

# FD Snapshot 2026-27

Rates as of 06-10-2026 | Corporate / Bank Fixed Deposit Options

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Corporate FD snapshot: Senior citizen rates up to 8.15% p.a. 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<br>(w.e.f. 7th Oct 2026)   | CRISIL - AAA, ICRA - AAA   | >=12 to <17 months    | 6.8       | 7.2           | 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    | 7         | 7.4           |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | >=31 to <60 months    | 7.75      | 8.15          |                                           |                                                                        |                                                                                                                                              |
| 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                                                                                                             |
|                                                  |                            | 21 months to <2 years | 6.45      | 6.95          |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 35 months             | 6.45      | 6.95          |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 55 months             | 6.4       | 6.9           |                                           |                                                                        |                                                                                                                                              |
| ICICI Home Finance                               | CRISIL - FAAA, ICRA - MAAA | >=12 to <24 months    | 6.85      | 7.2           | 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      | 7.3           |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | >=36 to <48 months    | 7.1       | 7.45          |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | >=48 to <60 months    | 7.2       | 7.55          |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 39 months             | 7.3       | 7.65          |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 45 months             | 7.35      | 7.7           |                                           |                                                                        |                                                                                                                                              |
| LIC Housing Finance (ROI<br>w.e.f. 1st Sep 2026) | CRISIL - FAAA              | 12 months             | 6.7       | 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             |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 18 months             | 6.85      | 7.1           |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 24 months             | 6.95      | 7.2           |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 36 months             | 7.2       | 7.45          |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 60 months             | 7.35      | 7.6           |                                           |                                                                        |                                                                                                                                              |
| Mahindra & Mahindra Finance                      | CRISIL - FAAA              | 12 months             | 6.6       | 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             | 6.6       | 6.85          |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 24 months             | 6.85      | 7.1           |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 30 months             | 6.85      | 7.1           |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 36 months             | 7.4       | 7.75          |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 42 months             | 7.4       | 7.75          |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 48 months             | 7.45      | 7.8           |                                           |                                                                        |                                                                                                                                              |
|                                                  |                            | 60 months             | 7.45      | 7.8           |                                           |                                                                        |                                                                                                                                              |



Rates as of 06-10-2026 | Kindly check rates before investing | This is for information only and not a recommendation or offer document.

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# FD Snapshot 2026-27

Rates as of 06-10-2026 | Postal Schemes, Housing Finance, 54EC & RBI Bonds

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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                          | 6.6       | 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             |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | >=36 to <47 months                          | 6.9       | 7.15          |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | >=48 to <59 months                          | 6.9       | 7.15          |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 60 months                                   | 6.9       | 7.15          |                       |                                             |                                                                                                                                                                                                                                       |
| Postal Savings Schemes                            | Government small savings        | 1 Year Time Deposit - 12 months             | 6.9       | 6.9           | As per scheme         | Varies by scheme                            | Cheque in favour: Post Office MIS (Hyderabad direct). For NSC/KVP: cheque in favour The Post Master. KVP matures in 115 months.                                                                                                       |
|                                                   |                                 | 2 Year Time Deposit - 24 months             | 7         | 7             |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 3 Year Time Deposit - 36 months             | 7.1       | 7.1           |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 5 Year Time Deposit - 60 months             | 7.5       | 7.5           |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 5 Year Recurring Deposit - 60 months        | 6.7       | 6.7           |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | PO MIS (No Bonus) - 60 months               | 7.4       | 7.4           |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | National Savings Certificate                | 7.7       | 7.7           |                       |                                             |                                                                                                                                                                                                                                       |
| Shriram Finance (Unnati) [w.e.f. 2nd July 2026]   | CARE - AAA/Stable               | 12 M                                        | 6.85      | 7.35          | M/Q/H/Y or Cumulative | Rs. 5,000                                   | Cheque in favour: Shriram Finance Limited                                                                                                                                                                                             |
|                                                   |                                 | 15 M - Online                               | 7.1       | 7.6           |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 18 M - 23 M                                 | 7.05      | 7.55          |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 24 M - 35 M                                 | 7.1       | 7.6           |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 36 M - 60 M                                 | 7.5       | 8             |                       |                                             |                                                                                                                                                                                                                                       |
| Sundaram Home Finance (Effective from 01-08-2026) | [ICRA] AAA (Stable) by ICRA     | 12 months                                   | 6.7       | 7.2           | M/Q/Y or Cumulative   | Rs. 10,000                                  | Cheque in favour: Sundaram Home Finance Limited                                                                                                                                                                                       |
|                                                   |                                 | 24 months                                   | 7         | 7.5           |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 36 months                                   | 7.25      | 7.75          |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 48 months                                   | 7.4       | 7.75          |                       |                                             |                                                                                                                                                                                                                                       |
|                                                   |                                 | 60 months                                   | 7.4       | 7.75          |                       |                                             |                                                                                                                                                                                                                                       |
| 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 of 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          |                       |                                             |                                                                                                                                                                                                                                       |



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