

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	-	-	-	01-04-2024	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 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	7.21	7.25	7.32	7.45	7.45	7.45	0.30	01-06-2024	AA/Positive CARE & AA/Stable CRISIL	Annually	Min Amt : Monthly - 25000/-, Quarterly, Half Yearly & Annually - 10000/-, Max : 5 Crore up to 35 months 0.30% & above 36 months 0.20% extra for Senior Citizen (upto 1cr only)
	24 - 35	7.02	7.06	7.12	7.25	7.25	7.25	0.30				
	36 - 47	7.49	7.53	7.61	7.75	7.75	7.75	0.20				
	48 - 59	7.16	7.20	7.26	7.40	7.40	7.40	0.20				
	60 - 71	7.35	7.39	7.46	7.60	7.60	7.60	0.20				
	72 - 84	7.16	7.20	7.27	7.40	7.40	7.40	0.20				
	120	7.16	7.20	7.27	7.40	7.40	7.40	0.20				
	30	7.72	7.77	7.85	8.00	8.00	8.00	0.20				
ICICI Home Finance Ind & NRI / Corporate / Non - Ind	>=12 <-24	7.00	7.05	-	7.25	7.25	7.25	0.25	01-06-2024	AAA/Stable by CRISIL, ICRA & CARE	Annually	Min Amt : Monthly - 40,000/-, Quarterly - 20,000/- & Annually - 10,000/- Cumulative & Annually - 10,000/-
	>=24 <-36	7.40	7.45	-	7.65	7.65	7.65	0.25				
	>=36 <-48	7.50	7.55	-	7.75	7.75	7.75	0.25				
	>=48 <-60	7.50	7.55	-	7.75	7.75	7.75	0.25				
	>=60 <-72	7.40	7.45	-	7.65	7.65	7.65	0.25				
	>=72 <-84	7.30	7.35	-	7.55	7.55	7.55	0.25				
	>=84 <-108	7.30	7.35	-	7.55	7.55	7.55	0.25				
	>=108 <-120	7.30	7.35	-	7.55	7.55	7.55	0.25				
	39	7.55	7.60	-	7.80	7.80	7.80	0.25				
	45	7.55	7.60	-	7.80	7.80	7.80	0.25				
Bajaj Finance Ltd. Individual / NRI / Sole Prop.&HUF / Corporate Online / Offline & Physical	12 - 14	7.16	7.20	7.27	7.40	7.40	7.40	-	03-04-2024	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore Corporate Min: 25000/-
15 - 23	7.25	7.30	7.36	7.50	7.50	7.50	-					
24 - 35	7.53	7.58	7.65	7.80	7.80	7.80	-					
36 - 60	7.81	7.87	7.94	8.10	8.10	8.10	-					
Bajaj Finance Ltd. (Senior Citizen) Individual / NRI Online / Offline & Physical	12 - 14	7.39	7.44	7.51	7.65	7.65	7.65	-	03-04-2024	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
15 - 23	7.49	7.53	7.61	7.75	7.75	7.75	-					
24 - 35	7.91	7.96	8.04	8.20	8.20	8.20	-					
36 - 60	8.05	8.10	8.18	8.35	8.35	8.35	-					
Bajaj Finance Ltd. Special FD Individual / NRI / Sole Prop.&HUF Online / Offline & Physical	18	7.53	7.58	7.65	7.80	7.80	7.95	-	03-04-2024	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
22	7.63	7.68	7.75	7.90	7.90	8.16	-					
33	7.81	7.87	7.94	8.10	8.10	8.69	-					
44	7.95	8.01	8.09	8.25	8.25	9.20	-					
Bajaj Finance Ltd. (Senior Citizen) Special FD Individual / NRI	18	7.77	7.82	7.89	8.05	8.05	8.21	-	03-04-2024	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
22	7.86	7.91	7.99	8.15	8.15	8.43	-					
33	8.05	8.10	8.18	8.35	8.35	8.97	-					
44	8.19	8.24	8.33	8.50	8.50	9.51	-					
