

## Fixed Deposit Scheme

| Company Name   | Period Months | Non Cumulative (p.a.) |         |         |          | Cumulative | Eff. Yield | Sr. Citizen | W.e.f.                     | Rating   | Compounding   | Remarks |
|--|---------------|-----------------------|---------|---------|----------|------------|------------|-------------|----------------------------|--|---|---------|
|  |               | M                     | Q       | H       | A        |            |            |             |                            |  |   |         |
| <b>IRFC - 54EC (Capital Gain Tax)</b><br><a href="#">Apply through online/offline</a>  | 60            | -                     | -       | -       | 5.25     | -          | -          | -           | 01-04-2024                 | Annually   | Min Amt : 20,000/-,<br>Max : 50 Lakhs<br>Non transferable,<br>Non Pledgable,<br>5 Yr Lockin period.   |         |
| <b>PFC - 54EC (Capital Gain Tax)</b><br><a href="#">Apply through online/offline</a>   |               |                       |         |         |          |            |            |             |                            |  |   |         |
| <b>REC - 54EC (Capital Gain Tax)</b><br><a href="#">Apply through online/offline</a>   |               |                       |         |         |          |            |            |             |                            |  |   |         |
| <b>RBI Floating Rate Savings Bond (HDFC Bank / Stock Holding)</b><br><b>For Individuals &amp; HUFs only</b>  | 84            | -                     | -       | 8.05    | -        | -          | -          | 01-01-2024  | Sovereign (Govt. of India) | Semi Annually                                    | Min Amt : 1,000/-,<br>Max : No Limit<br>Reset rate every Six month.   |         |
| <b>PNB Housing Finance Ltd</b><br><b>Individual / Trust / Corporate</b>  | 12 - 23       | 7.21                  | 7.25    | 7.32    | 7.45     | 7.45       | 7.45       | 0.30        | 01-06-2024                 | AA/Positive CARE & AA/Stable CRISIL              | Min Amt : Monthly - 25000/-, Quarterly, Half Yearly & Annually - 10000/-, Max : 5 Crore<br>up to 35 months 0.30% & above 36 months 0.20% extra for Senior Citizen (upto 1cr only) |         |
|  | 24 - 35       | 7.02                  | 7.06    | 7.12    | 7.25     | 7.25       | 7.51       | 0.30        |                            |  |   |         |
|  | 36 - 47       | 7.49                  | 7.53    | 7.61    | 7.75     | 7.75       | 8.37       | 0.20        |                            |  |   |         |
|  | 48 - 59       | 7.16                  | 7.20    | 7.26    | 7.40     | 7.40       | 8.26       | 0.20        |                            |  |   |         |
|  | 60 - 71       | 7.35                  | 7.39    | 7.46    | 7.60     | 7.60       | 8.85       | 0.20        |                            |  |   |         |
|  | 72 - 84       | 7.16                  | 7.20    | 7.27    | 7.40     | 7.40       | 8.91       | 0.20        |                            |  |   |         |
|  | 120           | 7.16                  | 7.20    | 7.27    | 7.40     | 7.40       | 10.42      | 0.20        |                            |  |   |         |
| <b>ICICI Home Finance</b><br><b>Ind &amp; NRI / Corporate / Non - Ind</b>  | >=24 - <24    | 7.00                  | 7.05    | -       | 7.25     | 7.25       | 7.25       | 0.25        | 01-06-2024                 | AAA/Stable by CRISIL, ICRA & CARE                | Min Amt : Monthly - 40,000/-, Quarterly - 20,000/-, Cumulative & Annually - 10,000/-  |         |
|  | >=24 - <36    | 7.40                  | 7.45    | -       | 7.65     | 7.65       | 7.94       | 0.25        |                            |  |   |         |
|  | >=36 - <48    | 7.50                  | 7.55    | -       | 7.75     | 7.75       | 8.37       | 0.25        |                            |  |   |         |
|  | >=48 - <60    | 7.50                  | 7.55    | -       | 7.75     | 7.75       | 8.70       | 0.25        |                            |  |   |         |
