

Fixed Deposit & Bond Snapshot

AS OF
06 JUN 2026

Clean investor rate card - ready for website upload

TOP SENIOR RATE
7.80%
Mahindra Finance - 48/60
months

TOP INDIVIDUAL FD RATE
7.45%
Mahindra Finance - 48/60
months

GOVT / BOND RANGE
5.25% - 8.05%
54EC to RBI floating bond

IMPORTANT
Verify Before Investing
Rates may change without
notice

Corporate Fixed Deposits - snapshot rates

Deposit / Scheme	Rating / Safety Tag	Tenure-wise Rate % Individual / Sr. Citizen	Interest Mode / Min. Amount	Investor Note / Payment
Bajaj Finance Limited	CRISIL AAA; ICRA AAA	12-<17 m: 6.60 / 6.95 18-<30 m: 6.85 / 7.20 31-<60 m: 7.40 / 7.75	M/Q/H/Y or Cumulative Min Rs.15,000; Max Rs.3 Cr	Cheque: Bajaj Finance Ltd. for application no.
HDFC Bank India	CRISIL FAAA; ICRA MAAA	18-<21 m: 6.45 / 6.95 21 m-<2 y: 6.45 / 6.95 35 m: 6.45 / 6.95 55 m: 6.40 / 6.90	Withdrawable FD M/Q/H/Y or Cumulative Min Rs.5,000	Rates shown as withdrawable fixed deposit rates.
ICICI Home Finance	CRISIL FAAA; ICRA MAAA	12-<24 m: 6.75 / 7.10 24-<36 m: 6.85 / 7.20 36-<48 m: 6.90 / 7.25 48-<60 m: 7.00 / 7.35 39 m: 7.05 / 7.40; 45 m: 7.10 / 7.45	Monthly Min Rs.40,000 Quarterly Min Rs.20,000 Annual/Cumulative Min Rs.10,000	Cheque: ICICI Home Fin-FD A/C
LIC Housing Finance	CRISIL FAAA	12 m: 6.70 / 6.95 15 m: 6.75 / 7.00 18 m: 6.75 / 7.00 24 m: 6.80 / 7.05 36 m: 6.85 / 7.10; 60 m: 6.90 / 7.15	Monthly/Quarterly/Yearly Min Rs.2,00,000 / Rs.20,000	Cheque: LIC Housing Finance Ltd - Public Deposit A/C
Mahindra & Mahindra Finance	CRISIL FAAA	12 m: 6.60 / 6.85 24 m: 6.85 / 7.10 36 m: 7.40 / 7.75 48 m: 7.45 / 7.80 60 m: 7.45 / 7.80	Yearly or Cumulative Cumulative Min Rs.5,000 Monthly Min Rs.50,000; Half-yearly Min Rs.25,000	Cheque: Mahindra & Mahindra Financial Services Ltd

Read rate cells as: Individual below 60 years / Senior citizen 60+ years. Source note: kindly check rates before investing.

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Housing Finance, Post Office Schemes, 54EC Bonds & RBI Floating Rate Bond

Deposit / Scheme	Rating / Safety Tag	Tenure-wise Rate % Individual / Sr. Citizen	Interest Mode / Min. Amount	Investor Note / Payment
PNB Housing Finance	CRISIL AA / Stable	12-<23 m: 6.60 / 6.85 24-<35 m: 6.75 / 7.00 36-<47 m: 6.90 / 7.15 48-<59 m: 6.90 / 7.15 60 m: 6.90 / 7.15	M/Q/H/Y or Cumulative Min Rs.25,000 / Rs.10,000	Cheque: PNB Housing Finance Ltd
Post Office Time Deposits	Govt Scheme	1 Year: 6.90 / 6.90 2 Year: 7.00 / 7.00 3 Year: 7.10 / 7.10 5 Year: 7.50 / 7.50 5 Year RD: 6.70 / 6.70	As per scheme rules	Rates same for individual and senior citizen in source snapshot.
PO MIS	Govt Scheme	60 m: 7.40 / 7.40	Monthly Min Rs.10,500 (x Rs.1,500)	Cheque: Post Office MIS (Hyd - direct)
NSC	Govt Scheme	National Savings Certificate: 7.70 / 7.70	As per scheme rules	
Kisan Vikas Patra (KVP)	Govt Scheme	7.50 / 7.50 Matures in 115 months	Min Rs.1,000	Cheque: The Post Master
Shriram Finance (Unnati)	CARE AAA / Stable	12 m: 6.75 / 7.25 24 m: 7.05 / 7.55 36 m: 7.25 / 7.75 48 m: 7.25 / 7.75 60 m: 7.25 / 7.75	M/Q/H/Y or Cumulative Min Rs.5,000	Rates w.e.f. 6th May 2026; Cheque: Shriram Finance Ltd
Sundaram Home Finance	ICRA AAA (Stable)	12 m: 6.70 / 7.20 24 m: 7.00 / 7.50 36 m: 7.00 / 7.50 48 m: 7.15 / 7.50 60 m: 7.15 / 7.50	M/Q/Y or Cumulative Min Rs.10,000	Cheque: Sundaram BNP Paribas Home Finance Ltd
REC & PFC 54EC Bonds	REC: AAA CRISIL; AAA CARE PFC: AAA/Stable CRISIL; AAA CARE; AAA ICRA	REC Series XVIII: 60 m - 5.25 / 5.25 PFC Series VIII: 60 m - 5.25 / 5.25	Yearly Min Rs.20,000	Cheques: REC 54EC Bonds / PFC Capital Gain Bonds
RBI Floating Rate Savings Bonds	Govt Bond	84 m: 8.05 / 8.05	Half-yearly Min Rs.1,000	Interest payable 1st Jan and 1st July every year

Kindly check rates before investing.
Interest rates can change without prior notice. This PDF is prepared from ECS H.O snapshot dated 06-06-2026 for investor information and website display only.

Investor checklist:
Verify current rate, maturity value, issuer rating, liquidity/lock-in, taxation/TDS, payout option and goal tenure before application.