



ECS Financial
AMFI Regd. Mutual Fund Distributor



8.05% p.a. *
payable H-ly
Floating rate

RBI Floating Rate Savings Bonds 2020 (Taxable)

Payable
1st January &
1st July

Features:

- **Floating Rate:** The coupon/interest of the bond would be reset half yearly starting with Jan 1st, and thereafter every July 1st & Jan 1st. The coupon rate for **first coupon period (From 01/01/2026 to 30/06/2026)**, payable on July 01, is fixed at **8.05% pa.**
- **Option:** The interest on the bonds will be payable at half yearly intervals on Jan 1st and July 1st every year. No cumulative option available.
- **Period: 7 years.** Premature en-cashment allowed for Individuals with Lock in period as Age group
 - 60 - 70 years - 6 years from the date of issue
 - 70 - 80 years - 5 years from the date of issue
 - 80 years & above - 4 years from the date of issue with 50% of interest due for last six months to be recovered Bonds.
- Eligibility for investment - Individual and Hindu Undivided Family
- Minimum investment ₹1000 (FV), in multiples of ₹1000/- and no Max limit
- Interest on bonds taxable under I T Act 1961. ● TDS applicable.
- Separate Nomination can be made for each investment
- Bonds shall not be transferable & not tradable in Secondary market
- Bonds not eligible as Collateral for availing loans from Banks/ Financial Institutions & Non Banking Financial Companies.
- **Cheque in favour of HDFC BANK - RBI FLOATING RATE SAVINGS BONDS 2020**

**For the period
01/01/2026 to
30/06/2026**

To know more & invest, Please call ECS Financial

Secunderabad : 99489 80066	Madhapur : 70363 83065	Bengaluru - RO : 99809 66112
Basheerbagh : 98480 66255	Bagh Amberpet : 99480 90022	Malleshwaram : 83174 19139
Ameerpet : 99480 97642	Suchitra : 81210 42180	Chennai - RO : 98410 11705
Malkajgiri : 98488 11501	Chandanagar : 70752 60088	Madipakkam : 98410 10082
Kukatpally : 98488 23656	Telangana RO : 98480 27443	Coimbatore : 83411 30969
Chaitanyapuri : 98480 44868	Warangal : 98488 23220	T-Nagar : 98410 01787
Habsiguda : 98489 91242	Vizag : 98480 50477	Chembur (Mumbai) : 70324 15862
Trimulgherry : 99128 22611	Gajuwaka : 70752 61133	Head Office : 70325 33609
Yapral : 76590 08855	Vijayawada : 98480 27503	Capital Market : 97050 11965
	Rajamahendravaram : 98486 29443	Insurance : 70959 05511