FD, 54 EC, FRSB - ROI Chart

Company Name	Period Months	Non Cumulative (p.a.) M	Q	H	A	Cumulative	Eff. Yield	Sr. Citizen	W.e.f.	Rating	Compounding	Remarks
IRFC - 54EC (Capital Gain Tax) Apply through online/offline PFC - 54EC (Capital Gain Tax) Apply through online/offline HUDCO- 54EC (Capital Gain Tax) Apply through online/offline REC- 54EC (Capital Gain Tax) Apply through online/offline	60	-	-	-	5.25	-	-	-	01-04-2026	AAA by CRISIL, CARE & ICRA AAA by CARE, IND & ICRA AAA by CRISIL, CARE, IND & ICRA	Annually	**Min Amt : 20,000/-, Max : 50 Lakhs** Non transterable, Non Pledgable, **5 Yr Lockin period.**
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	6.50	6.54	6.59	6.70	6.70	6.70	0.25	23-06-2026	AA+/ stable by CRISIL & AAA/Stable by CARE	Annually	**Min Amt : Monthly - 25000/-, Quarterly, Half Yearly & Annually - 10000/-, Max : 5 Crore** **0.25% extra for Senior Citizen (upto 1cr only)**
	24 - 35	6.64	6.68	6.73	6.85	6.85	7.08	0.25				
	36 - 47	6.88	6.92	6.98	7.10	7.10	7.62	0.25				
	48 - 59	6.88	6.92	6.98	7.10	7.10	7.89	0.25				
	60	7.02	7.06	7.12	7.25	7.25	8.38	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				
ICICI Home Finance Ind & NRI / Corporate / Non - Ind	>=12 -<24	6.60	6.65	-	6.85	6.85	6.85	0.35	06-07-2026	AAA/Stable by CRISIL, ICRA & CARE	Annually	**Min Amt : Monthly - 40,000/-, Quarterly- 20,000/- Cummulative & Annually - 10,000/- Max: 3 crore**
	>=24 - <36	6.70	6.75	-	6.95	6.95	7.19	0.35				
	>=36 - <48	6.85	6.90		7.10	7.10	7.62	0.35				
	>=48 - <60	6.95	7.00	-	7.20	7.20	8.02	0.35				
ICICI Home Finance (Special Scheme) Ind & NRI / Corporate / Non - Ind	39	7.05	7.10	-	7.30	7.30	7.92	0.35				
	45	7.10	7.15	-	7.35	7.35	8.13	0.35				
Bajaj Finance Ltd. Individual / NRI / Sole Prop.&HUF / Corporate Online / Offline & Physical	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	-	-				
Bajaj Finance Ltd. (Senior Citizen) Individual Online / Offline & Physical	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	-	-				
Bajaj Finance Ltd. Trust / Associations / Societies / Clubs	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	-	-				
LIC Housing Finance Ltd. Green Public deposit (Individual)		< 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				
LIC Housing Finance Ltd. Individual, NRI, Partnership firm, HUF, Co-operative Societies & Trust		< 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				
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)	-	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	-				
Mahindra Finance Limited Company, Individual, HUF, Trust, NRI Online / Offline	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	18-03-2026	AAA/ stable by CRISIL & India Ratings	Annually	**Mthly & Qtly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore**
	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				
Shriram Finance Limited Individual & Trust Online / Offline & Physical	12	6.64	6.68	6.74	6.85	6.85	-	0.50	02-07-2026	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)	6.88	6.92	6.98	7.10	7.10	-	0.50				
	18-23	6.83	6.87	6.93	7.05	7.05	-	0.50				
	24-35	6.88	6.92	6.98	7.10	7.10	-	0.50				
	36-60	7.25	7.30	7.36	7.50	7.50	-	0.50				

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