



SMART INVESTMENT OPTIONS FOR CORPORATES

22 March 2024



HIGHEST SAFETY RATING - "AAA" BY CARE

Tenor Bucket	Interest Rate (Per Annum)	Cumulative Yield	Deposit Limit
7 - 14 days	3.00%	--	Rates Less Than ₹2 Crores Deposit
15 - 29 days	3.00%	--	
30 - 45 days	3.50%	--	
46 - 60 days	4.50%	--	
61 - 89 days	4.50%	--	
90 days <= 6 Months	4.50%	--	
6 Months 1 day	5.75%	5.80%	
9 Months 1 day	6.00%	6.09%	
12 Months	6.60%	6.77%	
15 Months	7.10%	7.36%	
18 Months	7.00%	7.31%	
21 Months	7.00%	7.38%	
24 Months	7.00%	7.45%	
35 Months	7.15%	7.87%	
36 Months	7.00%	7.71%	
48 Months	7.00%	8.00%	
55 Months	7.20%	8.44%	
60 Months	7.00%	8.30%	
60 Months 1 Day	--	--	
72 Months	7.00%	8.59%	
84 Months	7.00%	8.93%	
96 Months	7.00%	9.28%	
108 Months	7.00%	9.64%	
120 Months	7.00%	10.00%	

**HIGHEST SAFETY RATING - "AAA" BY CARE**

Tenor Bucket	Interest Rate (Per Annum)	Cumulative Yield	Deposit Limit
7 - 14 days	4.75%	--	Rates for ₹2 Crores to Less Than ₹5 Crores Deposit
15 - 29 days	4.75%	--	
30 - 45 days	5.50%	--	
46 - 60 days	5.75%	--	
61 - 89 days	6.00%	--	
90 days < = 6 Months	6.50%	--	
6 Months 1 day	6.65%	6.70%	
9 Months 1 day	6.75%	6.87%	
12 Months	7.40%	7.61%	
15 Months	7.05%	7.30%	
18 Months	7.05%	7.37%	
21 Months	7.05%	7.43%	
24 Months	7.05%	7.50%	
36 Months	7.00%	7.71%	
48 Months	7.00%	8.00%	
60 Months	7.00%	8.30%	
60 Months 1 Day	7.00%	--	
72 Months	7.00%	8.60%	
84 Months	7.00%	8.93%	
96 Months	7.00%	9.28%	
108 Months	7.00%	9.64%	
120 Months	7.00%	10.00%	



Non- Withdrawable Interest Rates for ₹2 Cr & above

Tenor Bucket	2 crore to < 5 crore	Cumulative Yield	5 crore to < 5.50 crore	Cumulative Yield
90 days <= 120 days	NA	NA	7.00%	-
6 months 1 day <=9months	NA	NA	7.25%	7.32%
9 months 1 day to < 1 Year	NA	NA	7.35%	7.48%
1 Year to < 15 months	7.75%	7.98%	7.75%	7.98%
15 months to < 18 months	7.45%	7.74%	7.45%	7.74%
18 months to < 21 months	7.45%	7.80%	7.45%	7.80%
21 months to 2 years	7.45%	7.88%	7.45%	7.88%
2 year 1 day to 3 years	7.20%	7.67%	7.20%	7.67%
3 year 1 day to 5 years	7.20%	7.96%	7.20%	7.96%
5 year 1 day to 10 years	7.20%	8.57%	7.20%	8.57%



CRISIL CREDIT RATING "AAA/STABLE"

LIC HFL	Duration (Months)	Annually	Cumulative Yield	Deposit Limit
	12	7.45%	7.45%	Upto ₹ 5 Crore
	18	7.45%	7.60%	
	24	7.45%	7.73%	
	36	7.45%	8.02%	
	60	7.45%	8.65%	



RATING BY CRISIL "FAA"+ & CARE "AA", INDICATES HIGH LEVEL OF SAFETY

PNB HFL	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	7.21%	7.25%	7.32%	7.45%	7.45%	Upto ₹ 5 Crore
	24	6.79%	6.83%	6.89%	7.00%	7.25%	
	36	7.58%	7.63%	7.70%	7.85%	8.48%	
	48	7.16%	7.20%	7.26%	7.40%	8.26%	
	60	7.39%	7.44%	7.51%	7.65%	8.91%	
	72	7.16%	7.20%	7.27%	7.40%	8.91%	
	84	7.16%	7.20%	7.27%	7.40%	9.26%	
	120	7.16%	7.20%	7.27%	7.40%	10.42%	

