



INVESTMENT OPTIONS FOR INDIVIDUAL & SENIOR CITIZEN

20 August 2025

TYPES OF INVESTMENTS

SAVE TAX U/S. 80C / CAPITAL GAIN / 54 EC BONDS / NPS / HIGHEST RETURN INVESTMENT (Equity) / RETIREMENT FUND INVESTMENT / CHILD BENEFIT INVESTMENT / SHORT TERM & LONG TERM INVESTMENT/ TAX FREE LARGE & CONSERVATIVE INVESTMENT / POST OFFICE-SAVING SCHEME / LIFE INSURANCE POLICIES - ENDOWMENT, MONEY BACK, UNIT LINKED, CHILDREN BENEFIT, PENSION POLICY ,TERM PLAN.



HIGHEST SAFETY RATING - "AAA" BY CARE

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	Senior Citizen Rates (Quarterly)	Annualised Yield (Senior Citizen)	Deposit Limit
6 months 1 day <=9 months	5.50%	5.61%	6.00%	6.14%	Rates Less than ₹3 Crores Deposit (Withdrawable Deposits)
9 months 1 day to < 1 Year	5.75%	5.88%	6.25%	6.40%	
1 Year to < 15 months	6.25%	6.40%	6.75%	6.92%	
15 months to < 18 months	6.35%	6.50%	6.85%	7.03%	
18 months to < 21 months	6.60%	6.77%	7.10%	7.29%	
21 months to 2 years	6.45%	6.61%	6.95%	7.13%	
2 Years 1 day to < 2 Year 11 Months	6.45%	6.61%	6.95%	7.13%	
2 Years 11 Months - 35 Month	6.45%	6.61%	6.95%	7.13%	
2 Years 11 Months 1 day <= 3 Year	6.45%	6.61%	6.95%	7.13%	
3 Years 1 day to < 4 Years 7 Months	6.40%	6.56%	6.90%	7.08%	
4 Year 7 Months - 55 month	6.40%	6.56%	6.90%	7.08%	
4 Year 7 Months 1 day <=5 Years	6.40%	6.56%	6.90%	7.08%	
5 Years 1 day to 10 Years	6.15%	6.29%	6.65%	6.82%	



HIGHEST SAFETY RATING - "AAA" BY CARE

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	Senior Citizen Rates (Quarterly)	Annualised Yield (Senior Citizen)	Deposit Limit
6 months 1 day <=9 months	5.90%	6.03%	6.40%	6.56%	Rates for ₹3 Crores to Less than ₹5 Crores Deposit (Withdrawable Deposits)
9 months 1 day to < 1 Year	6.00%	6.14%	6.50%	6.66%	
1 Year to < 15 months	6.15%	6.29%	6.65%	6.82%	
15 months to < 18 months	6.15%	6.29%	6.65%	6.82%	
18 months to < 21 months	6.15%	6.29%	6.65%	6.82%	
21 months to 2 years	6.15%	6.29%	6.65%	6.82%	
2-year 1 day to 3 years	6.25%	6.40%	6.75%	6.92%	
3-year 1 day to 5 years	6.35%	6.50%	6.85%	7.03%	
5-year 1 day to 10 years	6.15%	6.29%	6.65%	6.82%	



Non- Withdrawable Interest Rates for Minimum Deposit of ₹2Cr to Less than ₹5Cr

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	Rates for Minimum Deposit of ₹2Cr to Less than ₹5Cr
6 months 1 day <=9 months	NA	NA	
9 months 1 day to < 1 Year	NA	NA	
1 Year to < 15 months	6.25%	6.40%	
15 months to < 18 months	6.25%	6.40%	
18 months to < 21 months	6.25%	6.40%	
21 months to 2 years	6.25%	6.40%	
2 Years 1 day to < 3 Years	6.35%	6.50%	
3 Years 1 day to < 5 Years	6.45%	6.61%	



HIGHEST DEGREE OF SAFETY - "AAA/STABLE" BY CRISIL "AAA/STABLE" BY CARE & "AAA/STABLE" BY ICRA

ICICI HFL	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
	12	6.60%	6.65%	6.85%	6.85%	0.35% Extra for Senior Citizen above 60 years (Deposits Less than ₹ 3 Crores in a Month)
	24	6.85%	6.90%	7.10%	7.35%	
	36	6.90%	6.95%	7.15%	7.67%	
	48	6.90%	6.95%	7.15%	7.95%	
	60	6.90%	6.95%	7.15%	8.25%	
ICICI HFL - SPECIAL DEPOSIT PLAN	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	
	39	6.95%	7.00%	7.20%	7.80%	
	45	7.05%	7.10%	7.30%	8.06%	



RATING BY CARE "AA+/STABLE" & CRISIL "AA+/STABLE", INDICATES HIGH LEVEL OF SAFETY

PNB HFL	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.78%	6.82%	6.88%	7.00%	7.00%	For Senior Citizens, additional 0.25% p.a. (Applicable for deposits upto ₹5 Crore only.)
	24	6.78%	6.82%	6.88%	7.00%	7.25%	
	36	6.87%	6.91%	6.97%	7.10%	7.62%	
	48	6.87%	6.91%	6.97%	7.10%	7.89%	
	60	6.87%	6.91%	6.97%	7.10%	8.18%	



