

FD SNAP SHOT for 2025-2026(ECS/ HO) As of 31-03-2026

Deposit Name	Rating	Period in months	Individual (%) <60	Sr.Citizen (%) 60+	Interest Mode	Min. Amount
Bajaj Finance Limited	CRISIL - AAA, ICRA - AAA	>=12 to <14	6.60	6.95	M/Q/H/Y or Cumulative	₹15000 - ₹3,00,00,000
		>=15 to < 23	6.75	7.10		
		>=24 to < 60	6.95	7.30		
Chq In favour BAJAJ FINANCE LTD. FOR APPLICATION NO. XXXXXXXXX						
HDFC Bank India	CRISIL - FAAA, ICRA - MAAA	Withdrawable Fixed Deposit Rates			M/Q/H/Y or Cumulative	5000
		18 to <21 Months	6.45	6.95		
		21 to < 2 years	6.45	6.95		
		35 Months	6.45	6.95		
		55 Months	6.40	6.90		
ICICI Home Finance	CRISIL - FAAA, ICRA - MAAA	>=12 to <24	6.75	7.10	Monthly	40000
		>=24 to <36	6.85	7.20		
		>=36 to <48	6.90	7.25		
		>=48 to <60	7.00	7.35	Quarterly	20000
		39	7.05	7.40		
		45	7.10	7.45		
Cheque in Favour of "ICICI Home Fin-FD A/C"					Annual/Cumulative	10000
LIC Housing Finance	CRISIL - FAAA	12	6.70	6.95	Monthly/Quarterly/ Yearly	200000/ 20000
		15	6.75	7.00		
		18	6.75	7.00		
		24	6.80	7.05		
		36	6.85	7.10		
		60	6.90	7.15		
Chq in favour LIC Housing Finance Ltd - public deposit A/C						
NOTE:Upto 50,000/- 0.10% for Senior Citizen, 51000/- and above 0.25% for Senior Citizen						
Mahindra & Mahindra Fin.	CRISIL - FAAA	12	6.60	6.85	Yearly or Cummulative	Cumulative- 5000 Monthly- 50,000 Half Yearly - 25,000
		15	6.75	6.85		
		24	7.00	7.25		
		30	7.00	7.10		
		36	7.00	7.25		
		42	7.00	7.10		
		48	7.00	7.25		
Chq In Fav Mahindra & Mahndra Financial Services Ltd		60	7.00	7.25		

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Deposit Name	Rating	Period in months	Individual (%) <60	Sr.Citizen (%) 60+	Interest Mode	Min. Amount
PNB Housing Finance	CRISIL - AA/Stable	>=12 to < 23	6.60	6.85	M/Q/H/Y or Cummulative	25000/10000/10000/10000
		>=24 to < 35	6.75	7.00		
		>=36 to < 47	6.90	7.15		
		>=48 to < 59	6.90	7.15		
		60	6.90	7.15		
chq in favour PNB Hosing finance Ltd						
POSTAL						
1 Year Time Deposit		12	6.90	6.90		
2 Year Time Deposit		24	7.00	7.00		
3 Year Time Deposit		36	7.10	7.10		
5 Year Time Deposit		60	7.50	7.50		
5 Year Recurring Deposit		60	6.70	6.70		
PO MIS (No Bonus)		60	7.40	7.40	Monthly	10,500 (x 1500)
chq In favour Post Office Mis (Only Hyd- direct)						
National Savings Certificate			7.70	7.70		
KISAN VIKAS PATRA (KVP)		-	7.50	7.50		1000
chq In favour The Post Master	Will Mature in 115 Months					NA
Shriram Finance (Unnati)	CARE - AAA/Stable	12	7.00	7.50	M/Q/H/Y or Cummulative	5000
		18 -23	7.15	7.65		
		24 - 35	7.25	7.75		
		36 - 60	7.60	8.10		
Chq In favour Shriram Finance Limited						
Sundaram Home Finance.	[ICRA]AAA (Stable) by ICRA	12	6.70	7.20	M/Q/Y or Cummulative	10000
		24	7.00	7.50		
		36	7.00	7.50		
		48	7.15	7.50		
		60	7.15	7.50		
Chq In favour Sundaram BNP Paribas Home finance Ltd						
REC (54EC BONDS) Series XVIII	AAA CRISIL and AAA by CARE	60	5.25	5.25	Yearly	20000
Chq In favour Rural Electrification Corporation Ltd- 54 EC Bonds						
PFC (54EC BONDS) Series VIII	AAA/Stable CRISIL / AAA by CARE & AAA by ICRA	60	5.25	5.25	Yearly	20000
Chq In favour "PFC Capital Gain Bonds"						
RBI-Floating Rate Saving Bonds		84	8.05	8.05	Half yearly	1000
Interest payable 1st Jan and 1st July every year						
Cheque in favour of HDFC BANK-RBI FLOATING RATE SAVINGS BONDS 2020						
Kindly check Rates before Investing.				RATES AS OF 31-03-2026		
ECS H.O / DATED - 31-03-2026						