
Bajaj Finance Ltd. (Senior Citizen) Special FD Individual / NRI Online / Offline & Physical	25 - 35	7.35	7.39	7.46	7.60	7.60	7.91	-	10-05-2023	AAA by CRISIL, AAA by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
	36 - 60	8.00	8.05	8.13	8.30	8.30	9.01	-				
	15	7.21	7.25	7.32	7.45	7.45	7.52	-				
	18	7.16	7.20	7.27	7.40	7.40	7.54	-				
Bajaj Finance Ltd. Special FD Individual / NRI / Sole Prop.&HUF / Corporate Online / Offline & Physical	22	7.25	7.30	7.36	7.50	7.50	7.73	-	10-05-2023	AAA by CRISIL, AAA by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
	30	7.21	7.25	7.32	7.45	7.45	7.87	-				
	33	7.49	7.53	7.61	7.75	7.75	8.29	-				
	44	8.05	8.10	8.18	8.35	8.35	9.32	-				
Bajaj Finance Ltd. (Senior Citizen) Special FD Individual / NRI Online / Offline & Physical	15	7.44	7.49	7.56	7.70	7.70	7.77	-	10-05-2023	AAA by CRISIL, AAA by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
	18	7.39	7.44	7.51	7.65	7.65	7.79	-				
	22	7.49	7.53	7.61	7.75	7.75	8.00	-				
	30	7.44	7.49	7.56	7.70	7.70	8.15	-				
Bajaj Finance Ltd. Trust / Associations / Societies / Clubs	33	7.72	7.77	7.85	8.00	8.00	8.57	-	10-05-2023	AAA by CRISIL, AAA by ICRA	Annually	Min Amt : 15000/- & Max : 20 Crore
	44	8.28	8.34	8.42	8.60	8.60	9.63	-				
	12 - 23	7.35	7.39	7.46	7.60	7.60	7.60	-				
Bajaj Finance - Digital Fd (Online Only)	24 - 35	7.53	7.58	7.65	7.80	7.80	8.10	-	10-05-2023	AAA by CRISIL, AAA by ICRA	Annually	Min Amt : 15000/- & Max : 20 Crore
	36 - 60	7.44	7.49	7.56	7.70	7.70	8.31	-				
Bajaj Finance - Digital Fd (Online Only) - (Senior Citizen)	42	8.28	8.34	8.42	8.60	8.60	9.56	-	02-01-2024	AAA by CRISIL, AAA by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
LIC Housing Finance Ltd. Individual & Trust	42	8.51	8.57	8.66	8.85	8.85	9.87	-	12-04-2023	AAA by CRISIL	Annually	Min Amt : Mthly Opt 2,00,000/- Ann / Cum Opt : 20,000/-, Max : 20 Crore
	12	7.00	-	-	7.25	7.25	7.25	0.25				
	18	7.10	-	-	7.35	7.35	7.48	0.25				
	24	7.35	-	-	7.60	7.60	7.89	0.25				
	36	7.50	-	-	7.75	7.75	8.37	0.25				
LIC Housing Finance Ltd. Corporates Cumulative or Only yearly option	60	7.50	-	-	7.75	7.75	9.05	0.25	12-04-2023	AAA by CRISIL	Annually	Min : 20,000 / Max : 20 Crore
	> 5 Cr	Eff.Yld	5-10 Cr	Eff.Yld	10-20 Cr	Eff.Yld	-					
	12	7.45	7.45	7.50	7.50	7.55	7.55	-				
	18	7.45	7.59	7.50	7.64	7.55	7.69	-				
	24	7.45	7.73	7.50	7.78	7.55	7.84	-				
	36	7.45	8.02	7.50	8.08	7.55	8.13	-				
60	7.45	8.65	7.50	8.71	7.55	8.78	-					
Mahindra Finance Limited (Samruddhi Deposits) Company, Individual, HUF, Trust, NRI Online / Offline & Physical	12	7.20	7.25	7.35	7.60	7.60	7.60	0.25	19-09-2023	AAA by CRISIL & India Ratings	Annually	Min Amt : Mthly & Qly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore
	24	7.25	7.35	7.50	7.75	7.75	8.05	0.25				
	36	7.50	7.60	7.80	8.05	8.05	8.72	0.25				
	48	7.50	7.60	7.80	8.05	8.05	9.08	0.25				
Mahindra Finance Limited (Dhanruddhi Deposits) Online Only	60	7.50	7.60	7.80	8.05	8.05	9.45	0.25	19-09-2023	AAA by CRISIL & India Ratings	Annually	Min Amt : Mthly & Qly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore
	15	7.25	7.35	7.50	7.75	7.75	7.86	0.35				
	30	7.40	7.50	7.65	7.90	7.90	8.41	0.35				
Shriram Transport Finance & Shriram City Union - Unnati Scheme Individual & Trust Online / Offline & Physical	42	7.50	7.60	7.80	8.05	8.05	8.92	0.35	24-10-2023	AA+ by India Rating, AA+ by ICRA	Monthly	Min Amt : 5000/- 0.25% extra on renewals, 0.10% extra for women *50 Months Jubilee Scheme
	12	7.53	7.58	7.65	7.80	7.53	7.80	0.50				
	18	7.67	7.72	7.80	7.95	7.67	8.11	0.50				
	24	7.81	7.87	7.94	8.10	7.81	8.43	0.50				
	30	8.00	8.06	8.14	8.30	8.00	8.83	0.50				
	36	8.18	8.24	8.33	8.50	8.18	9.24	0.50				
	42	8.23	8.29	8.38	8.55	8.23	9.51	0.50				
50*	8.27	8.33	8.42	8.60	8.27	9.83	0.50					
60	8.27	8.33	8.42	8.60	8.27	10.21	0.50					

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