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

Scheme Name	Credit Rating	Investment Period	Monthly		Quarterly		Half Yearly		Yearly		Cumulative
			Amount	ROI	Amount	ROI	Amount	ROI	Amount	ROI	ROI
MAHINDRA FINANCE LTD.											
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	6.45	25000*1K	6.50	25000*1K	6.60	6.60
		18M		6.40		6.45		6.50		6.60	6.60
		24M		6.65		6.70		6.75		6.85	6.85
		30M		6.65		6.70		6.75		6.85	6.85
		36M		7.15		7.20		7.25		7.40	7.40
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	6.44	15000 to 30000000	6.49	15000 to 30000000	6.60	6.60
		18-30M		6.64		6.68		6.74		6.85	6.85
		31-60M		7.16		7.20		7.27		7.40	7.40
ICICI HOME FINANCE											
Public Deposit < 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	6.65	N/A	NA	10000*1K	6.85	6.85
		>=24 - <36M		6.70		6.75		NA		6.95	6.95
		>=36 - <48M		6.85		6.90		NA		7.10	7.10
		>=48 - <=60M		6.95		7.00		NA		7.20	7.20
Special Deposit Scheme		39M		7.05		7.10		NA		7.30	7.30
		45M		7.10		7.15		NA		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	6.54	10000*1K	6.59	10000*1K	6.70	6.70
		24-35M		6.64		6.68		6.73		6.85	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% Seniour 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	6.68	5000*1k	6.74	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
		15M(Digital Only)		6.88		6.92		6.98		7.10	7.10
LIC HOUSING FINANCE LTD. (Sanchay Public Deposit)											
LIC Housing Finance Ltd Upto 3 Cr For Sr. Citizen 0.25% extra p.a. (for deposits upto 3 Cr) **(w.e.f 01.09.2026)**	CRISIL "AAA"	12M	2Lac*10k	6.50	2Lac*10k	6.55	2Lac*10k	NA	2Lac*10k	6.70	6.70
		15M		6.55		6.60				6.75	6.75
		18M		6.65		6.65				6.85	6.85
		24M		6.75		6.75				6.95	6.95
		36M		6.95		7.00				7.20	7.20
		60M		7.10		7.15				7.35	7.35
LIC Housing Finance Ltd Above 3 Cr (w.e.f 01.09.2026)	CRISIL "AAA"	12M		6.55		6.60		NA		6.75	6.75
		15M		6.60		6.65				6.80	6.80
		18M		6.70		6.70				6.90	6.90
		24M		6.80		6.80				7.00	7.00
		36M		7.00		7.05				7.25	7.25
		60M		7.15		7.20				7.40	7.40
CAPITAL GAIN BONDS: (Tax Saving Under Section 85)											
IRFC	AAA/Stable' by CRISIL	5 Year	20K * 10K	5.25	Interest payable on October 15th					Interest payable annually.	
REC					Interest payable on June 30th						
PFC					Interest payable on July 31st						
HUDCO					Interest payable on July 30th						

"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 .