

**FD SNAPSHOT for 2026-2027( ECS/ HO) As of 05-05-2026**

Deposit Name	Rating	Period in months	Individual (%) <60	Sr.Citizen (%) 60+	Interest Mode	Min. Amount
Bajaj Finance Limited	CRISIL - AAA, ICRA - AAA	>=12 to <17	6.60	6.95	M/Q/H/Y or Cumulative	₹15000 - ₹3,00,00,000
		>=18 to < 30	6.85	7.20		
		>=31 to < 60	7.40	7.75		
Chq In favour BAJAJ FINANCE LTD. FOR APPLICATION NO. XXXXXXXXX						
HDFC Bank India	CRISIL - FAAA, ICRA - MAAA	<b>Withdrawable Fixed Deposit Rates</b>			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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**FD SNAP SHOT 2026-2027 ( ECS/ HO) As of 05-05-2026**

Deposit Name	Rating	Period in months	Individual (%) <60	Sr.Citizen (%) 60+	Interest Mode	Min. Amount
<b>PNB Housing Finance</b>	<b>CRISIL - AA/Stable</b>	>=12 to < 23	6.60	6.85	<b>M/Q/H/Y or Cummulative</b>	<b>25000/10000/10000/10000</b>
		>=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						
<b>POSTAL</b>						
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		
<b>PO MIS (No Bonus)</b>		60	7.40	7.40	<b>Monthly</b>	<b>10,500 (x 1500)</b>
chq In favour Post Office Mis ( Only Hyd- direct)						
<b>National Savings Certificate</b>			7.70	7.70		
<b>KISAN VIKAS PATRA ( KVP)</b>		-	7.50	7.50		<b>1000</b>
chq In favour The Post Master	Will Mature in 115 Months					<b>NA</b>
<b>Shriram Finance (Unnati) [w.e.f. 6th May'2026]</b>	<b>CARE - AAA/Stable</b>	12	6.75	7.25	<b>M/Q/H/Y or Cummulative</b>	<b>5000</b>
		24	7.05	7.55		
		36	7.25	7.75		
		48	7.25	7.75		
		60	7.25	7.75		
Chq In favour Shriram Finance Limited						
<b>Sundaram Home Finance.</b>	<b>[ICRA]AAA (Stable) by ICRA</b>	12	6.70	7.20	<b>M/Q/Y or Cummulative</b>	<b>10000</b>
		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						
<b>REC (54EC BONDS) Series XVIII</b>	<b>AAA CRISIL and AAA by CARE</b>	60	5.25	5.25	<b>Yearly</b>	<b>20000</b>
Chq In favour Rural Electrification Corporation Ltd- 54 EC Bonds						
<b>PFC (54EC BONDS) Series VIII</b>	<b>AAA/Stable CRISIL / AAA by CARE &amp; AAA by ICRA</b>	60	5.25	5.25	<b>Yearly</b>	<b>20000</b>
Chq In favour "PFC Capital Gain Bonds"						
<b>RBI-Floating Rate Saving Bonds</b>		84	8.05	8.05	<b>Half yearly</b>	<b>1000</b>
<b>Interest payable 1st Jan and 1st July every year</b>						
<b>Cheque in favour of HDFC BANK-RBI FLOATING RATE SAVINGS BONDS 2020</b>						
Kindly check Rates before Investing.			<b>RATES AS OF 05-05-2026</b>			
<b>ECS H.O / DATED - 05-05-2026</b>						