Company Deposit Interest Rates - OCTOBER 2025

FD Company	Rating	Min. Deposit	Interst Frequency	Interest Rate (%)						
8.05%*.RBI - Floating rate Savings Bonds 2020 (Taxable) only for IND&HUF	NA	1000 (Max - no limit)	Half yearly	8.05% for 84 Months (Only non cummulative option)						
Bajaj Finance Ltd (IND) 25,000 to 3 cr	CRISIL - AAA/STABLE & ICRA - AAA/STABLE	15000/-	Interst Frequency	12M-14M		15M-23M		24M-60M		
			Monthly	6.41		6.55		6.95		
			Quaterly	6.44		6.59		6.78		
			Half-Yearly	6.49		6.64		6.83		
			Yearly	6.60		6.75		6.95		
			Cummulative	6.60		6.75		6.95		
*0.25% for Senior Citizen pa										
FD Company	Rating	Min. Deposit	Interst Frequency	12M	15M (only digital)	18M	24M	36M	50M	60M
Shriram Finance Ltd. (IND & CO) upto 10 cr	CRISIL - FAAA	5000*1000	Monthly	6.79	7.02	6.93	7.02	7.35	7.35	7.35
			Quaterly	6.82	7.06	6.97	7.06	7.39	7.39	7.39
			Half-Yearly	6.88	7.12	7.03	7.12	7.46	7.46	7.46
	ICRA - AA+		Yearly	7.00	7.25	7.15	7.25	7.60	7.60	7.60
			Cum (Effective yield % p.a)	7.00	7.31	7.28	7.51	8.20	8.57	8.85
*0.50% Additional for Senior Citizen Fresh FD, *0.05% Additional Women Benfit, *0.15% Additional for Renewals										
FD Company	Rating	Min. Deposit	Interst Frequency	12M	24M	36M	48M	60M		
Mahindra Finance Ltd (IND & CO) upto 5 cr	CRISIL - FAAA	50000+*1000	Monthly	6.40	6.80	6.80	6.80	6.80		
		50000+*1000	Quaterly	6.45	6.80	6.80	6.80	6.80		
		50000*1000	Half-Yearly	6.50	6.90	6.90	6.90	6.90		
		50000*1000	Yearly	6.60	7.00	7.00	7.00	7.00		
		10000*1000	Cummulative	6.60	7.00	7.00	7.00	7.00		
*0.25% for Senior Citizen pa										
FD Company	Rating	Min. Deposit	Interst Frequency	12M-23M	24M-35M	36M-47M	48M-59M	60M		
PNB Housing Finance Ltd (IND & CO) upto 5 cr		100000*1000	Monthly	6.64	6.78	6.87	6.87	6.87		
	CRISIL - FAA+ /CARE AA+	50000*1000	Quaterly	6.68	6.82	6.91	6.91	6.91		
		20000*1000	Half-Yearly	6.74	6.88	6.97	6.97	6.97		
		20000*1000	Yearly/Cummulative	6.85	7.00	7.10	7.10	7.10		
Senior Citizen above 60 years get extra 0.25% pa upto 1 cr										
FD Company	Rating	Min. Deposit	Interst Frequency	12M	24M	36M	48M	60M		
ICICI Home Finance Ltd - Individual (upto 2.99 cr)	FAAA/STABLE & MAAA STABLE	40000*1000	Monthly	6.50	6.60	6.65	6.75	6.75		
		20000*1000	Quaterly	6.55	6.65	6.70	6.80	6.80		
		10000*1000	Yearly	6.75	6.85	6.90	7.00	7.00		
			Cummulative	6.75	6.85	6.90	7.00	7.00		
54 EC CAPITAL GAIN BONDS										
NAME	RATING	Min. Deposit	Interst Frequency	INTEREST RATE FOR 60 MONTHS						
IRFC	CRISIL AAA'STABLE	10000	Annual	5.25						
REC	CRISIL/CARE/FICTH AAA	20000	Annual	5.25						
PFC	CRISIL/CARE/ICRA AAA	10000	Annual	5.25						

All the interest rates are subject to revision without any prior intimation from FD company
Please confirm with our team before any investment