Fixed Deposit Companies (July'26)

Company Name / Period	Rating	Rate of Interest (%) 1yr	18M	2yr	3yr	4yr	5yr	6yr	Minimum Amount	Remarks
Bajaj Finance Ltd.(For Ind & HUF) Upto Rs. 3 Crore	AAA/Satble by CRISIL & ICRA	6.60	6.85	6.85	7.40	7.40	7.40	31M=7.40	15000/-	0.35% extra for Sr. Citizen
Bajaj Finance Ltd.(For Corporate/Firm)-Upto Rs. 3 Crore (For Relationship upto Rs. 5		6.60	6.85	6.85	7.40	7.40	7.40	31M=7.40	15000/-	-
Bajaj Finance Ltd.(For Corporate/Firm)Upto Rs. 3 Crore (For Relationship above Rs. 5		6.60	6.85	6.85	7.40	7.40	7.40	31M=7.40	15000/-	-
Bajaj Finance Ltd.(For Trust, Association & Societies)-Upto Rs. 3 Crore (Relationship upto Rs. 15 Crore in Bajaj)		6.80	-	7.10	7.05	7.05	7.05	-	15000/-	-
HDFC Bank Ltd. (Tax Saving Scheme under section 80C)-For Account Holder of HDFC	Bank FD	-	-	-	-	-	6.40	-	5000/-	**0.50% extra for Sr. Citizen**
HDFC Bank Ltd. (upto 1 Crore)-Withdrawable		6.25	6.45	6.45	6.45	15M= 6.35		-	5000/-	**0.50% extra for Sr. Citizen; 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		6.25	6.45	6.45	6.45	15M= 6.35	6.40	55M=6.40	10001000/-	
HDFC Bank Ltd. (Rs. 3 Crore to Rs 4.99 Crore)- Withdrawable		6.25	6.40	6.40	6.25	6.35	6.35	15M= 6.25	20000000/-	
HDFC Bank Ltd. (Rs. 2 Crore < Rs 5 Crore)-Non Withdrawable		6.30	15M=6.30	6.45	6.35	6.45	6.45	-	20000000/-	
HDFC Bank Ltd. (Rs. 5 Crore to Rs 10 Crore) Non Withdrawable		7.00	15M=6.30	6.45	6.85	6.85	6.85	-	20000000/-	
HDFC Bank Ltd. (above Rs 10 Crore to less than Rs.24.75 Crore)-Non Withdrawable		7.00	15M=6.30	6.45	6.85	6.85	6.85	-	100001000/-	
ICICI Home Finance-Upto Rs.2.99 Crore w.e.f 6 July'26	AAA/Satble by CRISIL; CARE & ICRA	6.85	39m= 7.30%	6.95	7.10	7.20	7.20	45m= 7.35%	Cum/Annualy:- 10000/-, Monthly- 40000/-, Qtrly-	0.35% extra for Sr. Citizen,
ICICI Home Finance-For Rs.3 Crore to < Rs.10 Crore for Public		7.05	39M=7.35%	7.20	7.10	7.25	7.25	45M=7.40	20000000/-	-
ICICI Home Finance-For Rs.10 Crore to Rs.25 Crore for Public		7.05	39M=7.35%	7.20	7.30	7.35	7.35	45M=7.35	5.01 Crore	-
ICICI Home Finance-Rs.3 Crore to < Rs.10 Crore for Corporate		7.10	39M=7.40%	7.25	7.15	7.30	7.30	45M=7.45	20000000/-	-
ICICI Home Finance-For Rs. 10 Crore to Rs.25 Crore for Corporate (Non Withdrawable)		7.10	39M=7.40%	7.25	7.35	7.40	7.40	45M=7.40	5.01 Crore	-
LIC Housing Finance Ltd.(For Ind,Partnership Firm & Trust)-Upto Rs. 3 Crore	AAA/Stable by Crisil	6.70	6.75	6.80	6.85	-	6.90	15M=6.75	20000/-, Mothly & Qtly-2 lac	0.25% extra for Sr. Citizen for upto Rs 3 crore.
LIC Housing Finance Ltd.(For Ind,Partnership Firm & Trust)-above Rs. 3 Crore		6.60	6.65	6.80	6.85	-	6.90	15M=6.65	Rs. 3.01 Cr	-
LIC Housing Finance Ltd.(For Corporates)-Upto Rs. 5 Crore		6.60	6.65	6.80	6.80	-	6.80	15M=6.65	20000/-	No monthly option in corporate
LIC Housing Finance Ltd.(For Corporates)-Above Rs. 5 Crore upto Rs. 10 Crore		6.65	6.70	6.80	6.80	-	6.80	15M=6.70	50001000/-	No monthly option in corporate
LIC Housing Finance Ltd.(For Corporates)-Above Rs. 10 Crore upto Rs. 20 Crore		6.70	6.75	6.80	6.80	-	6.80	15M=6.75	100001000/-	No monthly option in corporate
M&M Financial services Ltd (Through CPTP	AAA/Stable by Crisil &	6.60	6.60	6.85	7.40	7.45	7.45	-	10000/	**Sr Citizen Benefit:-0.35% for 36-60M, 0.25% for**

only)- Upto Rs. 5 Crore	INDIA ratings			30M=6.85		42M=7.40			10000/-	**12<36M & 0.05% extra on Renewals**
PNB Housing Finance Ltd.- Upto Rs. 5 Crore	AAA/Stable by CARE & AA+/Stable by CRISIL	6.70	22M=6.90	6.85	7.10	7.10	7.25	40M=7.15	10000/-	0.25% extra for Sr. Citizen upto Rs.1 Crore.
Shriram Finance Ltd.-Upto Rs. 10 Crore (From 6 May'26)	AAA/Stable by CRISIL, CARE & ICRA	6.85	15M (Online)= 7.10%	7.10	7.50	7.50	7.50	18M=7.05	Cum-5000/- Non Cum-10000/-	0.50% extra for Sr. Citizen, 0.15% extra for Renewal & 0.05% extra for women.
SIDBI (For Rs 10 Lakh to less than Rs 3 Crore)	Govt. Company	6.30	-	6.30	6.40	6.45	6.45	-	10 Lakh	0.50% extra for Sr. Citizen