

## FD, 54 EC, FRSB - ROI Chart

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> <a href="#">Apply through online/offline</a>	60	-	-	-	5.25	-	-	-	01-04-2026	AAA by CRISIL, CARE & ICRA	Annually	Min Amt : 20,000/-, Max : 50 Lakhs Non transferable, Non Pledgable, 5 Yr Lockin period.
<b>PFC - 54EC (Capital Gain Tax)</b> <a href="#">Apply through online/offline</a>		AAA by CARE, IND & ICRA										
<b>HUDCO- 54EC (Capital Gain Tax)</b> <a href="#">Apply through online/offline</a>		AAA by CRISIL, CARE, IND & ICRA										
<b>REC- 54EC (Capital Gain Tax)</b> <a href="#">Apply through online/offline</a>		AAA by CRISIL, CARE, IND & ICRA										
<b>RBI Floating Rate Savings Bond (HDFC Bank / Stock Holding)</b> <b>For Individuals &amp; HUFs only</b>	84	-	-	8.05	-	-	-	01-01-2024	Sovereign (Govt. of India)	Semi Annually	Min Amt : 1,000/-, Max : No Limit <b>Reset rate every Six month.</b>	
<b>PNB Housing Finance Ltd</b> <b>Individual / Trust / Corporate</b>	12 - 23	6.41	6.44	6.49	6.60	6.60	6.60	0.25	15-05-2026	AA+/ stable by CRISIL & AAA/Stable by CARE	Annually	Min Amt : Monthly - 25000/-, Quarterly, Half Yearly & Annually - 10000/-, Max : 5 Crore <b>0.25% extra for Senior Citizen (upto 1cr only)</b>
	24 - 35	6.55	6.59	6.64	6.75	6.75	6.98	0.25				
	36 - 47	6.69	6.73	6.79	6.90	6.90	7.39	0.25				
	48 - 59	6.69	6.73	6.79	6.90	6.90	7.65	0.25				
	60	6.69	6.73	6.79	6.90	6.90	7.92	0.25				
	22	6.69	6.73	6.79	6.90	6.90	7.12	0.25				
	40	6.93	6.97	7.03	7.15	7.15	7.79	0.25				
<b>ICICI Home Finance</b> <b>Ind &amp; NRI / Corporate / Non - Ind</b>	>=12 - <24	6.50	6.55	-	6.75	6.75	6.75	0.35	01-09-2025	AAA/Stable by CRISIL, ICRA & CARE	Annually	Min Amt : Monthly - 40,000/-, Quarterly - 20,000/- Cumulative & Annually - 10,000/- Max: 3 crore
	>=24 - <36	6.60	6.65	-	6.85	6.85	7.08	0.35				
	>=36 - <48	6.65	6.70	-	6.90	6.90	7.39	0.35				
	>=48 - <60	6.75	6.80	-	7.00	7.00	7.77	0.35				
<b>ICICI Home Finance (Special Scheme)</b> <b>Ind &amp; NRI / Corporate / Non - Ind</b>	39	6.80	6.85	-	7.05	7.05	7.63	0.35	01-09-2025	AAA/Stable by CRISIL, ICRA & CARE	Annually	Min Amt : Monthly - 40,000/-, Quarterly - 20,000/- Cumulative & Annually - 10,000/- Max: 3 crore
	45	6.85	6.90	-	7.10	7.10	7.82	0.35				
<b>Bajaj Finance Ltd.</b> <b>Individual / NRI / Sole Prop.&amp;HUF / Corporate</b> <b>Online / Offline &amp; Physical</b>	12 - 17	6.41	6.44	6.49	6.60	6.60	-	-	01-05-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 crore
	18 - 30	6.64	6.68	6.74	6.85	6.85	-	-				
	31 - 60	7.16	7.20	7.27	7.40	7.40	-	-				
<b>Bajaj Finance Ltd. (Senior Citizen)</b> <b>Individual</b> <b>Online / Offline &amp; Physical</b>	12 - 17	6.74	6.78	6.83	6.95	6.95	-	-	01-05-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 Crore
	18 - 30	6.97	7.01	7.08	7.20	7.20	-	-				
	31 - 60	7.49	7.53	7.61	7.75	7.75	-	-				
