

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	-	-	-	01-04-2026	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										AAA by CARE, IND & ICRA		
HUDCO- 54EC (Capital Gain Tax) Apply through online/offline										AAA by CRISIL, CARE, IND & ICRA		
REC- 54EC (Capital Gain Tax) Apply through online/offline												
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	6.60	6.63	6.69	6.80	6.80	6.80	0.25	16-10-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA AAA/Stable by CARE AAA/Stable by IND	Annually	Min Amt : - 25,000/-, Max Amt: - 5 Crore 0.25% extra for Senior Citizen (upto 1cr only)
	24 - 35	6.79	6.83	6.89	7.00	7.00	7.25	0.25				
	36 - 47	7.02	7.06	7.12	7.25	7.25	7.79	0.25				
	48 - 59	7.02	7.06	7.12	7.25	7.25	8.08	0.25				
	60	7.16	7.20	7.27	7.40	7.40	8.58	0.25				
ICICI Home Finance Ind & NRI / Corporate / Non - Ind	>=12 -<24	6.80	6.85	-	7.05	7.05	7.05	0.35	19-10-2026	AAA/Stable by CRISIL, ICRA & CARE	Annually	Min Amt : Monthly - 40,000/-, Quarterly- 20,000/- Cummlative & Annually - 10,000/- Max: 3 crore
	>=24 - <36	6.85	6.90	-	7.10	7.10	7.35	0.35				
	>=36 - <48	6.95	7.00	-	7.20	7.20	7.73	0.35				
	>=48 - <60	7.05	7.10	-	7.30	7.30	8.14	0.35				
ICICI Home Finance (Special Scheme) Ind & NRI / Corporate / Non - Ind	18	7.00	7.05	-	7.25	7.25	7.38	0.35				
	27	7.10	7.15	-	7.35	7.35	7.69	0.35				
Bajaj Finance Ltd. Individual / Sole Prop.&HUF Online / Offline & Physical	12 - 17	6.60	6.63	6.69	6.80	6.80	-	-	07-10-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 crore
	18 - 30	6.79	6.82	6.88	7.00	7.00	-	-				
	31 - 60	7.49	7.53	7.61	7.75	7.75	-	-				
Bajaj Finance Ltd. Individual - Senior Citizen Offline & Physical	12 - 17	6.97	7.01	7.08	7.20	7.20	-	-	07-10-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 crore
	18 - 30	7.16	7.20	7.27	7.40	7.40	-	-				
	31 - 60	7.86	7.91	7.99	8.15	8.15	-	-				
Bajaj Finance Ltd. NRI Online / Offline & Physical	12 - 17	6.60	6.63	6.69	6.80	6.80	-	-	07-10-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 Crore
	18 - 30	6.79	6.82	6.88	7.00	7.00	-	-				
	31 - 60	7.49	7.53	7.61	7.75	7.75	-	-				
Bajaj Finance Ltd. (Senior Citizen) NRI Online / Offline & Physical	12 - 17	6.97	7.01	7.08	7.20	7.20	-	-	07-10-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 Crore
	18 - 30	7.16	7.20	7.27	7.40	7.40	-	-				
	31 - 36	7.86	7.91	7.99	8.15	8.15	-	-				
Bajaj Finance Ltd. Corporates Deposits / Co. Operatives	12 - 17	6.60	6.63	6.69	6.80	6.80	-	-	07-10-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 Crore
	18 - 30	6.79	6.82	6.88	7.00	7.00	-	-				
	31 - 60	7.49	7.53	7.61	7.75	7.75	-	-				
Bajaj Finance Ltd. Trust / Associations / Societies / Clubs	12 - 23	6.79	6.82	6.88	7.00	7.00	-	-	07-10-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 3 Crore
	24 - 35	7.02	7.06	7.12	7.25	7.25	-	-				
	36 - 60	7.16	7.20	7.27	7.40	7.40	-	-				
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)	-	-	-	01-09-2026	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	6.45	6.65	-	-	0.25				
	18	6.55	6.75	6.60	6.80	-	-	0.25				
	24	6.65	6.85	6.70	6.90	-	-	0.25				
	36	6.85	7.10	6.90	7.15	-	-	0.25				
	60	7.00	7.25	7.05	7.30	-	-	0.25				
LIC Housing Finance Ltd. Individual, NRI, Partnership firm, HUF, Co-operative Societies & Trust (Physical Application)		< 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)		01-09-2026	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	6.55	6.60	6.75	0.25				
	15	6.55	6.60	6.75	6.60	6.65	6.80	0.25				
	18	6.65	6.65	6.85	6.70	6.70	6.90	0.25				
	24	6.75	6.75	6.95	6.80	6.80	7.00	0.25				
	36	6.95	7.00	7.20	7.00	7.05	7.25	0.25				
