

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							
IRFC - 54EC (Capital Gain Tax) Apply through online/offline	60	-	-	-	5.25	-	-	-	01-04-2025	AAA by CRISIL, CARE & ICRA	Annually	Min Amt : 20,000/-, Max : 50 Lakhs Non transferable, Non Pledgable, 5 Yr Lockin period.
PFC - 54EC (Capital Gain Tax) Apply through online/offline		-	-	-	5.25	-	-	-		AAA by CARE, IND & ICRA		
HUDCO- 54EC (Capital Gain Tax) Apply through online/offline		-	-	-	5.25	-	-	-		AAA by CRISIL, CARE, IND & ICRA		
REC- 54EC (Capital Gain Tax) Apply through online/offline		-	-	-	5.25	-	-	-		AAA by CRISIL, CARE, IND & ICRA		
RBI Floating Rate Savings Bond (HDFC Bank / Stock Holding) For Individuals & HUFs only	84	-	-	8.05	-	-	-	-	01-01-2024	Sovereign (Govt. of India)	Semi Annually	Min Amt : 1,000/-, Max : No Limit Reset rate every Six month.
PNB Housing Finance Ltd Individual / Trust / Corporate	12 - 23	7.16	7.20	7.27	7.40	7.40	7.40	0.25	05-05-2025	AA+/ stable by CARE & CRISIL	Annually	Min Amt : Monthly - 25000/-, Quarterly, Half Yearly & Annually - 10000/-, Max : 5 Crore 0.25% extra for Senior Citizen (upto 1cr only)
	24 - 35	7.11	7.16	7.22	7.35	7.35	7.62	0.25				
	36 - 47	7.39	7.44	7.51	7.65	7.65	8.25	0.25				
	48 - 59	7.16	7.20	7.27	7.40	7.40	8.26	0.25				
	60	7.25	7.30	7.36	7.50	7.50	8.71	0.25				
ICICI Home Finance Ind & NRI / Corporate / Non - Ind	>=12 - <24	6.80	6.85	-	7.05	7.05	7.05	0.25	19-05-2025	AAA/Stable by CRISIL, ICRA & CARE	Annually	Min Amt : Monthly - 40,000/-, Quarterly - 20,000/- Cumulative & Annually - 10,000/- Max: 3 crore
	>=24 - <36	7.20	7.25	-	7.45	7.45	7.73	0.25				
	>=36 - <48	7.35	7.40	-	7.60	7.60	8.19	0.25				
	>=48 - <60	7.35	7.40	-	7.60	7.60	8.51	0.25				
	39	7.40	7.45	-	7.65	7.65	8.33	0.25				
ICICI Home Finance (Special Scheme) Ind & NRI / Corporate / Non - Ind	45	7.40	7.45	-	7.65	7.65	8.49	0.25	11-06-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 crore
	Bajaj Finance Ltd. Individual / NRI / Sole Prop.&HUF / Corporate Online / Offline & Physical	12 - 14	6.41	6.44	6.49	6.60	6.60	-				
		15 - 23	6.55	6.59	6.64	6.75	6.75	-				
		24-60	6.74	6.78	6.83	6.95	6.95	-				
Bajaj Finance Ltd. (Senior Citizen) Individual / NRI Online / Offline & Physical	12 - 14	6.74	6.78	6.83	6.95	6.95	-	-	11-06-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 Crore
	15 - 23	6.88	6.92	6.98	7.10	7.10	-	-				
	24-60	7.07	7.11	7.17	7.30	7.30	-	-				
Bajaj Finance Ltd. Trust / Associations / Societies / Clubs	12 - 23	6.60	6.63	6.69	6.80	6.80	-	-	11-06-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 Crore
	24 - 35	6.97	7.01	7.08	7.20	7.20	-	-				
	36 - 60	6.41	6.44	6.49	6.60	6.60	-	-				