|  | >=60 - <72    | 7.40                  | 7.45    | -       | 7.65     | 7.65       | 8.91       | 0.25        |                            |  |   |         |
|  | >=72 - <84    | 7.30                  | 7.35    | -       | 7.55     | 7.55       | 9.13       | 0.25        |                            |  |   |         |
|  | >=84 - <=108  | 7.30                  | 7.35    | -       | 7.55     | 7.55       | 9.49       | 0.25        |                            |  |   |         |
|  | >=108 - <=120 | 7.30                  | 7.35    | -       | 7.55     | 7.55       | 10.28      | 0.25        |                            |  |   |         |
| <b>ICICI Home Finance (Special Scheme)</b><br><b>Ind &amp; NRI / Corporate / Non - Ind</b>   | 39            | 7.55                  | 7.60    | -       | 7.80     | 7.80       | 8.51       | 0.25        |                            |  |   |         |
| <b>Bajaj Finance Ltd.</b><br><b>Individual / NRI / Sole Prop.&amp;HUF / Corporate</b><br><b>Online / Offline &amp; Physical</b>                      | 45            | 7.55                  | 7.60    | -       | 7.80     | 7.80       | 8.68       | 0.25        | 03-04-2024                 | AAA/ stable by CRISIL, AAA/ stable by ICRA       | Min Amt : 15000/- & Corporate Max : 5 Crore<br>Min: 25000/-   |         |
|  | 12 - 14       | 7.16                  | 7.20    | 7.27    | 7.40     | 7.40       | 7.40       | -           |                            |  |   |         |
|  | 15 - 23       | 7.25                  | 7.30    | 7.36    | 7.50     | 7.50       | 7.57       | -           |                            |  |   |         |
|  | 24 - 35       | 7.53                  | 7.58    | 7.65    | 7.80     | 7.80       | 8.10       | -           |                            |  |   |         |
|  | 36 - 60       | 7.81                  | 7.87    | 7.94    | 8.10     | 8.10       | 8.77       | -           |                            |  |   |         |
| <b>Bajaj Finance Ltd.</b><br><b>Senior Citizen</b><br><b>Individual / NRI</b><br><b>Online / Offline &amp; Physical</b>                              | 12 - 14       | 7.39                  | 7.44    | 7.51    | 7.65     | 7.65       | 7.65       | -           | 03-04-2024                 | AAA/ stable by CRISIL, AAA/ stable by ICRA       | Min Amt : 15000/- & Max : 5 Crore   |         |
|  | 15 - 23       | 7.49                  | 7.53    | 7.61    | 7.75     | 7.75       | 7.82       | -           |                            |  |   |         |
|  | 24 - 35       | 7.91                  | 7.96    | 8.04    | 8.20     | 8.20       | 8.54       | -           |                            |  |   |         |
|  | 36 - 60       | 8.05                  | 8.10    | 8.18    | 8.35     | 8.35       | 9.07       | -           |                            |  |   |         |
| <b>Bajaj Finance Ltd.</b><br><b>Special FD</b><br><b>Individual / NRI / Sole Prop.&amp;HUF</b><br><b>Online / Offline &amp; Physical</b>             | 18            | 7.53                  | 7.58    | 7.65    | 7.80     | 7.80       | 7.95       | -           | 03-04-2024                 | AAA/ stable by CRISIL, AAA/ stable by ICRA       | Min Amt : 15000/- & Max : 5 Crore   |         |
|  | 22            | 7.63                  | 7.68    | 7.75    | 7.90     | 7.90       | 8.16       | -           |                            |  |   |         |
|  | 33            | 7.81                  | 7.87    | 7.94    | 8.10     | 8.10       | 8.69       | -           |                            |  |   |         |
|  | 44            | 7.95                  | 8.01    | 8.09    | 8.25     | 8.25       | 9.20       | -           |                            |  |   |         |
| <b>Bajaj Finance Ltd.</b><br><b>Senior Citizen</b><br><b>Special FD</b><br><b>Individual / NRI</b>   | 18            | 7.77                  | 7.82    | 7.89    | 8.05     | 8.05       | 8.21       | -           | 03-04-2024                 | AAA/ stable by CRISIL, AAA/ stable by ICRA       | Min Amt : 15000/- & Max : 5 Crore   |         |
|  | 22            | 7.86                  | 7.91    | 7.99    | 8.15     | 8.15       | 8.43       | -           |                            |  |   |         |
