



Updated as on: 01 JANUARY 2026

FIXED DEPOSIT

MUTUAL FUND

CAPITAL GAIN BONDS

IPO

BOND / NCD

INSURANCE / LOAN

CORPORATE-FD	Regular Deposit					Special Deposit										Sr. Citizen
Company Name	12M	24M	36M	48M	60M	15M	18M	22M	30M	33M	39M	42M	44M	45M	50M	Extra Int.
Bajaj Finance Ltd (w.e.f. 11/06/2025)	6.60	6.95	6.95	6.95	6.95	6.75	6.75	6.75	-	-	-	-	-	-	-	0.35
Mahindra & M Fin. (w.e.f. 25/06/2025)	6.60	7.00	7.00	7.00	7.00	6.75	-	-	7.00	-	-	7.00	-	-	-	0.25
Shriram Finance (w.e.f. - 05/08/2025)	7.00	7.25	7.60	7.60	7.60	7.25 Digital	7.15	-	-	-	-	-	-	-	7.60	0.50
PNB Housing Fin. (w.e.f. 01/01/2026)	6.60	6.75	6.90	6.90	6.90	-	-	-	-	-	-	-	-	-	-	0.25
ICICI Home Finance (w.e.f. 01/09/2025)	6.75	6.85	6.90	7.00	7.00	-	-	-	-	-	7.05	-	-	7.10	-	0.35
LIC Housing Finance (w.e.f. - 19/06/2025)	6.70	6.80	6.85	-	6.90	6.75	6.75	-	-	-	-	-	-	-	-	0.25
GODREJ & Boyce (w.e.f. - 16/09/2025) Only Renewal	-	-	7.75	-	-	-	-	-	-	-	-	-	-	-	-	0.25
EMPIRE INDUSTRIES	8.00	8.25	8.50	-	-	-	-	-	-	-	-	-	-	-	-	0.50
KTDFC LTD	7.00	7.00	7.00	6.75	6.75	-	-	-	-	-	-	-	-	-	-	0.25

R.O.I may revise without prior notice, It is advisable to check Rates with FD Company before deposit of Application.

RBI FLOATING RATE BONDS 2020	Coupon	Tenure	Interest Date	Cheque in Favouring
RBI-Floating Rate Saving Bonds	8.05%	7 Years	Non-cum- Half-Yearly (1st Jan & 1st July).	HDFC BANK RBI-Floating Rate Saving Bonds, 2020

CAPITAL GAIN (54EC) BONDS	Coupon	Rating	Tax Benefit	Tenure	Interest payable on
REC (54EC BONDS) Series XIX	5.25% p.a.	AAA/Stable	Taxable Bonds with benefits under Section 54 EC of Income Tax Act, 1961	5 Year	June 30 th
PFC (54EC BONDS) Series IX	5.25% p.a.	AAA/Stable		5 Year	July 31 st
IRFC (54EC BONDS) Series IX	5.25% p.a.	AAA/Stable		5 Year	October 15 th
HUDCO Ltd.	5.25% p.a.	AAA/ICRA&CARE		5 Year	April 30 th

ONGOING IPOs	Open Date	Close Date	Price (Rs)	Lot Size	Size Rs Cr.
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ONGOING NCDs	Issue Open	Issue Close	Issue Size	Rating
Adani Enterprises Ltd.	Jan 06, 2026	Jan 19, 2026	500	CARE Ratings Ltd : AA- ICRA Ltd : AA-

MUTUAL FUND (NFOs/FMPs)	Nature	Sub Nature	Opening Date	Closing Date
Kotak Nifty Next 50 ETF	Equity	ETF	18-Dec-25	01-Jan-26
Sundaram Income Plus Arbitrage Active FoF – RP-G	Equity	FOF	05-Jan-26	08-Jan-26
Groww Nifty Chemicals ETF	Equity	ETF	26-Dec-25	09-Jan-26
Motilal Oswal Diversified Equity Flexicap Passive	Equity	FOF	02-Jan-26	15-Jan-26
Kotak Dividend Yield Fund - Regular Plan - Growth	Equity	Dividend Yield	05-Jan-26	19-Jan-26
Bandhan Gold ETF FOF - Regular Plan – Growth	Commodity	Commodity FOFs	12-Jan-26	20-Jan-26
Bandhan Silver ETF FOF - Regular Plan – Growth	Equity	FOF	12-Jan-26	20-Jan-26
Groww Small Cap Fund - Regular Plan – Growth	Equity	Small Cap	08-Jan-26	22-Jan-26
Mahindra Manulife Innovation Opportunities Fund	Equity	Thematic	09-Jan-26	23-Jan-26

Happy New Year -2026