



Rate of Interest Structure - Fixed Deposit - (September 2026)

Scheme Name	Credit Rating	Investment Period	Monthly		Quarterly		Half Yearly		Yearly		Cumulative ROI						
			Amount	ROI	Amount	ROI	Amount	ROI	Amount	ROI							
HDFC Bank																	
HDFC Bank FD Rates < 3 cr. 0.50% extra for Sr. Citizen, Compounding Quarterly (w.e.f 19th Aug 2026)	CARE AAA	90 D <= 6 M	N/A	4.20	N/A	4.25	N/A	20000*1K	NA	4.25							
		6 M 1D <= 9M		5.45		5.50			NA	5.50							
		9 M 1D < 1 Y		5.70		5.75			NA	5.75							
		1 Y to < 15 M		6.20		6.25			NA	6.25							
		15 M to < 18 M		6.30		6.35			NA	6.35							
		18 M < 21 M		6.40		6.45			NA	6.45							
		21 M - 2 Y		6.40		6.45			NA	6.45							
		2Y 1D to < 2Y 11M		6.40		6.45			NA	6.45							
		2Y 11M - 35M		6.40		6.45			NA	6.45							
		2Y 11M 1D <= 3Y		6.40		6.45			NA	6.45							
		3Y 1D to < 4Y 7M		6.45		6.50			NA	6.50							
		4Y 7M - 55M		6.35		6.40			NA	6.40							
		4Y 7M 1D <= 5Y		6.35		6.40			NA	6.40							
		5Y 1D - 10Y		6.10		6.15			NA	6.15							
		HDFC Bank FD Rates >= 3 cr to < 5 cr. 0.50% extra for Sr. Citizen, Compounding Quarterly (w.e.f 19th Aug 2026)		CARE AAA		90 D <= 6 M			N/A	5.45	N/A	5.50	N/A	20000*1K	NA	5.50	
6 M 1D <= 9M	5.70		5.75		NA	5.75											
9 M 1D < 1 Y	5.95		6.00		NA	6.00											
1 Y to < 15 M	6.20		6.25		NA	6.25											
15 M to < 18 M	6.20		6.25		NA	6.25											
18 M < 21 M	6.35		6.40		NA	6.40											
21 M - 2 Y	6.35		6.40		NA	6.40											
2 Y 1 D to 3 Y	6.20		6.25		NA	6.25											
3 Y 1 D to 5 Y	6.30		6.35		NA	6.35											
3 Y 1 D to 5 Y	6.10		6.15		NA	6.15											
MAHINDRA FINANCE																	
Mahindra Finance Upto 5 Cr For Sr Citizens 0.35% Extra for tenures of 36 months and above, and 0.25% for tenures below 36 months. 0.05% additional on Renewals of Public and Sr citizen deposits Effective from 22nd May, 2026	AAA Rating by CRISIL		12M		50000*1k	6.40	50000*1k	50000*1k		50000*1k		6.60			6.60		
			18M			6.40						6.45			6.60	6.60	
			24M			6.65						6.70			6.85	6.85	
			30M			6.65						6.70			6.85	6.85	
		36M	7.15	7.20		7.40			7.40								
		42M	7.15	7.20		7.40			7.40								
		48M	7.20	7.25		7.45			7.45								
		60M	7.20	7.25		7.45			7.45								
BAJAJ FINANCE LTD																	
Bajaj Finance Ltd Extra 0.35% for Senior Citizens, Deposits upto Rs. 3 Cr, Interest Compounded Annually. w.e.f 01.05.2026	AAA Rating by CRISIL	12-17M	15000 to 30000000	6.41	15000 to 30000000	15000 to 30000000	15000 to 30000000	15000 to 30000000	6.60	6.60							
		18-30M		6.64					6.68	6.74	6.85						
		31-60M		7.16					7.20	7.27	7.40						
ICICI HOME FINANCE																	
Public and other than public Deposits < 3Cr Extra 0.35% additional interest for Senior Citizens. (w.e.f. 06.07.2026)	AAA STABLE Rating by CRISIL, ICRA, CARE	>=12 - <24M	40000*1K	6.60	20000*1K	N/A	10000*1K	N/A	6.85	6.85							
		>=24 - <36M		6.70					6.75	6.95	6.95						
		>=36 - <48M		6.85					6.90	7.10	7.10						
		>=48 - <60M		6.95					7.00	7.20	7.20						
Special Deposit Scheme		39		7.05		7.10	N/A		7.30	7.30							
		45		7.10					7.15	7.35	7.35						
PNB HOUSING FINANCE LTD.																	
Deposit Upto 5 Cr Extra 0.25%, for Sr. Citizens accross all the tenures. Above Rs.5 Cr. Approval required (w.e.f 23.06.2026)	CRISIL AA+/Stable CARE AAA/ Stable	12-23M	25000*1K	6.50	10000*1K	10000*1K	10000*1K	10000*1K	6.70	6.70							
		24-35M		6.64					6.68	6.73	6.85						
		36-47M		6.88					6.92	6.98	7.10	7.10					
		48-59M		6.88					6.92	6.98	7.10	7.10					
		60M		7.02					7.06	7.12	7.25	7.25					
SHRIRAM FINANCE LTD.																	
Shriram Unnati 0.50% Senior citizens in all tenures,0.15% for Renewal. Additional 0.05% for all women. (effective from 02.07.2026)	AAA/Stable By CARE, ICRA & CARE	12M	5000*1k	6.64	5000*1k	5000*1k	5000*1k	5000*1k	6.85	6.85							
		18-23M		6.83					6.87	6.93	7.05	7.05					
		24-35M		6.88					6.92	6.98	7.10	7.10					
		36-60M		7.25					7.30	7.36	7.50	7.50					
Digital Scheme		15M		6.88		6.92			6.98	7.10	7.10						

