



भारतीय रिज़र्व बैंक  
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January 01, 2026

**Rate of Interest on Floating Rate Savings Bond, 2020 (Taxable) – FRSB 2020(T)  
for the Period January 01, 2026 – June 30, 2026**

In terms of Para 13 (ii) of [Government of India Notification F.No.4\(10\)-B\(W&M\)/2020 dated June 26, 2020](#) on Floating Rate Savings Bonds, 2020 (Taxable)-FRSB 2020 (T), the coupon/interest rate of the bond would be reset half yearly, starting with January 01, 2021 and the coupon/interest rate will be set at a spread of (+) 35 bps over the prevailing National Savings Certificate (NSC) rate.

2. Accordingly, the coupon rate on FRSB 2020 (T) for the period January 01, 2026, to June 30, 2026 and payable on July 1, 2026 remains at 8.05% (7.70%+0.35%), unchanged from the previous half-year.

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