

# Fixed Deposit Companies (May'2025)

Company Name	Rating	Rate of Interest (%) (Period)							Minimum Amount	Remarks
		1yr	18M	2yr	3yr	4yr	5yr	6yr		
Bajaj Finance Ltd. <b>Upto Rs. 3 Crore (For Ind &amp; HUF)</b>	FAAA by Crisil, MAAA by ICRA	7.4	-	7.55	7.85	7.85	7.85	-	15,000/-	0.25% extra for Sr. Citizen upto Rs.5 Cr & 0.40% extra for Sr. citizen for 24 month scheme, <b>Brokerage will be recover in case of prematurity.</b>
		15m=7.50	7.8	22m= 7.90	-	33m= 7.85	-	44m= 8.00		
Bajaj Finance <b>upto Rs 3 Crore (For Resident Individual only)</b>		42 Month=8.15% - <b>Online Scheme</b> ( <b>Online Link</b> :- <a href="https://www.bajajfinserv.in/investments/fixed-deposit?PartnerCode=3616&amp;utm_source=B2B_ND&amp;utm_medium=B2B&amp;utm_campaign=ND">https://www.bajajfinserv.in/investments/fixed-deposit?PartnerCode=3616&amp;utm_source=B2B_ND&amp;utm_medium=B2B&amp;utm_campaign=ND</a> )							15,000/-	0.25% extra for Sr. Citizen
Bajaj Finance Ltd. <b>(For Corporate/Firm) Upto Rs. 3 Crore (For Relationship upto Rs. 5 Crore)</b>		7.4	-	7.55	7.85	7.85	7.85	-	15,000/-	<b>Brokerage will be recover in case of prematurity.</b>
		15m=7.50	7.8	22m= 7.90	-	33m= 7.85	-	44m= 8.00		
Bajaj Finance Ltd. <b>(For Corporate/Firm) Upto Rs. 3 Crore (For Relationship above Rs. 5 Crore to 15 Crore)</b>		7.4	-	7.55	7.85	7.85	7.85	-	15,000/-	<b>Brokerage will be recover in case of prematurity.</b>
		15m=7.50	7.8	22m= 7.90	-	33m= 7.85	-	44m= 8.00		
Bajaj Finance Ltd. <b>(For Trust, Association &amp; Societies) Upto Rs. 3 Crore (Relationship upto Rs. 15 Crore in Bajaj)</b>		7.6	-	7.8	7.5	7.5	7.5	-	15,000/-	<b>Brokerage will be recover in case of prematurity.</b>
HDFC Bank Ltd. <b>(Tax Saving Scheme under section 80C)- For Account Holder of HDFC</b>	Bank FD	-	-	-	-	-	6.75	-	5,000/-	<b>0.50% extra for Sr. Citizen</b>
HDFC Bank Ltd. <b>(upto 1 Crore) Withdrawable</b>		6.6	7.05	6.7	6.9	15M= 7.05		-	5,000/-	<b>0.50% extra for Sr. Citizen; Brokerage will be recover in case of prematurity; Please recheck ROI on HDFC website before investing (<a href="https://www.hdfcbank.com/personal/save/deposits/fixed-deposit-interest-rate">https://www.hdfcbank.com/personal/save/deposits/fixed-deposit-interest-rate</a>).</b>
HDFC Bank Ltd. <b>(above 1 Crore to Rs 2.99 Crore)- Withdrawable</b>		6.6	7.05	6.7	6.9	15M= 7.05	6.75	55M=6.75	1,00,01,000/-	
HDFC Bank Ltd. <b>(Rs. 3 Crore to Rs 4.99 Crore)- Withdrawable</b>		6.95	6.95	6.95	6.8	6.8	6.8	15M= 6.95	2,00,00,000/-	
HDFC Bank Ltd. <b>(Rs. 2 Crore to Rs 10 Crore)- Non Withdrawable</b>		7.05	15M=7.05	7.05	6.9	6.9	6.9	-	2,00,00,000/-	
HDFC Bank Ltd. <b>(above Rs 10 Crore to less than Rs.24.75 Crore)- Non Withdrawable</b>		7.05	15M=7.05	7.05	6.9	6.9	6.9	-	10,00,01,000/-	