LIC Housing Finance Ltd. Green Public deposit (Individual)	< 20 Cr	-	-	-	< 20 Cr	< 20 Cr	-	-	01-05-2025	AAA/ stable by CRISIL	Annually	Min Amt : Mthly Opt 2,00,000/- Ann / Cum Opt : 20,000/-, Max : 20 Crore (up to 2 cr add 0.25 for senior citizen)
	12	6.70	-	-	6.90	6.90	-	0.25				
	18	6.80	-	-	7.00	7.00	-	0.25				
	24	6.90	-	-	7.15	7.15	-	0.25				
	36	7.00	-	-	7.25	7.25	-	0.25				
	60	7.00	-	-	7.25	7.25	-	0.25				
LIC Housing Finance Ltd. Individual & Trust	12	6.80	6.85	-	7.00	7.00	-	0.25	01-05-2025	AAA/ stable by CRISIL	Annually	Min Amt : Mthly/ Qtr Opt 2,00,000/- Ann / Cum Opt : 20,000/-, Max : 20 Crore (up to 2 cr add 0.25 for senior citizen)
	15	6.90	6.95	-	7.10	7.10	-	0.25				
	18	6.90	6.95	-	7.10	7.10	-	0.25				
	24	7.00	7.05	-	7.25	7.25	-	0.25				
	36	7.10	7.15	-	7.35	7.35	-	0.25				
	60	7.10	7.15	-	7.35	7.35	-	0.25				
LIC Housing Finance Ltd. Corporates Cumulative or Only yearly option	> 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)	-	-	01-05-2025	AAA/ stable by CRISIL	Annually	Min : Ann opt 20,000/- Qtr Opt 2,00,000/- / Max : 20 Crore
	12	7.05	7.20	7.10	7.25	7.15	7.30	-				
	15	7.05	7.20	7.10	7.25	7.15	7.30	-				
	18	7.05	7.20	7.10	7.25	7.15	7.30	-				
	24	7.05	7.20	7.10	7.25	7.15	7.30	-				
	36	7.05	7.20	7.10	7.25	7.15	7.30	-				
	60	7.05	7.20	7.10	7.25	7.15	7.30	-				
Mahindra Finance Limited (Samruddhi Deposits) Company, Individual, HUF, Trust, NRI Online / Offline & Physical	12	6.90	6.90	7.00	7.10	7.10	-	0.25	01-06-2025	AAA/ stable by CRISIL & India Ratings	Annually	Min Amt : Mthly & Qtly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore
	24	7.20	7.25	7.30	7.45	7.45	-	0.25				
	36	7.10	7.15	7.20	7.35	7.35	-	0.25				
	48	7.10	7.15	7.20	7.35	7.35	-	0.25				
	60	7.10	7.15	7.20	7.35	7.35	-	0.25				
Mahindra Finance Limited (Dhanvrudhi Deposits) Online Only	15	7.20	7.25	7.30	7.45	7.45	-	0.10	01-06-2025	AAA/ stable by CRISIL & India Ratings	Annually	Mthly & Qtly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore
	30	7.10	7.15	7.20	7.35	7.35	-	0.10				
	42	7.10	7.15	7.20	7.35	7.35	-	0.10				
Shriram Finance Limited Individual & Trust Online / Offline & Physical	12	7.39	7.44	7.51	7.65	7.39	7.65	0.50	02-05-2025	AA+/ stable by India Rating, AA+/ stable by ICRA	Monthly	Min Amt : 5000/- 0.25% extra on renewals, 0.10% extra for women *50 Months Jubilee Scheme
	15 (Digital only)	7.63	7.68	7.75	7.90	7.63	7.98	0.50				
	18	7.53	7.58	7.65	7.80	7.53	7.95	0.50				
	24	7.63	7.68	7.75	7.90	7.63	8.21	0.50				
	36	8.09	8.15	8.23	8.40	8.09	9.12	0.50				
	50*	8.09	8.15	8.23	8.40	8.09	9.58	0.50				
	60	8.09	8.15	8.23	8.40	8.09	9.93	0.50				

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