

FD Snapshot 2026-27

Rates as of 01-07-2026 | Corporate / Bank Fixed Deposit Options

ECS Financial

Investor Reference



Corporate FD snapshot: Senior citizen rates up to 7.80% p.a. on this page. Rates are indicative and subject to issuer changes.



Page 1: Corporate / Bank Fixed Deposits

Deposit / Scheme	Rating	Term / Period	Regular %	Sr. Citizen %	Interest Mode	Minimum	Investment / Payee Notes
Bajaj Finance Limited	CRISIL - AAA, ICRA - AAA	>=12 to <17 months	6.60	6.95	M/Q/H/Y or Cumulative	Rs. 15,000 - Rs. 3,00,00,000	Cheque in favour: BAJAJ FINANCE LTD. for Application No. XXXXXXXX
		>=18 to <30 months	6.85	7.20			
		>=31 to <60 months	7.40	7.75			
HDFC Bank India	CRISIL - FAAA, ICRA - MAAA	18 to <21 months	6.45	6.95	M/Q/H/Y or Cumulative	Rs. 5,000	Withdrawable Fixed Deposit rates. Cheque in favour: HDFC Bank Ltd
		21 months 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 months	6.75	7.10	Monthly / Quarterly / Annual / Cumulative	Monthly Rs. 40,000; Quarterly Rs. 20,000; Annual/Cumulative Rs. 10,000	Cheque in favour: ICICI Home Fin-FD A/C
		>=24 to <36 months	6.85	7.20			
		>=36 to <48 months	6.90	7.25			
		>=48 to <60 months	7.00	7.35			
		39 months	7.05	7.40			
45 months	7.10	7.45					
LIC Housing Finance	CRISIL - FAAA	12 months	6.70	6.95	Monthly / Quarterly / Yearly	Rs. 2,00,000 / Rs. 20,000	Cheque in favour: LIC Housing Finance Limited - Collection A/C. Senior citizen add-on: up to Rs. 50,000 - 0.10%; Rs. 51,000 and above - 0.25%.
		15 months	6.75	7.00			
		18 months	6.75	7.00			
		24 months	6.80	7.05			
		36 months	6.85	7.10			
		60 months	6.90	7.15			
Mahindra & Mahindra Finance	CRISIL - FAAA	12 months	6.60	6.85	Yearly or Cumulative	Cumulative Rs. 5,000; Monthly Rs. 50,000; Half yearly Rs. 25,000	Cheque in favour: Mahindra & Mahindra Financial Services Ltd
		24 months	6.85	7.10			
		36 months	7.40	7.75			
		48 months	7.45	7.80			
		60 months	7.45	7.80			



FD Snapshot 2026-27

Rates as of 01-07-2026 | Postal Schemes, Housing Finance, 54EC & RBI Bonds

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i Small savings / bond options included: NSC 7.70%, KVP 7.50%, RBI Floating Rate Bond 8.05% p.a. as per sheet.

Page 2: Postal Schemes, Company FDs & Bonds

Deposit / Scheme	Rating	Term / Period	Regular %	Sr. Citizen %	Interest Mode	Minimum	Investment / Payee Notes
PNB Housing Finance	CRISIL - AA/Stable	>=12 to <23 months	6.60	6.85	M/Q/H/Y or Cumulative	Rs. 25,000 / 10,000 / 10,000 / 10,000	Cheque in favour: PNB Housing Finance Ltd
		>=24 to <35 months	6.75	7.00			
		>=36 to <47 months	6.90	7.15			
		>=48 to <59 months	6.90	7.15			
		60 months	6.90	7.15			
Postal Savings Schemes	Government small savings	1 Year Time Deposit - 12 months	6.90	6.90	As per scheme	Varies by scheme	Hyd-direct option: cheque in favour Post Office MIS. For NSC/KVP: cheque in favour The Post Master. KVP matures in 115 months.
		2 Year Time Deposit - 24 months	7.00	7.00			
		3 Year Time Deposit - 36 months	7.10	7.10			
		5 Year Time Deposit - 60 months	7.50	7.50			
		5 Year Recurring Deposit - 60 months	6.70	6.70			
		PO MIS (No Bonus) - 60 months	7.40	7.40			
		National Savings Certificate	7.70	7.70			
Kisan Vikas Patra (KVP)	7.50	7.50					
Shriram Finance (Unnati)	CARE - AAA/Stable	12 months	6.85	7.35	M/Q/H/Y or Cumulative	Rs. 5,000	Rates w.e.f. 2nd July 2026. Cheque in favour: Shriram Finance Limited
		15 months - Online	7.10	7.60			
		18 to 23 months	7.05	7.55			
		24 to 35 months	7.10	7.60			
		36 to 60 months	7.50	8.00			
Sundaram Home Finance	[ICRA] AAA (Stable) by ICRA	12 months	6.70	7.20	M/Q/Y or Cumulative	Rs. 10,000	Cheque in favour: Sundaram Home Finance Limited
		24 months	7.00	7.50			
		36 months	7.00	7.50			
		48 months	7.15	7.50			
		60 months	7.15	7.50			
54EC / RBI Savings Bonds	AAA / Government-backed options	REC 54EC Bonds Series XVIII - 60 months	5.25	5.25	Yearly / Half-yearly	Rs. 20,000 for 54EC; Rs. 1,000 for RBI Bond	REC payee: Rural Electrification Corporation Limited - 54 EC Bonds. PFC payee: PFC Capital Gain Bonds. RBI interest payable on 1st Jan and 1st July every year. Cheque in favour: HDFC Bank - RBI Floating Rate Savings Bonds 2020
		PFC 54EC Bonds Series VIII - 60 months	5.25	5.25			
		RBI Floating Rate Savings Bonds - 84 months	8.05	8.05			