LIC HOUSING FINANCE LTD. (Sanchay Public Deposit)											
LIC Housing Finance Ltd Deposit upto 3 Cr For Sr. Citizen 0.25% extra (for deposits upto 3 Cr) (w.e.f 01.09.2026)	CRISIL "AAA"	12M 15M 18M 24M 36M 60M	2Lac*10k	6.50 6.55 6.65 6.75 6.95 7.10	2Lac*10k	6.55 6.60 6.65 6.75 7.00 7.15	2Lac*10k	NA	2Lac*10k	6.70 6.75 6.85 6.95 7.20 7.35	6.70 6.75 6.85 6.95 7.20 7.35
LIC Housing Finance Ltd Deposit above 3 Cr (w.e.f 01.09.2026)	CRISIL "AAA"	12M 15M 18M 24M 36M 60M	2Lac*10k	6.55 6.60 6.70 6.80 7.00 7.15	2Lac*10k	6.60 6.65 6.70 6.80 7.05 7.20	2Lac*10k	NA	2Lac*10k	6.75 6.80 6.90 7.00 7.25 7.40	6.75 6.80 6.90 7.00 7.25 7.40
LIC HOUSING FINANCE LTD. (Corporate Deposit)											
LIC Housing Finance Ltd Deposit Upto Rs 3 Cr (w.e.f 01.09.2026)	CRISIL "AAA"	12M 15M 18M 24M 36M 60M	2Lac*10k	NA	2Lac*10k	6.55 6.60 6.65 6.75 7.00 7.15	2Lac*10k	NA	2Lac*10k	6.70 6.75 6.85 6.95 7.20 7.35	6.70 6.75 6.85 6.95 7.20 7.35
SIDBI											
SIDBI Deposit Upto 3 Cr Senior Citizen extra 0.50%	AAA By CARE	12-24M 25-36M 37-60M	50000*1k	N/A N/A N/A	50000*1k	N/A N/A N/A	50000*1k	N/A N/A N/A	50000*1k	6.30 6.40 6.45	6.30 6.40 6.45
KORES INDIA LTD.											
KORES INDIA LTD. Senior Citizen extra 0.25%	CRISIL BBB+STABLE	12M 24M 36M		N/A N/A N/A		8.25 8.50 9.00		N/A N/A N/A	20K	N/A N/A N/A	8.25 8.50 9.00
GODREJ & BOYCE LTD											
GODREJ & Boyce mfg Fresh/Renewal accepted from MUMBAI & PUNE ONLY (effective from 14 Sep 2023) For Sr. Citizen 0.25% extra	FAA(Stable) (CRISIL)	12M 24M 36M	40K * 1K	N/A N/A 8.00	40K * 1K	N/A N/A 8.05	40K * 1K	N/A N/A 8.15		N/A N/A N/A	N/A N/A N/A
PUDUMJEE PAPER PRODUCTS LTD (Only Mumbai & Pune)											
Pudumjee Paper Products Ltd The Company only accepts Renewals of Desposits,Interest payable on Qtr. from date of relization	FA/Stable by CRISIL	12M 24M 36M		N/A N/A N/A	25K*5K	N/A N/A 7.25		N/A N/A N/A	25K*5K	NA NA NA	NA NA 7.25
CAPITAL GAIN BONDS: (Tax Saving Under Section 85)											
IRFC REC PFC HUDCO	AAA/Stable/CRISIL	5 Year	20K * 10K	5.25	Interest payable on October 15 Interest payable on June 30 Interest payable on July 31 Interest payable on April 30				Interest payable annually.		
RBI FLOATING RATE BONDS											
HDFC (GOI Floating Rate Bonds) Stock Holding (GOI Floating Rate Bonds)		7 Year	1K * 1K	8.05 (Till 30th June 2026)							
Terms & Conditions: 1. All the above terms are subject to change without any prior notice, it is advisable to confirm ROI before making the payment/investment. 2. You are advised to independently verify the data of Investee Company and their rating from the rating agencies. 3. RR is not liable for soundness of any investee company or investments made through it. 4. * used in column of amount is refer to multiple .											