|  | 33            | 8.05                  | 8.10    | 8.18    | 8.35     | 8.35       | 8.97       | -           |                            |  |   |         |
|  | 44            | 8.19                  | 8.24    | 8.33    | 8.50     | 8.50       | 9.51       | -           |                            |  |   |         |
| <b>Bajaj Finance Ltd.</b><br><b>Trust / Associations / Societies / Clubs</b>   | 12 - 23       | 7.35                  | 7.39    | 7.46    | 7.60     | 7.60       | 7.60       | -           | 02-01-2024                 | AAA/ stable by CRISIL, AAA/ stable by ICRA       | Min Amt : 15000/- & Max : 5 Crore   |         |
|  | 24 - 35       | 7.53                  | 7.58    | 7.65    | 7.80     | 7.80       | 8.10       | -           |                            |  |   |         |
|  | 36 - 60       | 7.44                  | 7.49    | 7.56    | 7.70     | 7.70       | 8.31       | -           |                            |  |   |         |
| <b>Bajaj Finance - Digital Fd (Online Only)</b>  | 42            | 8.09                  | 8.15    | 8.23    | 8.40     | 8.40       | -          | -           | 16-07-2024                 | AAA/ stable by CRISIL, AAA/ stable by ICRA       | Min Amt : 15000/- & Max : 5 Crore   |         |
| <b>Bajaj Finance - Digital Fd (Online Only) - (Senior Citizen)</b>   | 42            | 8.33                  | 8.38    | 8.47    | 8.65     | 8.65       | -          | -           |                            |  |   |         |
| <b>LIC Housing Finance Ltd.</b><br><b>Green Public deposit (Individual)</b>  | < 20 Cr       | -                     | -       | -       | < 20 Cr  | < 20 Cr    | -          | -           | 14-05-2024                 | AAA/ stable by CRISIL                            | Min Amt : Mthly Opt 2,00,000/- Ann / Cum Opt : 20,000/-, Max : 20 Crore (up to 2 cr add 0.25 for senior citizen)  |         |
|  | 12            | 6.90                  | -       | -       | 7.15     | 7.15       | -          | 0.25        |                            |  |   |         |
|  | 18            | 7.00                  | -       | -       | 7.25     | 7.25       | -          | 0.25        |                            |  |   |         |
|  | 24            | 7.25                  | -       | -       | 7.50     | 7.50       | -          | 0.25        |                            |  |   |         |
|  | 36            | 7.40                  | -       | -       | 7.65     | 7.65       | -          | 0.25        |                            |  |   |         |
| <b>LIC Housing Finance Ltd.</b><br><b>Individual &amp; Trust</b>   | 60            | 7.40                  | -       | -       | 7.65     | 7.65       | -          | 0.25        | 12-04-2023                 | AAA/ stable by CRISIL                            | Min Amt : Mthly Opt 2,00,000/- Ann / Cum Opt : 20,000/-, Max : 20 Crore   |         |
|  | 12            | 7.00                  | -       | -       | 7.25     | 7.25       | 7.25       | 0.25        |                            |  |   |         |
|  | 18            | 7.10                  | -       | -       | 7.35     | 7.35       | 7.48       | 0.25        |                            |  |   |         |
|  | 24            | 7.35                  | -       | -       | 7.60     | 7.60       | 7.89       | 0.25        |                            |  |   |         |
|  | 36            | 7.50                  | -       | -       | 7.75     | 7.75       | 8.37       | 0.25        |                            |  |   |         |
| <b>LIC Housing Finance Ltd.</b><br><b>Corporates</b><br><b>Cumulative or Only yearly option</b>  | 60            | 7.50                  | -       | -       | 7.75     | 7.75       | 9.05       | 0.25        | 12-04-2023                 | AAA/ stable by CRISIL                            | Min : 20,000 / Max : 20 Crore   |         |
|  | > 5 Cr        | Eff.Yld               | 5-10 Cr | Eff.Yld | 10-20 Cr | Eff.Yld    | -          | -           |                            |  |   |         |
|  | 12            | 7.45                  | 7.45    | 7.50    | 7.50     | 7.55       | 7.55       | -           |                            |  |   |         |