ICICI Home Finance <b>(Upto Rs.2.99 Crore) for Public &amp; Corporate</b>	FAAA by CRISIL, AAA by CARE & MAAA by ICRA	7.25	39m= 7.80%	7.65	7.75	7.75	7.75	45m= 7.80%	Cum/Annually:-10,000/-, Monthly-40,000/- , Qtrly-20,000/-	0.25% extra for Sr. Citizen, <b>Brokerage will be recover in case of prematurity</b>
ICICI Home Finance <b>(Rs.3 Crore to Rs.5 Crore) for Public</b>		6.7	7.35	7.35	7.4	7.4	7.4	15M=7.10	200,00,000/-	Brokerage will be recover in case of prematurity
ICICI Home Finance <b>(above Rs.5 Crore to Rs.10 Crore) for Public</b>		6.7	29M= 7.45	7.35	7.45	7.45	7.45	-	5.01 Crore	Brokerage will be recover in case of prematurity
ICICI Home Finance <b>(Rs.3 Crore to Rs.5 Crore) for Corporate</b>		6.7	7.35	7.3	7.4	7.4	7.45	15M=7.20	2,00,00,000/-	Brokerage will be recover in case of prematurity
ICICI Home Finance <b>(above Rs.5 Crore to Rs.10 Crore) for Corporate (Non Withdrawable)</b>		29M= 7.45	7.45	7.45	7.5	7.5	7.5	15M=7.25	5.01 Crore	-
LIC Housing Finance Ltd. <b>(Upto Rs. 20 Crore) For Ind,Partnership Firm &amp; Trust</b>	FAAA by CRISIL	7	7.1	7.25	7.35	-	7.35	15M=7.10	20,000/-, Mothly & Qtly-2 lac	0.25% extra for Sr. Citizen for upto Rs 2 crore, <b>No commision on application under Employee category</b>
LIC Housing Finance Ltd. <b>(Upto Rs. 5 Crore) For Corporates</b>		7.2	7.2	7.2	7.2	-	7.2	15M=7.20	20,000/-	No monthly option in corporate
LIC Housing Finance Ltd. <b>(Above Rs. 5 Crore upto Rs. 10 Crore) For Corporates</b>		7.25	7.25	7.25	7.25	-	7.25	15M=7.25	5,00,01,000/-	No monthly option in corporate
LIC Housing Finance Ltd. <b>(Above Rs. 10 Crore upto Rs. 20 Crore) For Corporates</b>		7.3	7.3	7.3	7.3	-	7.3	15M=7.30	10,00,01,000/-	No monthly option in corporate
M&M Financial services Ltd <b>(Upto Rs. 5 Crore) Through CPTP only</b>	FAAA by CRISIL	7.5	-	7.8	8.1	8.05	8.1	-	10,000/-	<b>0.25% extra for 12-60M &amp; 0.10% extra for 15/30/42M Scheme for Sr. Citizen &amp; 0.10% extra on Renewals, No commision on application of Mahindra's employee &amp; physical application as well, Brokerage will be recover in case of prematurity of Rs 10 lac &amp; above application</b>
		15M=7.75		30M=7.90		42M=8.05				
PNB Housing Finance Ltd. <b>(Upto Rs. 5 Crore) till 4 May'25</b>	FAA+ by CRISIL, AA+ by CARE	7.45	-	7.25	7.75	7.4	7.6	-	10,000/-	0.30% extra in 12-35 month & 0.20% extra for 36-60 month scheme for Sr. Citizen upto Rs.1 Crore. Brokerage will be recover in case of prematurity.
PNB Housing Finance Ltd. <b>(Upto Rs. 5 Crore) from 5 May'25</b>	FAA+ by CRISIL, AA+ by CARE	7.4	-	7.35	7.65	7.4	7.5	-	10,000/-	0.25% extra for Sr. Citizen upto Rs.1 Crore. Brokerage will be recover in case of prematurity.
Shriram Finance Ltd. <b>(Upto Rs. 10 Crore)</b>	AA+ by ICRA, IND AA+	7.65	15M (Online)=7.90%	7.9	8.4	18M= 7.80	8.4	50M= 8.40%	Cum-5,000/- Non Cum-10,000/-	0.50% extra for Sr. Citizen, 0.25% extra for Renewal & 0.10% extra for women