# Fixed Deposit Interest Rates

A quick reference to the published Bajaj Finance FD rates effective from 07 October 2026

## Bajaj Finance

| | | |
|---|---|---|
| **Flexible tenure**<br>12 to 60 months | **Credit ratings**<br>CRISIL AAA/Stable and ICRA AAA/Stable | **Flexible payout**<br>Monthly, quarterly, half-yearly or yearly |

## Rate details

Annualised rates for deposits from Rs. 15,000 to Rs. 3 crore. Senior-citizen benefit is stated by Bajaj as **up to 0.40% p.a.**; therefore the senior rate below is shown as a maximum.

| Tenure (months) | Cumulative At maturity % p.a. | Monthly % p.a. | Quarterly % p.a. | Half-yearly % p.a. | Yearly % p.a. | Senior citizen max. rate* % p.a. | Senior benefit |
|---|---|---|---|---|---|---|---|
| 12-17 | 6.80 | 6.60 | 6.63 | 6.69 | 6.80 | **Up to 7.20** | Up to +0.40% |
| 18-30 | 7.00 | 6.79 | 6.82 | 6.88 | 7.00 | **Up to 7.40** | Up to +0.40% |
| 31-60 | 7.75 | 7.49 | 7.53 | 7.61 | 7.75 | **Up to 8.15** | Up to +0.40% |

**Note:** Bajaj also states a renewal benefit of 0.10% p.a. separately in its source document.

*Senior citizen rates above assume the full 0.40% additional benefit, because the source wording is 'up to 0.40% p.a.'.

**Disclaimer:** Financial data and charts are subject to change daily. Please contact our team for the latest information and updates.

**Registrations:**

AMFI Registered Mutual Fund Distributor: ARN-0189
APMI Registration No.: APRN02596
SEBI Registered Investment Adviser (Non-Individual): INA000020068