AAA/STABLE rating by CRISIL

LIC HFL	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
	12	6.50%	6.55%	6.70%	6.70%	* Minimum Deposit of ₹2 Lacs under Monthly & Qtly. Interest Option & ₹20,000/- for Annual Option.
	15	6.55%	6.60%	6.75%	6.80%	
	18	6.55%	6.60%	6.75%	6.86%	
	24	6.60%	6.65%	6.80%	7.03%	* Upto ₹ 3 Crores. * 0.25% Extra for senior citizens above 60 Years upto ₹3 Crores on all Tenures.
	36	6.65%	6.70%	6.85%	7.33%	
	60	6.70%	6.75%	6.90%	7.85%	

RATING - IND tA-/Stable by India Ratings

CENT BANK HFL	Duration (Months)	Quarterly For Deposits Upto ₹1 Crore (Minimum Deposit ₹1Lac)	Cumulative Yield	Quarterly For Deposits Above ₹1 Crore & Upto ₹5 Crores	Cumulative Yield	Deposit Limit
	12	7.40%	7.61%	7.55%	7.77%	0.25% Extra for Senior Citizens above 60 Years For Depsots Upto ₹1 Crore (Minimum Deposit ₹1lac)
	24	7.40%	7.90%	7.55%	8.07%	
	36	7.40%	8.20%	7.55%	8.39%	
	48	7.50%	8.65%	7.65%	8.85%	
	60	7.50%	9.00%	7.65%	9.21%	



RATED "AAA WITH A STABLE OUTLOOK BY ICRA" (SPONSOR : CANARA BANK)

CANFIN HOMES LTD.	Duration (Months)	Quarterly	Annually	Cumulative Yield	Deposit Limit
	12	6.50%	6.66%	6.66%	Minimum Deposit ₹2,00,000/- for Quarterly/Annual Interest. ₹10,00,000/- for Monthly Interest. 0.50% Extra for Senior Citizen. Maximum Deposit ₹1 Crore.
	24	6.75%	6.92%	7.16%	
	36	6.75%	6.92%	7.41%	
	48	6.75%	6.92%	7.68%	
	60	6.75%	6.92%	7.95%	
	Only for Cumulative Deposit Scheme				Minimum Deposit ₹2,00,000/- for Cumulative Deposit 0.25% Extra for Senior Citizen
	36	7.50% (Yield @ 8.32%)			



SIDBI FIXED DEPOSIT SCHEME - Rated AAA(FD) by CARE

SIDBI	Duration (Months)	Annually	Cumulative Yield	Deposit Limit
	12 - 24	6.60%	6.77%	0.50% Extra for Senior Citizen above 60 years
	25 - 36	6.60%	6.77%	
	37 - 60	6.70%	6.87%	

BAJAJ FINANCE LIMITED

Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)

BAJAJ FINANCE LTD. (FOR INDIVIDUALS)	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.41%	6.44%	6.49%	6.60%	6.60%	Regular FD : Valid for deposit amount from ₹15,000/- to ₹3,00,00,000/-
	15	6.55%	6.59%	6.64%	6.75%	6.80%	
	24	6.74%	6.78%	6.83%	6.95%	7.19%	
	36	6.74%	6.78%	6.83%	6.95%	7.44%	
	48	6.74%	6.78%	6.83%	6.95%	7.70%	
	60	6.74%	6.78%	6.83%	6.95%	7.98%	

BAJAJ FINANCE LIMITED

Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)

BAJAJ FINANCE LTD. (FOR SENIOR CITIZENS) TABLE 1	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.74%	6.78%	6.83%	6.95%	6.95%	Regular FD : Valid for deposit amount from ₹15,000/- to ₹3,00,00,000/-
	15	6.88%	6.92%	6.98%	7.10%	7.16%	
	24	7.07%	7.11%	7.17%	7.30%	7.57%	
	36	7.07%	7.11%	7.17%	7.30%	7.85%	
	48	7.07%	7.11%	7.17%	7.30%	8.14%	
	60	7.07%	7.11%	7.17%	7.30%	8.45%	

Mahindra FINANCE

"CRISIL AAA/STABLE" & INDIA RATING - "IND AAA/STABLE"

MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	Duration (Months)	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.45%	6.50%	6.60%	6.60%	0.25% Extra for Senior Citizen above 60 years. ROI Applicable for Deposits upto ₹5 Crores. Additional Rate of Interest of 0.05% on Renewals of FD.
	24	6.80%	6.90%	7.00%	7.25%	
	36	6.80%	6.90%	7.00%	7.50%	
	48	6.80%	6.90%	7.00%	7.77%	
	60	6.80%	6.90%	7.00%	8.05%	
Minimum Investment		₹ 50,000	₹ 25,000	₹ 5,000		



RATED "(ICRA) AA+ (STABLE)" BY ICRA & "IND AA+ (STABLE)" BY INDIA RATINGS & RESEARCH

SHRIRAM FINANCE DEPOSIT	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.79%	6.82%	6.88%	7.00%	7.00%	• 0.50% Extra for Senior Citizen above 60 years. • Additional 0.15% (All Renewals) • Additional 0.05% for Women Depositors.
	18	6.93%	6.97%	7.03%	7.15%	7.28%	
	24	7.02%	7.06%	7.12%	7.25%	7.51%	
	36	7.35%	7.39%	7.46%	7.60%	8.20%	
	50	7.35%	7.39%	7.46%	7.60%	8.57%	
	60	7.35%	7.39%	7.46%	7.60%	8.85%	

Kindly check the Interest Rates from us before investing as they are subject to change in short notice.

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