Bajaj Finance Ltd. Trust / Associations / Societies / Clubs	12 - 23	7.35	7.39	7.46	7.60	7.60	7.60	-	02-01-2024	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
24 - 35	7.53	7.58	7.65	7.80	7.80	8.10	-					
36 - 60	7.44	7.49	7.56	7.70	7.70	8.31	-					
Bajaj Finance - Digital Fd (Online Only)	42	8.28	8.34	8.42	8.60	8.60	9.56	-	02-01-2024	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 5 Crore
Bajaj Finance - Digital Fd (Online Only) - (Senior Citizen)	42	8.51	8.57	8.66	8.85	8.85	9.87	-				
LIC Housing Finance Ltd. Green Public deposit (Individual)	12	6.90	-	-	< 20 Cr	< 20 Cr	-	0.25	14-05-2024	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)
	18	7.00	-	-	7.15	7.15	-	0.25				
	24	7.25	-	-	7.50	7.50	-	0.25				
	36	7.40	-	-	7.65	7.65	-	0.25				
	60	7.40	-	-	7.65	7.65	-	0.25				
LIC Housing Finance Ltd. Individual & Trust	12	7.00	-	-	7.25	7.25	7.25	0.25	12-04-2023	AAA/ stable by CRISIL	Annually	Min Amt : Mthly Opt 2,00,000/- Ann / Cum Opt : 20,000/-, Max : 20 Crore
	18	7.10	-	-	7.35	7.35	7.48	0.25				
	24	7.35	-	-	7.60	7.60	7.89	0.25				
	36	7.50	-	-	7.75	7.75	8.37	0.25				
	60	7.50	-	-	7.75	7.75	9.05	0.25				
LIC Housing Finance Ltd. Corporates Cumulative or Only yearly option	> 5 Cr	Eff. Yld	5-10 Cr	Eff. Yld	10-20 Cr	Eff. Yld	-	-	12-04-2023	AAA/ stable by CRISIL	Annually	Min : 20,000 / Max : 20 Crore
	12	7.45	7.45	7.50	7.50	7.55	7.55	-				
	18	7.45	7.59	7.50	7.64	7.55	7.69	-				
	24	7.45	7.73	7.50	7.78	7.55	7.84	-				
	36	7.45	8.02	7.50	8.08	7.55	8.13	-				
	60	7.45	8.65	7.50	8.71	7.55	8.78	-				
Mahindra Finance Limited (Samruddhi Deposits) Company, Individual, HUF, Trust, NRI Online / Offline & Physical	12	7.10	7.20	7.25	7.50	7.50	-	0.25	25-04-2024	AAA/ stable by CRISIL & India Ratings	Annually	Min Amt : Mthly & Qty-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore
	24	7.30	7.40	7.55	7.80	7.80	-	0.25				
	36	7.55	7.65	7.85	8.10	8.10	-	0.25				
	48	7.50	7.60	7.80	8.05	8.05	-	0.25				
	60	7.55	7.65	7.85	8.10	8.10	-	0.25				
Mahindra Finance Limited (Dhanruddhi Deposits) Online Only	15	7.25	7.35	7.50	7.75	7.75	-	0.10	25-04-2024	AAA/ stable by CRISIL & India Ratings	Annually	Min Amt : Mthly & Qty-50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-
	30	7.40	7.50	7.65	7.90	7.90	-	0.10				
	42	7.50	7.60	7.80	8.05	8.05	-	0.10				
	60	7.59	7.63	7.71	7.85	7.85	-	0.10				
Shriram Finance Limited Individual & Trust Online / Offline & Physical	12	7.59	7.63	7.71	7.85	7.85	7.95	0.50	09-04-2024	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
	18	7.73	7.77	7.85	8.00	8.00	8.16	0.50				
	24	7.87	7.92	8.00	8.15	8.15	8.49	0.50				
	30	8.05	8.10	8.18	8.35	8.35	8.88	0.50				
	36	8.38	8.43	8.52	8.70	8.70	9.49	0.50				
	42	8.42	8.47	8.56	8.75	8.75	9.75	0.50				
	50*	8.47	8.52	8.62	8.80	8.80	10.10	0.50				
60	8.47	8.52	8.62	8.80	8.80	10.50	0.50					

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