



FD LIST - JANUARY 2025

Company Name	Rating	Rate of Interest (%)							Minimum Amount	Remarks
		1yr	18M	2yr	3yr	4yr	5yr	6yr		
Bajaj Finance Ltd.(For Ind & HUF) Upto Rs. 3 Crore	FAAA by Crisil, MAAA by ICRA	7.40	16M=7.50	7.80	8.10	8.10	8.10	-	15000/-	0.25% extra for Sr. Citizen upto Rs.5 Cr & 0.40% extra for Sr. citizen for 24 & 30 month scheme, Brokerage will be recover in case of prematurity.
		15m=7.50	7.80	22M= 7.90	30M=7.80	33M= 8.10	-	44M= 8.25		
Bajaj Finance (For Resident Individual only) upto Rs 3 Crore		42 Month=8.40%-Online Scheme(Online Link:- https://www.bajajfinserv.in/investments/fixed-deposit?PartnerCode=3616&utm_source=B2B_ND&utm_medium=B2B&utm_campaign=ND)							15000/-	0.25% extra for Sr. Citizen
Bajaj Finance Ltd.(For Corporate/Firm)- Upto Rs. 5 Crore (Relationship upto Rs. 15 Crore in Bajaj)		7.40	16M=7.50	7.80	8.10	8.10	8.10	-	15000/-	Brokerage will be recover in case of prematurity of Rs 10 lac & above application
		15M=7.50	7.80	22M= 7.90	30M=7.80	33M= 8.10	-	44M= 8.25		
Bajaj Finance Ltd.(For Corporate/Firm)- For above Rs 5 Crore to Rs. 15 Crore (Relationship upto Rs. 15 Crore in Bajaj)		7.40	16M=7.50	7.80	8.10	8.10	8.10	-	15000/-	Brokerage will be recover in case of prematurity of Rs 10 lac & above application
	15M=7.50	7.80	22M= 7.90	30M=7.80	33M= 8.10	-	44M= 8.25			
Bajaj Finance Ltd.(For Trust, Association & Societies)-Upto Rs. 5 Crore (Relationship upto Rs. 15 Crore in Bajaj)	7.60	-	7.80	7.70	7.70	7.70	-	15000/-	Brokerage will be recover in case of prematurity of Rs 10 lac & above application	
HDFC Bank Ltd. (upto 1 Crore)-Withdrawable	Bank FD	6.60	7.25	7.00	7.00	35M= 7.35		5000/-	0.50% extra for Sr. Citizen; Brokerage will be recover in case of prematurity; Please recheck ROI on HDFC website before investing (https://www.hdfcbank.com/personal/save/deposits/fixed-deposit-interest-rate).	
HDFC Bank Ltd. (above 1 Crore to Rs 2.99 Crore)-Withdrawable		6.60	7.25	7.00	7.00	35M= 7.35	7.00	55M=7.40		10001000/-
HDFC Bank Ltd. (Rs. 3 Crore to Rs 4.99 Crore)- Withdrawable		7.40	7.25	7.05	7.00	7.00	7.00	-		20000000/-
HDFC Bank Ltd. (Rs. 2 Crore to Rs 10 Crore)- Non Withdrawable		7.55	15M=7.45	7.45	7.20	7.20	7.20	-		20000000/-
HDFC Bank Ltd. (above Rs 10 Crore to Rs.25 Crore)-Non Withdrawable		7.55	15M=7.45	7.45	7.20	7.20	7.20	-		100001000/-



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ICICI Home Finance-Upto Rs.2.99 Crore for Public & Corporate	FAAA by CRISIL, AAA by CARE & MAAA by ICRA	7.25	39M= 7.80%	7.65	7.75	7.75	7.65	45M= 7.80%	Cum/Annualy:-10000/-, Monthly-40000/-, Qtrly-20000/-	0.25% extra for Sr. Citizen, Brokerage will be recover in case of prematurity
ICICI Home Finance-For Rs.3 Crore to Rs.5 Crore for Public		6.95	7.55	7.60	7.75	7.65	7.65	15=7.35	20000000/-	Brokerage will be recover in case of prematurity
ICICI Home Finance-For above Rs.5 Crore to Rs.10 Crore for Public		6.95	29M= 7.80	7.60	7.75	7.70	7.70	-	5.01 Crore	Brokerage will be recover in case of prematurity
ICICI Home Finance-For Rs.3 Crore to Rs.5 Crore for Corporate		6.90	7.60	7.65	7.80	7.70	7.70	15=7.45	20000000/-	Brokerage will be recover in case of prematurity
ICICI Home Finance-For above Rs.5 Crore to Rs.10 Crore for Corporate (Non Withdrawable)		29M= 7.80	7.65	7.75	7.80	7.80	7.80	15=7.50	5.01 Crore	-
LIC Housing Finance Ltd.(For Ind,Partnership Firm & Trust)-Upto Rs. 20 Crore	FAAA by CRISIL	7.25	7.35	7.60	7.75	-	7.75	-	20000/-, Monthly-2 lac	0.25% extra for Sr. Citizen for upto Rs 2 crore,No commision on application under Employee category
LIC Housing Finance Ltd.(For Corporates)- Upto Rs. 5 Crore		7.45	7.45	7.45	7.45	-	7.45	-	20000/-	No monthly option in corporate
LIC Housing Finance Ltd.(For Corporates)-Above Rs. 5 Crore upto Rs. 10 Crore		7.50	7.50	7.50	7.50	-	7.50	-	50001000/-	No monthly option in corporate
LIC Housing Finance Ltd.(For Corporates)- Above Rs. 10 Crore upto Rs. 20 Crore		7.55	7.55	7.55	7.55	-	7.55	-	100001000/-	No monthly option in corporate



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M&M Financial services Ltd (Through CPTP only)- Upto Rs. 5 Crore	FAAA by CRISIL	7.50	-	7.80	8.10	8.05	8.10	-	10000/-	0.25% extra for 12-60M & 0.10% extra for 15/30/42M Scheme for Sr. Citizen & 0.10% extra on Renewals, No commision on application of Mahindra's employee & physical application as well, Brokerage will be recover in case of prematurity of Rs 10 lac & above application
PNB Housing Finance Ltd.- Upto Rs. 5 Crore	FAA+ by CRISIL, AA+ by CARE	7.45	-	7.25	7.75	7.40	7.60	-	10000/-	0.30% extra in 12-35 month & 0.20% extra for 36-60 month scheme for Sr. Citizen upto Rs.1 Crore. Sr citizen Benefit not applicable in 30M Scheme.
Shriram Finance Ltd.-Upto Rs. 10 Crore	AA+ by ICRA, IND AA+	7.85	15M (Online)=8.15%	8.15	8.70	-	8.80	-	Cum-5000/- Non Cum-10000/-	0.50% extra for Sr. Citizen, 0.25% extra for Renewal & 0.10% extra for women
Shriram Finance Ltd-Upto Rs. 10 Crore		18M=8.00	-	30M=8.35		42M= 8.75	-	50M= 8.80%		0.50% extra for Sr. Citizen, 0.25% extra for Renewal & 0.10% extra for women
Capital Gain Bonds (54EC)										
REC		ROI-5.25% p.a., Minimum Amount-10000, 5Yrs Lockin Period								
PFC		ROI-5.25% p.a., Minimum Amount-10000, 5Yrs Lockin Period								
IRFC		ROI-5.25% p.a., Minimum Amount-10000, 5Yrs Lockin Period								
Floating Rate Savings Bond,2020 (Taxable)										
HDFC		Minimum Amount -1000, 7 Yrs Lockin Period								



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