HIGHEST DEGREE OF SAFETY - "AAA/STABLE" BY CRISIL "AAA/STABLE" BY CARE & "AAA/STABLE" BY ICRA

ICICI HFL	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
	12	7.00%	7.05%	7.25%	7.25%	Less than ₹ 2 Crore.
	24	7.30%	7.35%	7.55%	7.84%	
	36	7.40%	7.45%	7.65%	8.25%	
	48	7.40%	7.45%	7.65%	8.57%	
	60	7.35%	7.40%	7.60%	8.85%	
	84	7.25%	7.30%	7.50%	9.41%	
ICICI HFL - SPECIAL DEPOSIT SCHEME	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
	23	7.25%	7.30%	7.50%	7.77%	Less than ₹ 2 Crore.
	39	7.45%	7.50%	7.70%	8.41%	
	45	7.45%	7.50%	7.70%	8.57%	

RATING - "FA" (OUTLOOK STABLE - ADEQUATE DEGREE OF SAFETY) BY CRISIL

CENT BANK HFL	Duration (Months)	Quarterly	Cumulative Yield	Deposit Limit
	12	7.60%	7.82%	Less than ₹ 10 Crore.
	18	7.60%	7.97%	
	24	7.60%	8.13%	
	36	7.60%	8.45%	
	48	7.75%	8.98%	
	60	7.75%	9.36%	

RATED "AA+ WITH A STABLE OUTLOOK BY ICRA" (SPONSOR : CANARA BANK)

CANFIN HOMES LTD.	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
	13	6.75%	6.75%	6.75%	6.94%	Minimum Deposit ₹10,00,000/- for Monthly Interest & ₹2,00,000/- Quarterly/Half Yearly/Annual Interest. Maximum Deposit ₹1 Crore.
	24	6.75%	6.75%	6.75%	7.16%	
	36	6.75%	6.75%	6.75%	7.41%	
	48	6.75%	6.75%	6.75%	7.68%	
	60	6.75%	6.75%	6.75%	7.95%	

BAJAJ FINANCE LIMITED

Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)

BAJAJ FINANCE LTD.	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	7.16%	7.20%	7.27%	7.40%	7.40%	Upto ₹5 Crores
	24	7.30%	7.35%	7.41%	7.55%	7.84%	
	36	7.77%	7.82%	7.89%	8.05%	8.72%	
	48	7.77%	7.82%	7.89%	8.05%	9.08%	
	60	7.77%	7.82%	7.89%	8.05%	9.45%	



RATED "(ICRA) AA+ (STABLE)" BY ICRA & "IND AA+ (STABLE) BY INDIA RATINGS & RESEARCH

SHRIRAM FINANCE LTD. UNNATI FIXED DEPOSIT	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	7.53%	7.58%	7.65%	7.80%	7.80%	Upto ₹5 Crores
	24	7.81%	7.87%	7.94%	8.10%	8.43%	
	36	8.18%	8.24%	8.33%	8.50%	9.24%	
	50 (JUBILEE)	8.27%	8.33%	8.42%	8.60%	9.83%	
	60	8.27%	8.33%	8.42%	8.60%	10.21%	



"CRISIL AAA/STABLE" & INDIA RATING - "IND AAA/STABLE"

MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	Duration (Months)	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	7.25%	7.35%	7.60%	7.60%	Upto ₹2 Crore
	24	7.35%	7.50%	7.75%	8.05%	
	36	7.60%	7.80%	8.05%	8.72%	
	48	7.60%	7.80%	8.05%	9.06%	
	60	7.60%	7.80%	8.05%	9.45%	

Kindly check the Interest Rates from us before investing as they are subject to change at short notice. Please contact for Bulk FD Interest Rates also.

H. L. KAPOOR FINANCIAL SERVICES PVT. LTD.

17, Community Centre, New Friends Colony, New Delhi - 110025

Tel. No.: 9811056118 / 91-11-47553486 / 46022834 / 45142195 / 26843545

Email : info@hlkapoor.com | Website : www.hlkapoor.com