

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		-	-	-	-	-	-	-				
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+/ stable by CARE & CRISIL	Annually	Min Amt : Monthly - 25000/-, Quarterly, Half Yearly & Annually - 10000/-, Max : 5 Crore up to 36 months 0.30% & above 36 months 0.20% extra for Senior Citizen (upto 1cr only)
	24 - 35 (Excluding 30M)	7.02	7.06	7.12	7.25	7.25	7.51	0.30				
	36 - 47	7.49	7.53	7.61	7.75	7.75	8.37	0.20				
	48 - 59	7.16	7.20	7.26	7.40	7.40	8.26	0.20				
	60	7.35	7.39	7.46	7.60	7.60	8.85	0.20				
	30	7.72	7.77	7.85	8.00	8.00	8.49	-				
ICICI Home Finance Ind & NRI / Corporate / Non - Ind	>=12 <24	7.00	7.05	-	7.25	7.25	7.25	0.25	28-11-2024	AAA/Stable by CRISIL, ICRA & CARE	Annually	Min Amt : Monthly - 40,000/-, Quarterly - 20,000/- Cumulative & Annually - 10,000/-
	>=24 <36	7.40	7.45	-	7.65	7.65	7.94	0.25				
	>=36 <48	7.50	7.55	-	7.75	7.75	8.37	0.25				
ICICI Home Finance (Special Scheme) Ind & NRI / Corporate / Non - Ind	>=48 <60	7.50	7.55	-	7.75	7.75	8.70	0.25				
	39	7.55	7.60	-	7.80	7.80	8.51	0.25				
	45	7.55	7.60	-	7.80	7.80	8.68	0.25				
Bajaj FD MAX												
Bajaj Finance Ltd. Individual / NRI / Sole Prop.&HUF / Corporate Online / Offline & Physical	12 - 14	7.35	7.39	7.46	7.60	7.60	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 25000/-
	15 - 23	7.44	7.49	7.56	7.70	7.70	-	-				
	24 - 35	7.49	7.53	7.61	7.75	7.75	-	-				
	36 - 60	7.77	7.82	7.89	8.05	8.05	-	-				
Bajaj Finance Ltd. (Senior Citizen) Individual / NRI Online / Offline & Physical	12 - 14	7.58	7.63	7.70	7.85	7.85	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 25000/-
	15 - 23	7.67	7.72	7.80	7.95	7.95	-	-				
	24 - 35	7.86	7.91	7.99	8.15	8.15	-	-				
	36 - 60	8.00	8.05	8.13	8.30	8.30	-	-				
Bajaj Finance Ltd. Special FD Individual / NRI / Sole Prop.&HUF Online / Offline & Physical	18	7.72	7.77	7.85	8.00	8.00	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 25000/-
	22	7.81	7.87	7.94	8.10	8.10	-	-				
	33	7.77	7.82	7.89	8.05	8.05	-	-				
	44	7.91	7.96	8.04	8.20	8.20	-	-				
Bajaj Finance Ltd. (Senior Citizen) Special FD Individual / NRI Online / Offline & Physical	18	7.95	8.01	8.09	8.25	8.25	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 25000/-
	22	8.05	8.10	8.18	8.35	8.35	-	-				
	33	8.00	8.05	8.13	8.30	8.30	-	-				
	44	8.14	8.20	8.28	8.45	8.45	-	-				
Bajaj Finance - Digital Fd (Online Only)	42	8.05	8.10	8.18	8.35	8.35	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 15000/- & Max : 25000/-
Bajaj Finance - Digital Fd (Online Only) - (Senior Citizen)	42	8.28	8.34	8.42	8.60	8.60	-	-				
Bajaj FD Regular												
Bajaj Finance Ltd. Individual / NRI / Sole Prop.&HUF / Corporate Online / Offline & Physical	12 - 14	7.16	7.20	7.27	7.40	7.40	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 25001/- & Max : 3 Crore
	15 - 23	7.25	7.30	7.36	7.50	7.50	-	-				
	24 - 35	7.30	7.35	7.41	7.55	7.55	-	-				
	36 - 60	7.58	7.63	7.70	7.85	7.85	-	-				
Bajaj Finance Ltd. (Senior Citizen) Individual / NRI Online / Offline & Physical	12 - 14	7.39	7.44	7.51	7.65	7.65	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 25001/- & Max : 3 Crore
	15 - 23	7.49	7.53	7.61	7.75	7.75	-	-				
	24 - 35	7.67	7.72	7.80	7.95	7.95	-	-				
	36 - 60	7.81	7.87	7.94	8.10	8.10	-	-				
Bajaj Finance Ltd. Special FD Individual / NRI / Sole Prop.&HUF Online / Offline & Physical	18	7.53	7.58	7.65	7.80	7.80	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 25001/- & Max : 3 Crore
	22	7.63	7.68	7.75	7.90	7.90	-	-				
	33	7.58	7.63	7.70	7.85	7.85	-	-				
	44	7.72	7.77	7.85	8.00	8.00	-	-				
Bajaj Finance Ltd. (Senior Citizen) Special FD Individual / NRI	18	7.77	7.82	7.89	8.05	8.05	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 25001/- & Max : 3 Crore
	22	7.86	7.91	7.99	8.15	8.15	-	-				
	33	7.81	7.87	7.94	8.10	8.10	-	-				
	44	7.95	8.01	8.09	8.25	8.25	-	-				
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 : 25001/- & Max : 3 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	7.86	7.91	7.99	8.15	8.15	-	-	10-04-2025	AAA/ stable by CRISIL, AAA/ stable by ICRA	Annually	Min Amt : 25001/- & Max : 3 Crore
Bajaj Finance - Digital Fd (Online Only) - (Senior Citizen)	42	8.09	8.15	8.23	8.40	8.40	-	-				
LIC Housing Finance Ltd.												