|  | 18            | 7.45                  | 7.59    | 7.50    | 7.64     | 7.55       | 7.69       | -           |                            |  |   |         |
|  | 24            | 7.45                  | 7.73    | 7.50    | 7.78     | 7.55       | 7.84       | -           |                            |  |   |         |
|  | 36            | 7.45                  | 8.02    | 7.50    | 8.08     | 7.55       | 8.13       | -           |                            |  |   |         |
|  | 60            | 7.45                  | 8.65    | 7.50    | 8.71     | 7.55       | 8.78       | -           |                            |  |   |         |
| <b>Mahindra Finance Limited (Samruddhi Deposits)</b><br><b>Company, Individual, HUF, Trust, NRI</b><br><b>Online / Offline &amp; Physical</b>        | 12            | 7.10                  | 7.20    | 7.25    | 7.50     | 7.50       | -          | 0.25        | 25-04-2024                 | AAA/ stable by CRISIL & India Ratings            | Min Amt : Mthly & Qly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore  |         |
|  | 24            | 7.30                  | 7.40    | 7.55    | 7.80     | 7.80       | -          | 0.25        |                            |  |   |         |
|  | 36            | 7.55                  | 7.65    | 7.85    | 8.10     | 8.10       | -          | 0.25        |                            |  |   |         |
|  | 48            | 7.50                  | 7.60    | 7.80    | 8.05     | 8.05       | -          | 0.25        |                            |  |   |         |
| <b>Mahindra Finance Limited (Dhanvrudhi Deposits)</b><br><b>Online Only</b>  | 60            | 7.55                  | 7.65    | 7.85    | 8.10     | 8.10       | -          | 0.25        | 25-04-2024                 | AAA/ stable by CRISIL & India Ratings            | Min Amt : Mthly & Qly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-   |         |
|  | 15            | 7.25                  | 7.35    | 7.50    | 7.75     | 7.75       | -          | 0.10        |                            |  |   |         |
|  | 30            | 7.40                  | 7.50    | 7.65    | 7.90     | 7.90       | -          | 0.10        |                            |  |   |         |
|  | 42            | 7.50                  | 7.60    | 7.80    | 8.05     | 8.05       | -          | 0.10        |                            |  |   |         |
| <b>Shriram Transport Finance &amp; Shriram City Union - Unnati Scheme</b><br><b>Individual &amp; Trust</b><br><b>Online / Offline &amp; Physical</b> | 12            | 7.59                  | 7.63    | 7.71    | 7.85     | 7.59       | 7.85       | 0.50        | 09-04-2024                 | AA+/ stable by India Rating, AA+/ stable by ICRA | Min Amt : 5000/-<br>0.25% extra on renewals, 0.10% extra for women<br><br>*50 Months Jubilee Scheme   |         |
|  | 18            | 7.73                  | 7.77    | 7.85    | 8.00     | 7.73       | 8.16       | 0.50        |                            |  |   |         |
|  | 24            | 7.87                  | 7.92    | 8.00    | 8.15     | 7.87       | 8.49       | 0.50        |                            |  |   |         |
|  | 30            | 8.05                  | 8.10    | 8.18    | 8.35     | 8.05       | 8.88       | 0.50        |                            |  |   |         |
|  | 36            | 8.38                  | 8.43    | 8.52    | 8.70     | 8.38       | 9.49       | 0.50        |                            |  |   |         |
|  | 42            | 8.42                  | 8.47    | 8.56    | 8.75     | 8.42       | 9.75       | 0.50        |                            |  |   |         |
|  | 50*           | 8.47                  | 8.52    | 8.62    | 8.80     | 8.47       | 10.10      | 0.50        |                            |  |   |         |
| 60   | 8.47          | 8.52                  | 8.62    | 8.80    | 8.47     | 10.50      | 0.50       |             |                            |  |   |         |

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