FD SNAPSHOT 2026-27

Investor reference | Interest rates as of 02 November 2026

ECS Financial
INVESTOR RATE REFERENCE

BANK & CORPORATE FIXED DEPOSITS

Bajaj Finance Ltd.

Effective 07 Oct 2026 — CRISIL - AAA, ICRA - AAA

TENURE / PRODUCT	REGULAR	SENIOR 60+
≥12 to <17 months	6.80%	7.20%
≥18 to < 30 months	7.00%	7.40%
≥31 to < 60 months	7.75%	8.15%

Interest: Monthly / quarterly / half-yearly / yearly or cumulative. **Minimum:** ₹15,000 - ₹3,00,00,000. **Cheque:** Bajaj Finance Ltd. for application no. XXXXXXXX.

HDFC Bank

Withdrawable FD rates — CRISIL - FAAA, ICRA - MAAA

TENURE / PRODUCT	REGULAR	SENIOR 60+
18 to <21 months	6.45%	6.95%
21 months to <2 years	6.45%	6.95%
35 months	6.45%	6.95%
55 months	6.40%	6.90%

Interest: Monthly / quarterly / half-yearly / yearly or cumulative. **Minimum:** ₹5,000. Check scheme terms before applying.

ICICI Home Finance

Effective 19 Oct 2026 — CRISIL - FAAA, ICRA - MAAA

TENURE / PRODUCT	REGULAR	SENIOR 60+
≥12 to <24 months	7.05%	7.40%
≥24 to <36 months	7.10%	7.45%
≥36 to <48 months	7.20%	7.55%
≥48 to <60 months	7.30%	7.65%
18 months - special scheme	7.25%	7.60%
27 months - special scheme	7.35%	7.70%

Interest / minimum: Monthly ₹40,000; quarterly ₹20,000; annual/cumulative ₹10,000. **Cheque:** ICICI Home Fin-FD A/C. Special-tenure schemes noted in the table.

LIC Housing Finance

Effective 01 Sep 2026 — CRISIL - FAAA

TENURE / PRODUCT	REGULAR	SENIOR 60+
12 months	6.70%	6.95%
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%

Interest: Monthly / quarterly / yearly. **Minimums:** ₹2,00,000 / ₹20,000 (as per sheet). **Cheque:** LIC Housing Finance Limited - Collection A/C. **Senior add-on note:** up to ₹50,000: 0.10%; ₹51,000 and above: 0.25%.

Mahindra & Mahindra Finance

Effective 31 Oct 2026 — CRISIL - FAAA

TENURE / PRODUCT	REGULAR	SENIOR 60+
12 months	6.85%	7.10%
18 months	7.05%	7.30%
24 months	7.05%	7.30%
30 months	7.05%	7.30%
36 months	7.80%	8.15%
42 months	7.80%	8.15%
48 months	7.80%	8.15%
60 months	7.80%	8.15%

Interest: Yearly or cumulative. **Minimums listed:** Cumulative ₹5,000; monthly ₹50,000; half-yearly ₹25,000. **Cheque:** Mahindra & Mahindra Financial Services Ltd.

Before you invest

- Confirm the rate for the exact tenure and payout option.
- Check issuer credit quality and premature-withdrawal rules.
- Senior rates may have eligibility or scheme restrictions.

Rates reproduced from uploaded ECS snapshot dated 02-11-2026. Verify rates, eligibility and issuer terms before investing.
For information only; not a recommendation or offer document. Corporate FDs / bonds involve issuer and credit risks.

FD SNAPSHOT 2026-27

Investor reference | Interest rates as of 02 November 2026

ECS Financial
INVESTOR RATE REFERENCE

POST OFFICE, HOUSING FINANCE & SAVINGS BONDS

Post Office Savings Schemes

Rates shown in the uploaded snapshot — Government small savings schemes

TENURE / PRODUCT	REGULAR	SENIOR 60+
1-year Time Deposit · 12 months	6.90%	6.90%
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%
Post Office MIS · 60 months	7.40%	7.40%
National Savings Certificate	7.70%	7.70%
Kisan Vikas Patra (KVP)	7.50%	7.50%

PO MIS: Monthly payout; minimum noted in sheet: ₹10,500 (x / ₹1,500); local cheque instruction applies. **KVP:** ₹1,000 minimum; 115-month maturity; cheque in favour of the Post Master. Verify applicable scheme rules.

54EC & RBI Savings Bonds

Government savings bond / capital gain bonds — REC / PFC ratings given in source; RBI savings bond

TENURE / PRODUCT	REGULAR	SENIOR 60+
REC 54EC · 60 months	5.25%	5.25%
PFC 54EC · 60 months	5.25%	5.25%
RBI Floating Rate · 84 months	8.05%	8.05%

54EC: Annual interest; ₹20,000 minimum. REC Series XVIII (CRISIL / CARE AAA); PFC Series VIII (AAA from CRISIL, CARE & ICRA). **RBI:** Half-yearly interest (1 Jan / 1 Jul); ₹1,000 minimum. **Cheque payees (per source):** REC - Rural Electrification Corporation Limited - 54EC Bonds; PFC - PFC Capital Gain Bonds; RBI - HDFC BANK-RBI FLOATING RATE SAVINGS BONDS 2020.

Important investor reminders

- Postal / RBI / 54EC products have different scheme rules.
- 54EC eligibility, tax treatment and limits require verification.
- See the original issuer terms before any investment.

PNB Housing Finance

Effective 16 Oct 2026 — CRISIL - AA/Stable

TENURE / PRODUCT	REGULAR	SENIOR 60+
≥12 to < 23 months	6.80%	7.05%
≥24 to < 35 months	7.00%	7.25%
≥36 to < 47 months	7.25%	7.50%
≥48 to < 59 months	7.25%	7.50%
60	7.40%	7.65%

Interest: Monthly / quarterly / half-yearly / yearly or cumulative. **Minimums (per sheet):** ₹25,000 / ₹10,000 / ₹10,000 / ₹10,000. **Cheque:** PNB Housing Finance Ltd.

Shriram Finance (Unnati)

Effective 11 Oct 2026 — CARE - AAA/Stable

TENURE / PRODUCT	REGULAR	SENIOR 60+
12 months	7.00%	7.50%
15 months - online	7.50%	8.00%
18-23 months	7.25%	7.75%
24-35 months	7.50%	8.00%
36-60 months	7.85%	8.35%

Interest: Monthly / quarterly / half-yearly / yearly or cumulative. **Minimum:** ₹5,000. **Cheque:** Shriram Finance Limited. The 15-month rate is identified as **online** in the source.

Sundaram Home Finance

Effective 16 Oct 2026 — [ICRA]AAA (Stable) by ICRA

TENURE / PRODUCT	REGULAR	SENIOR 60+
12 months	7.00%	7.50%
24 months	7.25%	7.75%
36 months	7.50%	8.00%
48 months	7.65%	8.00%
60 months	7.65%	8.00%

Interest: Monthly / quarterly / yearly or cumulative. **Minimum:** ₹10,000. **Cheque:** Sundaram Home Finance Limited.