

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) <i>Apply through online/offline</i>	60	-	-	-	5.25	-	-	-	01-04-2024	Annually	AAA by CRISIL, CARE & ICRA Min Amt : 20,000/-, Max : 50 lakhs Non transferable, Non Pledgable, 5 Yr Lockin period.	
PFC - 54EC (Capital Gain Tax) <i>Apply through online/offline</i>		-	-	-	-	-	-	-				
REC - 54EC (Capital Gain Tax) <i>Apply through online/offline</i>		-	-	-	-	-	-	-				
RBI Floating Rate Savings Bond (HDFC Bank / Stock Holding) <i>For Individuals & HUFs only</i>	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. <i>Individual / Trust / Corporate</i>	24 - 35 (Excluding 30M)	7.02	7.06	7.12	7.25	7.25	7.51	0.30	01-06-2024	Annually	AAA+ stable by CARE & CRISIL Min Amt : Monthly - 25000/-, Quarterly, Half Yearly & Annually - 10000/-, Max : 5 Crore up to 35 months 0.50% & above 35 months 0.20% extra for Senior Citizen (upto 1cr only)	
	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 <i>Ind & NRI / Corporate / Non - Ind</i>	>=12 - <24	7.00	7.05	-	7.25	7.25	7.25	0.25	28-11-2024	Annually	AAA/Stable by CRISIL, ICRA & CARE 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) <i>Ind & NRI / Corporate / Non - Ind</i>	39	7.55	7.60	-	7.80	7.80	8.51	0.25	28-11-2024	Annually	AAA/Stable by CRISIL, ICRA & CARE Min Amt : Monthly - 40,000/-, Quarterly - 20,000/-, Cumulative & Annually - 10,000/-	
	45	7.55	7.60	-	7.80	7.80	8.68	0.25				
Bajaj FD MAX												
Bajaj Finance Ltd. <i>Individual / NRI / Sole Prop.&HUF / Corporate</i> <i>Online / Offline & Physical</i>	12 - 14	7.35	7.39	7.46	7.60	7.60	-	-	14-11-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 15000/- & Max : 25000/-	
	15 - 23	7.44	7.49	7.56	7.70	7.70	-	-				
	24 - 35	7.72	7.77	7.85	8.00	8.00	-	-				
	36 - 60	8.00	8.05	8.13	8.30	8.30	-	-				
Bajaj Finance Ltd. (Senior Citizen) <i>Individual / NRI</i> <i>Online / Offline & Physical</i>	12 - 14	7.58	7.63	7.70	7.85	7.85	-	-	14-11-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 15000/- & Max : 25000/-	
	15 - 23	7.67	7.72	7.80	7.95	7.95	-	-				
	24 - 35	8.09	8.15	8.23	8.40	8.40	-	-				
Bajaj Finance Ltd. Special FD <i>Individual / NRI / Sole Prop.&HUF</i> <i>Online / Offline & Physical</i>	18	7.72	7.77	7.85	8.00	8.00	-	-	14-11-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 15000/- & Max : 25000/-	
	22	7.81	7.87	7.94	8.10	8.10	-	-				
	33	8.00	8.05	8.13	8.30	8.30	-	-				
	44	8.14	8.20	8.28	8.45	8.45	-	-				
Bajaj Finance Ltd. (Senior Citizen) Special FD <i>Individual / NRI</i> <i>Online / Offline & Physical</i>	18	7.95	8.01	8.09	8.25	8.25	-	-	14-11-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 15000/- & Max : 25000/-	
	22	8.05	8.10	8.18	8.35	8.35	-	-				
	33	8.23	8.29	8.37	8.55	8.55	-	-				
Bajaj Finance - Digital Fd (Online Only) Bajaj Finance - Digital Fd (Online Only) - (Senior Citizen)	42	8.28	8.34	8.42	8.60	8.60	-	-	14-11-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 15000/- & Max : 25000/-	
	42	8.51	8.57	8.66	8.85	8.85	-	-				
Bajaj FD Regular												
Bajaj Finance Ltd. <i>Individual / NRI / Sole Prop.&HUF / Corporate</i> <i>Online / Offline & Physical</i>	12 - 14	7.16	7.20	7.27	7.40	7.40	7.40	-	03-04-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 25001/- & Max : 3 Crore	
	15 - 23	7.25	7.30	7.36	7.50	7.50	7.57	-				
	24 - 35	7.53	7.58	7.65	7.80	7.80	8.10	-				
	36 - 60	7.81	7.87	7.94	8.10	8.10	8.77	-				
Bajaj Finance Ltd. (Senior Citizen) <i>Individual / NRI</i> <i>Online / Offline & Physical</i>	12 - 14	7.39	7.44	7.51	7.65	7.65	7.65	-	03-04-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 25001/- & Max : 3 Crore	
	15 - 23	7.49	7.53	7.61	7.75	7.75	7.82	-				
	24 - 35	7.91	7.96	8.04	8.20	8.20	8.54	-				
Bajaj Finance Ltd. Special FD <i>Individual / NRI / Sole Prop.&HUF</i> <i>Online / Offline & Physical</i>	18	7.53	7.58	7.65	7.80	7.80	7.95	-	03-04-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 25001/- & Max : 3 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 <i>Individual / NRI</i> <i>Online / Offline & Physical</i>	18	7.77	7.82	7.89	8.05	8.05	8.21	-	03-04-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 25001/- & Max : 3 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	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA 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) Bajaj Finance - Digital Fd (Online Only) - (Senior Citizen)	42	8.09	8.15	8.23	8.40	8.40	9.56	-	02-01-2024	Annually	AAA/ stable by CRISIL, AAA/ stable by ICRA Min Amt : 25001/- & Max : 3 Crore	
	42	8.33	8.38	8.47	8.65	8.65	9.87	-				
LIC Housing Finance Ltd. Green Public deposit (Individual)	< 20 Cr	-	-	-	< 20 Cr	< 20 Cr	-	-	14-05-2024	Annually	AAA/ stable by CRISIL 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	6.90	-	-	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				
LIC Housing Finance Ltd. Individual & Trust	12	7.00	-	-	7.25	7.25	7.25	0.25	12-04-2023	Annually	AAA/ stable by CRISIL Min Amt : Mthly Opt 2,00,000/- Ann / Cum Opt : 5,000/-, 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	Annually	AAA/ stable by CRISIL 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) <i>Company, Individual, HUF, Trust, NRI</i> <i>Online / Offline & Physical</i>	12	7.10	7.20	7.25	7.50	7.50	-	0.25	25-04-2024	Annually	AAA/ stable by CRISIL & India Ratings Min Amt : Mthly & Qthly-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 (Dhanvrudhhi Deposits) <i>Online Only</i>	15	7.25	7.35	7.50	7.75	7.75	-	0.10	25-04-2024	Annually	AAA/ stable by CRISIL & India Ratings Min Amt : Mthly & Qthly-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				
	12	7.59	7.63	7.71	7.85	7.59	7.85	0.50				
Shriram Finance Limited <i>Individual & Trust</i> <i>Online / Offline & Physical</i>	15 (Digital only)	7.87	7.92	8.00	8.15	7.87	8.24	0.50	09-04-2024	Annually	AAA+ stable by India Rating, AA+ stable by ICRA 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	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				