FD Snapshot 2026-27

Rates as of 01-09-2026 | Corporate / Bank Fixed Deposit Options

ECS Financial

Investor Reference

Corporate FD snapshot: Senior citizen rates up to 7.80% p.a. in 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	6.85	7.20	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	6.95	7.30			
		>=36 to <48 months	7.10	7.45			
		>=48 to <60 months	7.20	7.55			
		39 months	7.30	7.65			
		45 months	7.35	7.70			
LIC Housing Finance	CRISIL - FAAA	12 months	6.70	6.95	Monthly / Quarterly / Yearly	Rs. 2,00,000 / Rs. 20,000	ROI w.e.f. 1st Sep 2026. 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	6.85	7.10			
		24 months	6.95	7.20			
		36 months	7.20	7.45			
		60 months	7.35	7.60			
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.
		18 months	6.60	6.85			
		24 months	6.85	7.10			
		30 months	6.85	7.10			
		36 months	7.40	7.75			
		42 months	7.40	7.75			
		48 months	7.45	7.80			
		60 months	7.45	7.80			

Small savings / bond options included: NSC 7.70%, KVP 7.50%, Shriram 8.00%, 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; PO MIS Rs. 10,500 (x 1500); KVP Rs. 1,000	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	Effective from 01-08-2026. Cheque in favour: Sundaram Home Finance Limited.
		24 months	**7.00**	**7.50**			
		36 months	**7.25**	**7.75**			
		48 months	**7.40**	**7.75**			
		60 months	**7.40**	**7.75**			
REC 54EC Bonds Series XVIII	AAA CRISIL and AAA by CARE	60 months	**5.25**	**5.25**	Yearly	Rs. 20,000	Cheque in favour: Rural Electrification Corporation Limited - 54 EC Bonds.
PFC 54EC Bonds Series VIII	AAA/Stable CRISIL / AAA by CARE & AAA by ICRA	60 months	**5.25**	**5.25**	Yearly	Rs. 20,000	Cheque in favour: PFC Capital Gain Bonds.
RBI Floating Rate Savings Bonds	Government-backed option	84 months	**8.05**	**8.05**	Half yearly	Rs. 1,000	Interest payable on 1st Jan and 1st July every year. Cheque in favour: HDFC BANK - RBI Floating Rate Savings Bonds 2020.