

Fixed Deposit Companies (July'2025)

Company Name	Rating	Rate of Interest (%)							Minimum Amount	Remarks
		(Period)								
		1yr	18M	2yr	3yr	4yr	5yr	6yr		
Bajaj Finance Ltd (For Ind & HUF) Upto Rs. 3 Crore	FAAA by Crsil, MAAA by ICRA	6.6	6.75	6.95	6.95	6.95	6.95		15000/-	0.35% extra for Sr. Citizen. Brokerage will be recover in case of prematurity.
Bajaj Finance Ltd (For Corporate/Firm)Upto Rs. 3 Crore (For Relationship upto Rs. 5 Crore)		6.6	6.75	6.95	6.95	6.95	6.95	15M=6.75	15000/-	Brokerage will be recover in case of prematurity.
Bajaj Finance Ltd (For Corporate/Firm)Upto Rs. 3 Crore (For Relationship above Rs. 5 Crore to 15 Crore)		6.6	6.75	6.95	6.95	6.95	6.95	15M=6.75	15000/-	Brokerage will be recover in case of prematurity.
Bajaj Finance Ltd (For Trust, Association & Societies)-Upto Rs. 3 Crore (Relationship upto Rs. 15 Crore in Bajaj)		6.8	-	7.2	6.6	6.6	6.6	-	15000/-	Brokerage will be recover in case of prematurity.
HDFC Bank Ltd. (Tax Saving Scheme under section 80C)-For Account Holder of HDFC	Bank FD	-	-	-	-	-	6.4	-	5000/-	0.50% extra for Sr. Citizen
HDFC Bank Ltd. (upto 1 Crore)- Withdrawable		6.25	6.6	6.45	6.45	15M= 6.35		-	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		6.25	6.6	6.45	6.45	15M= 6.35	6.4	55M=6.40	10001000/-	
HDFC Bank Ltd. (Rs. 3 Crore to Rs 4.99 Crore)- Withdrawable		6.15	6.15	6.15	6.25	6.35	6.35	15M= 6.15	20000000/-	
HDFC Bank Ltd. (Rs. 2 Crore to Rs 10 Crore)- Non Withdrawable		6.25	15M=6.25	6.25	6.35	6.45	6.45	-	20000000/-	
HDFC Bank Ltd. (above Rs 10 Crore to less than Rs 24.75 Crore)-Non Withdrawable		6.25	15M=6.25	6.25	6.35	6.45	6.45	-	100001000/-	
ICICI Home Finance-Upto Rs 2.99 Crore	AAA/Satble by CRISIL, CARE & ICRA	6.85	39m= 7.20%	7.1	7.15	7.15	7.15	45m= 7.30%	Cum/Annually-10000/-, Monthly-40000/-, Qtrly-20000/-	0.35% 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		6.25	6.55	6.6	6.85	7	7.05	15M=6.30	20000000/-	Brokerage will be recover in case of prematurity
ICICI Home Finance-For above Rs 5 Crore to Rs 10 Crore for Public		6.25	29M= 6.85	6.6	6.9	7.05	7.1	-	5.01 Crore	Brokerage will be recover in case of prematurity
ICICI Home Finance-For Rs. 3 Crore to Rs 5 Crore for Corporate		6.25	6.6	6.65	7	7.05	7.1	15M=6.40	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= 6.90	6.65	6.7	7.05	7.1	7.15	15M=6.45	5.01 Crore	-
LIC Housing Finance Ltd (For Ind.Partnership Firm & Trust)-Upto Rs. 3 Crore	AAA/Stable by Crsil	6.7	6.75	6.8	6.85	-	6.9	15M=6.75	20000/-, Mothly & Qtrly-2 lac	0.25% extra for Sr. Citizen for upto Rs 3 crore, No commission on application under Employee category
LIC Housing Finance Ltd (For Ind.Partnership Firm & Trust)-above Rs. 3 Crore		6.6	6.65	6.8	6.85	-	6.9	15M=6.65	Rs. 3.01 Cr	-
LIC Housing Finance Ltd (For Corporates)-Upto Rs. 5 Crore		6.6	6.65	6.8	6.8	-	6.8	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	6.7	6.8	6.8	-	6.8	15M=6.70	50001000/-	No monthly option in corporate
LIC Housing Finance Ltd (For Corporates)-Above Rs. 10 Crore upto Rs. 20 Crore		6.7	6.75	6.8	6.8	-	6.8	15M=6.75	100001000/-	No monthly option in corporate
M&M Financial services Ltd (Through CPTP Only)- Upto Rs. 5 Crore	AAA/Stable by Crsil & INDIA ratings	6.6	-	7	7	7	7	-	10000/-	0.25% extra for 12-60M & 0.10% extra for 15/30/42M Scheme for Sr. Citizen & 0.05% extra on Renewals, No commission on application of Mahindra's employee & physical application as well , Brokerage will be recover in case of prematurity of Rs 10 lac & above application
	15M=6.75		30M=7.00		42M=7.00					
PNB Housing Finance Ltd. - Upto Rs. 5 Crore	AA+/Stable by CRISIL & CARE	7	-	7	7.1	7.1	7.1	-	10000/-	0.25% extra for Sr. Citizen upto Rs.1 Crore. Brokerage will be recover in case of prematurity.
Shriram Finance Ltd.-Upto Rs. 10 Crore	AA+/Stable by ICRA & INDIA Ratings	7.35	15M (Online)=7.50%	7.5	8	18M= 7.40	8	50M= 8.00%	Cum-5000/-, Non Cum-10000/-	0.50% extra for Sr. Citizen, 0.15% extra for Renewal & 0.05% extra for women