

LIC FD Rates 2025

TENURE	REGULAR CUSTOMERS	SENIOR CITIZENS
1 Year	7.25%	7.50%
18 Months	7.35%	7.60%
2 Years	7.60%	7.85%
3 Years	7.75%	8.00%
5 Years	7.75%	8.00%

Features and Benefits of LIC FD

- The monthly option requires a minimum deposit of Rs.2 lakh.
- The yearly option requires a minimum commitment of Rs.10,000.
- Additional deposits in multiples of Rs.10,000 for monthly deposits and Rs.1,000 for yearly deposits are permitted.
- Senior citizens earn an additional 0.25 percent on savings ranging from Rs.20,000 to less than Rs.20 crore.
- There is a nomination facility provided.
- After maturity, there is an automatic renewal option.
- Deposits can be withdrawn in part.
- Loan availability