

Fixed Deposit

Your money will grow with us.



ICICI Home Finance Company Limited

Key interest rates for public deposits & other than public deposits

Base Rates for Fixed Deposits < ₹20.0 mn					
Tenure (In Months)	Effective February 25, 2021				
	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	4.30%	4.30%	4.20%	4.25%	4.30%
>=24 to <36	5.55%	5.70%	5.40%	5.45%	5.55%
>=36 to <48	5.95%	6.31%	5.80%	5.85%	5.95%
>=48 to <60	6.20%	6.80%	6.05%	6.10%	6.20%
>=60 to <72	6.25%	7.08%	6.10%	6.15%	6.25%
>=72 to <=120	6.45%	7.58%	6.25%	6.30%	6.45%
0.25% additional interest for senior citizen and ICICI Group employees					

**The yield mentioned is calculated using the first month of each tenure grid & in case of cumulative deposit, interest is compounded before deduction of tax.

Special Scheme Rates for Fixed Deposits < ₹20.0 mn					
Tenure (In Months)	Effective February 25, 2021				
	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
39	6.05%	6.48%	5.90%	5.95%	6.05%
45	6.20%	6.76%	6.05%	6.10%	6.20%
65	6.45%	7.45%	6.25%	6.30%	6.45%
0.25% additional interest for senior citizen and ICICI Group employees					

**In case of cumulative deposit, interest is compounded before deduction of Tax.

For deposits >= ₹ 20.0 million, rate would be offered on case to case basis.

Statutory Advertisement for Fixed Deposits:

https://www.icicifhfc.com/content/dam/icici-corp/pdf-files/products/fd/FD_Statutory_English_May_2020.pdf_revised.pdf

NHB Notification: As regards deposit taking activity of the company, the viewers may refer to the advertisement in the newspaper / information furnished in the application form for soliciting public deposits; The company is having a valid Certificate of Registration dated 31-07-2001 issued by the National Housing Bank under Section 29A of the National Housing Bank Act, 1987. However, the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/discharge of the liabilities by the company.

Shriram Transport Finance FD Interest Rates (w.e.f. from January 1, 2020)

Tenure (Months)	Cumulative			Non-Cumulative			
	Interest (p.a.)	Effective Yield (p.a.)	Approx. maturity value for 5000*	Monthly (p.a.)	Quarterly (p.a.)	Half Yearly (p.a.)	Yearly (p.a.)
12	7.53%	7.80%	5,390	7.53%	7.58%	7.65%	7.80%
24	7.72%	8.32%	5,832	7.72%	7.77%	7.85%	8.00%
36	8.28%	9.36%	6,404	8.28%	8.34%	8.42%	8.60%
48	8.37%	9.90%	6,980	8.37%	8.43%	8.52%	8.70%
60	8.42%	10.42%	7605	8.42%	8.48%	8.57%	8.75%

Please Note:

- Maturity value is pre-tax and for illustration purpose only.
- Additional interest of 0.25% p.a. for Senior Citizens

PNB Housing Finance Ltd. FD Interest Rates (w.e.f. from May 4th, 2020)

Fixed Deposit upto Rs.5 crore

Tenure (Months)	Cumulative Option ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI (p.a.)	Tentative yield to maturity	Monthly	Quarterly	Half Yearly	Annual
12 - 23	7.20%	7.20%	6.95%	7.00%	7.05%	7.20%
24 - 35	7.30%	7.57%	7.05%	7.10%	7.15%	7.30%
36 - 47	7.60%	8.19%	7.30%	7.35%	7.45%	7.60%
48 - 59	7.70%	8.64%	7.40%	7.45%	7.55%	7.70%
60 - 71	7.75%	9.05%	7.45%	7.50%	7.60%	7.75%
72 - 84	7.75%	9.42%	7.45%	7.50%	7.60%	7.75%
120	7.50%	10.61%	7.25%	7.30%	7.35%	7.50%

Please Note:

- For cumulative option, interest rate is compounded annually on March 31st.
- Additional interest rate of 0.25% for Senior citizen deposits (applicable for deposits upto Rs. 1 crore).

