

## 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	Annually	AAA by CRISIL, CARE & ICRA  AAA by CARE, IND & ICRA  AAA by CRISIL, CARE, IND & ICRA	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>												
<b>HUDCO- 54EC (Capital Gain Tax)</b> <a href="#">Apply through online/offline</a>												
<b>REC- 54EC (Capital Gain Tax)</b> <a href="#">Apply through online/offline</a>												
<b>RBI Floating Rate Savings Bond (HDFC Bank / Stock Holding)</b> <b>For Individuals &amp; HUFs only</b>	84	-	-	8.05	-	-	-	-	01-01-2024	Semi Annually	Sovereign (Govt. of India)	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	01-01-2026	Annually	AA+/ stable by CARE & CRISIL	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				
<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	Annually	AAA/Stable by CRISIL, ICRA & CARE	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				
	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	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA	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	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA	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	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA	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	Annually	AAA/ stable by CRISIL	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	Annually	AAA/ stable by CRISIL	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	Annually	AAA/ stable by CRISIL	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 (Samruddhi Deposits)</b> <b>Company, Individual, HUF, Trust, NRI</b> <b>Online / Offline &amp; Physical</b>	12	6.40	6.45	6.50	6.60	6.60	-	0.35	18-03-2026	Annually	AAA/ stable by CRISIL & India Ratings	Min Amt : Mthly & Qtly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore
	24	6.80	6.80	6.90	7.00	7.00	-	0.35				
	36	6.80	6.80	6.90	7.00	7.00	-	0.35				
	48	6.80	6.80	6.90	7.00	7.00	-	0.35				
	60	6.80	6.80	6.90	7.00	7.00	-	0.35				
<b>Mahindra Finance Limited (Dhanvrudhi Deposits)</b> <b>Online Only</b>	15	6.55	6.60	6.65	6.75	6.75	-	0.20	18-03-2026	Annually	AAA/ stable by CRISIL & India Ratings	Mthly & Qtly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore
	30	6.80	6.80	6.90	7.00	7.00	-	0.20				
	42	6.80	6.80	6.90	7.00	7.00	-	0.20				
<b>Shriram Finance Limited</b> <b>Individual &amp; Trust</b> <b>Online / Offline &amp; Physical</b>	12	6.79	6.82	6.88	7.00	7.00	-	0.50	05-08-2025	Monthly	AAA/ stable by CRISIL, AAA/ stable by ICRA AAA/Stable by CARE	Min Amt : 5000/- Max Amt : 10 Cr/- 0.15% extra on renewals, 0.05% extra for women
	15 (Digital only)	7.02	7.06	7.12	7.25	7.25	-	0.50				
	18-23	6.93	6.97	7.03	7.15	7.15	-	0.50				
	24-35	7.02	7.06	7.12	7.25	7.25	-	0.50				
	36-60	7.35	7.39	7.46	7.60	7.60	-	0.50				

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