	60	7.10	7.15	7.35	7.15	7.20	7.40	0.25				
LIC Housing Finance Ltd. Resident Individual Only (OnlineApplication)		< 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)		01-09-2026	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	6.55	6.60	6.75	6.55	6.60	6.75	0.25				
	15	6.60	6.65	6.80	6.60	6.65	6.80	0.25				
	18	6.70	6.70	6.90	6.70	6.70	6.90	0.25				
	24	6.80	6.80	7.00	6.80	6.80	7.00	0.25				
	36	7.00	7.05	7.25	7.00	7.05	7.25	0.25				
	60	7.15	7.20	7.40	7.15	7.20	7.40	0.25				
LIC Housing Finance Ltd. Corporates Cumulative or Only yearly option		Rate of interest per annum on Corporate Deposits upto Rs.3 Crores						-	01-09-2026	AAA/ stable by CRISIL	Annually	Min : Ann opt 20,000/- Qtr Opt 2,00,000/-
		Non-Cumulative (Quarterly Option)			Cumulative & Non-Cumulative (Yearly Option)							
	12	6.55			6.70			-				
	15	6.60			6.75			-				
	18	6.65			6.85			-				
	24	6.75			6.95			-				
	36	7.00			7.20			-				
60	7.15			7.35			-					
Mahindra Finance Limited Company, Individual, HUF, Trust, NRI Online / Offline	12	6.40	6.45	6.50	6.60	6.60	-	0.25	03-08-2026	AAA/ stable by CRISIL & India Ratings	Annually	Min Amt : Mthly & Qtly-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore 0.05% extra for women (For Tenure 36 Months & Above)
	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					
Shriram Finance Limited Individual & Trust & NRI Online / Offline & Physical	12	6.79	6.82	6.88	7.00	7.00	-	0.50	11-10-2026	AAA/ stable by CRISIL, AAA/ stable by ICRA AAA/Stable by CARE AAA/Stable by IND	Monthly	Min Amt : 5000/- Max Amt : 10 Cr/- 0.15% extra on renewals, 0.05% extra for women (NRI can invest upto 36 mths)
	15 (Digital only)	7.25	7.30	7.36	7.50	7.50	-	0.50				
	18-23	7.02	7.06	7.12	7.25	7.25	-	0.50				
	24-35	7.25	7.30	7.36	7.50	7.50	-	0.50				
	36-60	7.58	7.63	7.70	7.85	7.85	-	0.50				
State Industries Development Bank of India Company, Individual, HUF, Sole Proprietorship, Trust		Fixed Deposits upto ₹2,99,99,999/-							03-09-2026	CARE AAA	Quarterly / Annually compounding	Min Amt : 10,000/- & Max 2,99,99,999/-
		(Annually NC)			(Qtr -NC & Cumulative)							
	12 - 13	6.45			6.61			0.50				
	14 - 24	6.50			6.66			0.50				
	25 - 36	6.55			6.71			0.50				
	37 - 48	6.60			6.76			0.50				
State Industries Development Bank of India Company, Individual, HUF, Sole Proprietorship, Trust		Fixed Deposits upto ₹3 Crore and upto ₹9,99,99,999/-							03-09-2026	CARE AAA	Quarterly / Annually compounding	Min Amt : 3,00,00,000/- & Max : 9,99,99,999
		(Annually NC)			(Qtr -NC & Cumulative)							
	12 - 13	6.70			6.86			-				
	14 - 24	6.75			6.92			-				
	25 - 36	6.80			6.98			-				
	37 - 48	6.85			7.03			-				
State Industries Development Bank of India Company, Individual, HUF, Sole Proprietorship, Trust		Fixed Deposits of ₹10 Crore and upto ₹99,99,99,999/-							03-09-2026	CARE AAA	Quarterly / Annually compounding	Min Amt : 10,00,00,000/- & Max : 99,99,99,999
		(Annually NC)			(Qtr -NC & Cumulative)							
	12 - 13	6.75			6.92			-				
	14 - 24	6.80			6.98			-				
	25 - 36	6.85			7.03			-				
	37 - 48	6.85			7.03			-				
State Industries Development Bank of India Company, Individual, HUF, Sole Proprietorship, Trust		Fixed Deposits of ₹100 Crore and above							03-09-2026	CARE AAA	Quarterly / Annually compounding	Min Amt : 100 Crore & Above
		(Annually NC)			(Qtr -NC & Cumulative)							
	12 - 13	6.80			6.98			-				
	14 - 24	6.85			7.03			-				
	25 - 36	6.90			7.08			-				
	37 - 48	6.90			7.08			-				
All forms available at PARTNER TECHWEALTH Website - https://www.partnertechwealth.com/download-form												