Mahindra Finance FD Interest Rates (w.e.f. April 16, 2020)

1- Samruddhi Scheme applicable for deposits upto 1 Cr. (Interest for Public)

Tenure (Months)	Cumulative Schemes		Non-Cumulative Schemes	
	Interest	Effective Yield (p.a.)	Interest p.a. (Half yearly)	Interest p.a. (Quarterly)
12	7.20%	7.20%	7.05%	7.00%
18	7.30%	7.48%	7.15%	7.10%
24	7.50%	7.78%	7.35%	7.30%
36	7.60%	8.19%	7.45%	7.40%
48	7.70%	8.64%	7.55%	7.50%
60	7.80%	9.12%	7.65%	7.60%

Please Note: -

- For cumulative schemes minimum amount is **Rs. 10,000/-**.
- For non-cumulative schemes Interest p.a. (Half yearly) minimum amount is **Rs. 25,000/-**
- For non-cumulative schemes Interest p.a. (Quarterly) minimum amount is **Rs. 50,000/-**
- For Senior Citizens, Additional 0.25% Interest rates.

2- Samruddhi Scheme (Bulk Deposit) applicable for deposits above 1 Cr. Upto 5 Crores.

Minimum Amount	Tenure (Months)	Cumulative Schemes			Non-Cumulative Schemes	
		Interest	Effective Yield (p.a.)	Amount Payable	Interest p.a. (Half yearly)	Interest p.a. (Quarterly)
Rs. 10,000,000/-	12	6.85%	6.85%	10685000	6.70%	6.65%
	18	6.95%	7.11%	11066651	6.80%	6.75%
	24	7.15%	7.41%	11481123	7.00%	6.95%
	36	7.25%	7.79%	12336498	7.10%	7.05%
	48	7.35%	8.2%	13280309	7.20%	7.15%
	60	7.45%	8.65%	14322938	7.30%	7.25%

Please Note: -

- Additional 0.25% Interest rates for senior citizens.

3- Samruddhi Bulk Deposits minimum ₹5 Crore & Above

Minimum Amount	Tenure (Months)	Cumulative			Non-Cumulative	
		Interest	Effective Yield (p.a.)	Amount Payable	Interest (Half Yearly)	Interest (Quarterly)
Rs. 50,000,000/-	12	6.65%	6.65%	53325000	6.50%	6.45%
	18	6.75%	6.9%	55176406	6.60%	6.55%
	24	6.95%	7.19%	57191513	6.80%	6.75%
	36	7.25%	7.79%	61682491	7.10%	7.05%
	48	7.35%	8.20%	66401547	7.20%	7.15%
	60	7.45%	8.65%	71614688	7.30%	7.25%

4- Dhan Samruddhi Scheme-Upto Rs. 1 Crore Only (Interest for Public)

Minimum Amount	Tenure (Months)	Cumulative			Non-Cumulative	
		Interest	Effective Yield (p.a.)	Amount Payable	Interest (Half Yearly)	Interest (Quarterly)
Rs. 10,000/-	30	7.55%	8.02%	12004	7.40%	7.35%
	38	7.65%	8.32%	12634	7.50%	7.45%
	44	7.70%	8.55%	13133	7.55%	7.50%
					Min. Amount Rs. 25,000/-	Min. Amount Rs. 50,000/-

Please Note: -

- Additional 0.25% Interest rates for senior citizens.

HDFC FD Interest Rates (w.e.f. from December 24, 2019)

Tenure (Months)	Cumulative	Non-Cumulative			
	Interest (p.a.)	Monthly (p.a.)	Quarterly (p.a.)	Half Yearly (p.a.)	Annual (p.a.)
33	7.50%	7.25%	7.30%	7.37%	7.50%
66	7.50%	7.25%	7.30%	7.37%	7.50%
Premium Deposit					
15	7.35%	7.10%	7.15%	7.22%	-
22	7.45%	7.20%	7.25%	7.32%	7.45%
30	7.40%	7.15%	7.20%	7.27%	7.40%
44	7.45%	7.20%	7.25%	7.32%	7.45%

Please note:

- Sr. Citizen will get 0.25% p.a. additional interest across all schemes upto 2 Cr.
- Above rates are applicable only for Individuals and Trusts deposits and are valid for amount upto 2 Cr (p.a.) only.

Bajaj Finance FD Interest Rates (w.e.f. March 05, 2020)

Tenure (Months)	Cumulative	Non - Cumulative			
	Interest (p.a.)	Monthly (p.a.)	Quarterly (p.a.)	Half Yearly (p.a.)	Annual (p.a.)
12-23	7.60%	7.35%	7.39%	7.46%	7.60%
24-35	7.65%	7.39%	7.44%	7.51%	7.65%
36-60	7.70%	7.44%	7.49%	7.56%	7.70%
48 - 60	7.80%	7.53%	7.58%	7.65%	7.80%

Please note:

- 0.25% additional rate of interest for senior citizens.
- Minimum deposit amount is Rs. 25,000/-
- Renewal benefit continues to be at 0.10%