Company Deposit Interest Rates - September 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	6.78	6.78	6.87	6.87	6.87		
	CRISIL - FAA+ /CARE AA+	50000*1000	Quaterly	6.82	6.82	6.91	6.91	6.91		
		20000*1000	Half-Yearly	6.88	6.88	6.97	6.97	6.97		
		20000*1000	Yearly/Cummulative	7.00	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