<b>Bajaj Finance Ltd.</b> <b>Trust / Associations / Societies / Clubs</b>	12 - 23	6.60	6.63	6.69	6.80	6.80	-	-	01-05-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 Crore
	24 - 35	6.88	6.92	6.98	7.10	7.10	-	-				
	36 - 60	6.83	6.87	6.93	7.05	7.05	-	-				
<b>LIC Housing Finance Ltd.</b> <b>Green Public deposit (Individual)</b>		< 3 Cr (NC mth)	< 3 Cr (C/NC Ann)	> 3 Cr (NC mth)	> 3 Cr (C/NC Ann)	-	-	-	19-06-2025	AAA/ stable by CRISIL	Annually	Min Amt : Mthly Opt 2,00,000/- Ann / Cum Opt : 20,000/-, (up to 3 cr add 0.25 for senior citizen)
	12	6.40	6.60	6.30	6.50	-	-	0.25				
	18	6.45	6.65	6.35	6.55	-	-	0.25				
	24	6.50	6.70	6.50	6.70	-	-	0.25				
	36	6.55	6.75	6.55	6.75	-	-	0.25				
	60	6.60	6.80	6.60	6.80	-	-	0.25				
<b>LIC Housing Finance Ltd.</b> <b>Individual, NRI, Partnership firm, HUF, Co-operative Societies &amp; Trust</b>		< 3 Cr (NC mth)	< 3 Cr (NC Qtr)	< 3 Cr (C/NC Ann)	> 3 Cr (NC mth)	> 3 Cr (NC Qtr)	> 3 Cr (C/NC Ann)	-	19-06-2025	AAA/ stable by CRISIL	Annually	Min Amt : Mthly/ Qtr Opt 2,00,000/- Ann / Cum Opt : 20,000/-, (up to 3 cr add 0.25 for senior citizen)
	12	6.50	6.55	6.70	6.40	6.45	6.60	0.25				
	15	6.55	6.60	6.75	6.45	6.50	6.65	0.25				
	18	6.55	6.60	6.75	6.45	6.50	6.65	0.25				
	24	6.60	6.65	6.80	6.60	6.65	6.80	0.25				
	36	6.65	6.70	6.85	6.65	6.70	6.85	0.25				
	60	6.70	6.75	6.90	6.70	6.75	6.90	0.25				
<b>LIC Housing Finance Ltd.</b> <b>Corporates</b> <b>Cumulative or Only yearly option</b>		< 5 Cr (NC Qtr)	< 5 Cr (NC/C Ann)	5-10 Cr (NC Qtr)	5-10 Cr (NC/C Ann)	10-20 Cr (NC Qtr)	10-20 Cr (NC/C Ann)	-	19-06-2025	AAA/ stable by CRISIL	Annually	Min : Ann opt 20,000/- Qtr Opt 2,00,000/-
	12	6.45	6.60	6.50	6.65	6.55	6.70	-				
	15	6.50	6.65	6.55	6.70	6.60	6.75	-				
	18	6.50	6.65	6.55	6.70	6.60	6.75	-				
	24	6.65	6.80	6.65	6.80	6.65	6.80	-				
	36	6.65	6.80	6.65	6.80	6.65	6.80	-				
	60	6.65	6.80	6.65	6.80	6.65	6.80	-				
<b>Mahindra Finance Limited</b> <b>Company, Individual, HUF, Trust, NRI</b> <b>Online / Offline</b>	12	6.40	6.45	6.50	6.60	6.60	-	0.25	22-05-2026	AAA/ stable by CRISIL & India Ratings	Annually	Min Amt : Mthly & Qtly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore
	18	6.40	6.45	6.50	6.60	6.60	-	0.25				
	24	6.65	6.70	6.75	6.85	6.85	-	0.25				
	30	6.65	6.70	6.75	6.85	6.85	-	0.25				
	36	7.15	7.20	7.25	7.40	7.40	-	0.35				
	42	7.15	7.20	7.25	7.40	7.40	-	0.35				
	48	7.20	7.25	7.30	7.45	7.45	-	0.35				
	60	7.20	7.25	7.30	7.45	7.45	-	0.35				
<b>Shriram Finance Limited</b> <b>Individual &amp; Trust</b> <b>Online / Offline &amp; Physical</b>	12	6.55	6.59	6.64	6.75	6.75	-	0.50	06-05-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA, AAA/Stable by CARE	Monthly	Min Amt : 5000/- Max Amt : 10 Cr/- 0.15% extra on renewals, 0.05% extra for women
	15 (Digital only)	6.83	6.87	6.93	7.05	7.05	-	0.50				
	18-23	6.79	6.82	6.88	7.00	7.00	-	0.50				
	24-35	6.83	6.87	6.93	7.05	7.05	-	0.50				
	36-60	7.02	7.06	7.12	7.25	7.25	-	0.50				

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