LIC Housing Finance Ltd. Green Public deposit (Individual)	< 20 Cr	-	-	-	< 20 Cr	< 20 Cr	-	-	14-05-2024	AAA/ stable by CRISIL	Annually	Min Amt : Mthly Opt 2,00,000/- Ann / Cum Opt : 20,000/-, Max : 20 Cr (up to 2 cr add 0.25 for senior citizen)
	12	6.90	-	-	7.15	7.15	-	0.25				
	18	7.00	-	-	7.25	7.25	-	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	7.05	-	7.25	7.25	7.25	0.25	01-04-2025	AAA/ stable by CRISIL	Annually	Min Amt : Mthly/ Qtr Opt 2,00,000/- Ann / Cum Opt : 20,000/-, Max : 20 Cr
	15	7.10	7.15	-	7.35	7.35	7.48	0.25				
	18	7.10	7.15	-	7.35	7.35	7.48	0.25				
	24	7.35	7.40	-	7.60	7.60	7.89	0.25				
	36	7.50	7.55	-	7.75	7.75	8.37	0.25				
	60	7.50	7.55	-	7.75	7.75	9.05	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)	-	-	01-04-2025	AAA/ stable by CRISIL	Annually	Min : Ann opt 20,000/- Qtr Opt 2,00,000/- / Max : 20 Cr
	12	7.25	7.45	7.30	7.50	7.35	7.55	-				
	15	7.25	7.45	7.30	7.50	7.35	7.55	-				
	18	7.25	7.45	7.30	7.50	7.35	7.55	-				
	24	7.25	7.45	7.30	7.50	7.35	7.55	-				
	36	7.25	7.45	7.30	7.50	7.35	7.55	-				
	60	7.25	7.45	7.30	7.50	7.35	7.55	-				
	12	7.10	7.20	7.25	7.50	7.50	-	0.25				
Mahindra Finance Limited (Samruddhi Deposits) Company, Individual, HUF, Trust, NRI Online / Offline & Physical	24	7.30	7.40	7.55	7.80	7.80	-	0.25	25-04-2024	AAA/ stable by CRISIL & India Ratings	Annually	Min Amt : Mthly & Qtrly 50,000/-, HY & Ann : 25,000/-, Cumulative : 5,000/-, Max : 5 Crore
	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 (Dhanvrudhi 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 & Qtrly 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				
Shriram Finance Limited Individual & Trust Online / Offline & Physical	12	7.59	7.63	7.71	7.85	7.59	7.85	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
	15 (Digital only)	7.87	7.92	8.00	8.15	7.87	8.24	0.50				
	18	7.73	7.77	7.85	8.00	7.73	8.16	0.50				
	24	7.87	7.92	8.00	8.15	7.87	8.49	0.50				
	30	8.05	8.10	8.18	8.35	8.05	8.88	0.50				
	36	8.38	8.43	8.52	8.70	8.38	9.49	0.50				
42	8.42	8.47	8.56	8.75	8.42	9.75	0.50					
50*	8.47	8.52	8.62	8.80	8.47	10.10	0.50					
60	8.47	8.52	8.62	8.80	8.47	10.50	0.50					
All forms available at TIPSONS Website - https://www.tipsons.com/downloads												