

INVESTMENT OPTIONS FOR INDIVIDUAL & SENIOR CITIZEN					
22 March 2024					
TYPES OF INVESTMENTS					
SAVE TAX U/S. 80C, 80D/ CAPITAL GAIN/ 54 EC BONDS / HIGHEST RETURN INVESTMENT (Equity) / RETIREMENT FUND INVESTMENT / CHILD BENEFIT INVESTMENT / SHORT TERM & LONG TERM INVESTMENT/ TAX FREE LARGE & CONSERVATIVE INVESTMENT / POST OFFICE-SAVING SCHEME / LIFE INSURANCE POLICIES - ENDOWMENT, MONEY BACK, UNIT LINKED, CHILDREN BENEFIT, PENSION POLICY ,TERM PLAN.					
					
HIGHEST SAFETY RATING -“AAA” BY CARE					
Tenor Bucket	Interest Rate (Per Annum)	Cumulative Yield	Senior Citizen Rates (Per Annum)	Cumulative Yield (Senior Citizen)	Deposit Limit
7 - 14 days	3.00%	--	3.50%	--	Rates Less Than ₹2 Crores Deposit
15 - 29 days	3.00%	--	3.50%	--	
30 - 45 days	3.50%	--	4.00%	--	
46 - 60 days	4.50%	--	5.00%	--	
61 - 89 days	4.50%	--	5.00%	--	
90 days <= 6 Months	4.50%	--	5.00%	--	
6 Months 1 day	5.75%	5.80%	6.25%	6.30%	
9 Months 1 day	6.00%	6.09%	6.50%	6.60%	
12 Months	6.60%	6.77%	7.10%	7.30%	
15 Months	7.10%	7.36%	7.60%	7.90%	
18 Months	7.25%	7.59%	7.75%	8.13%	
21 Months	7.00%	7.38%	7.50%	7.94%	
24 Months	7.00%	7.45%	7.50%	8.00%	
35 Months	7.15%	7.87%	7.65%	8.48%	
36 Months	7.00%	7.71%	7.50%	8.32%	
48 Months	7.00%	8.00%	7.50%	8.65%	
55 Months	7.20%	8.44%	7.70%	9.13%	
60 Months	7.00%	8.30%	7.50%	9.00%	
60 Months 1 Day	--	--	7.75%	9.36%	
72 Months	7.00%	8.61%	7.75%	9.75%	
84 Months	7.00%	8.93%	7.75%	10.16%	
96 Months	7.00%	9.28%	7.75%	10.60%	
108 Months	7.00%	9.64%	7.75%	11.06%	
120 Months	7.00%	10.00%	7.75%	11.55%	

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

Tenor Bucket	Interest Rate (Per Annum)	Cumulative Yield	Senior Citizen Rates (Per Annum)	Cumulative Yield (Senior Citizen)	Deposit Limit
7 - 14 days	4.75%	--	5.25%	--	Rates for ₹2 Crores to Less Than ₹5 Crores Deposit
15 - 29 days	4.75%	--	5.25%	--	
30 - 45 days	5.50%	--	6.00%	--	
46 - 60 days	5.75%	--	6.25%	--	
61 - 89 days	6.00%	--	6.50%	--	
90 days <= 6 Months	6.50%	--	7.00%	--	
6 Months 1 day	6.65%	6.70%	7.15%	7.22%	
9 Months 1 day	6.75%	6.87%	7.25%	7.39%	
12 Months	7.40%	7.61%	7.90%	8.14%	
15 Months	7.05%	7.30%	7.55%	7.84%	
18 Months	7.25%	7.59%	7.75%	8.13%	
21 Months	7.05%	7.43%	7.55%	8.00%	
24 Months	7.05%	7.50%	7.55%	8.07%	
36 Months	7.00%	7.71%	7.50%	8.32%	
48 Months	7.00%	8.00%	7.50%	8.65%	
60 Months	7.00%	8.30%	7.50%	9.00%	
60 Months 1 Day	7.00%	--	7.75%	9.36%	
72 Months	7.00%	8.60%	7.75%	9.75%	
84 Months	7.00%	8.93%	7.75%	10.16%	
96 Months	7.00%	9.28%	7.75%	10.60%	
108 Months	7.00%	9.64%	7.75%	11.06%	
120 Months	7.00%	10.00%	7.75%	11.55%	

**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
89 days <= 120 days	NA	NA	7.00%	-
6 months 1 day <= 9 months	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%

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%	0.25% Extra for Senior Citizen above 60 years (Deposits Less than ₹ 2 Crores)
	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%	
	108	7.25%	7.30%	7.50%	10.19%	
ICICI HFL - SPECIAL DEPOSIT PLAN	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
	23	7.25%	7.30%	7.50%	7.77%	0.25% Extra for Senior Citizen (Deposits Less than ₹2 Cr)
	39	7.45%	7.50%	7.70%	8.41%	
	45	7.45%	7.50%	7.70%	8.57%	

RATING BY CRISIL "AA/STABLE"+ & CARE "AA POSITIVE", 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%	0.30% Extra for Senior Citizens above 60 Years (Applicable for deposits upto ₹5 Crore only.)
	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%	

CRISIL CREDIT RATING "AAA/STABLE"

LIC HFL	Duration (Months)	Monthly	Annually	Cumulative Yield	Deposit Limit
	12	7.00%	7.25%	7.25%	> Upto ₹ 20 Crore >0.25% Extra for senior citizens above 60 Years.
	18	7.10%	7.35%	7.50%	
	24	7.35%	7.60%	7.90%	
	36	7.50%	7.75%	8.37%	
	60	7.50%	7.75%	9.05%	

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

CENT BANK HFL	Duration (Months)	Quarterly	Cumulative Yield	Deposit Limit
	12	7.50%	7.71%	0.25% Extra for Senior Citizens above 60 Years (Minimum Deposit ₹1lac)
	24	7.50%	8.00%	
	36	7.50%	8.32%	
	48	7.60%	8.79%	
	60	7.60%	9.14%	
	72	7.60%	9.52%	
	84	7.60%	9.91%	



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. 0.50% Extra for Senior Citizen. 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%	



SIDBI FIXED DEPOSIT SCHEME

SIDBI	Duration (Months)	Annually	Cumulative Yield	Deposit Limit
	12 to 36	7.00%	7.19%	0.50% Extra for Senior Citizen above 60 years
	37 to 60	7.10%	7.29%	

BAJAJ FINANCE LIMITED

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

BAJAJ FINANCE LTD. (FOR INDIVIDUALS)	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	7.16%	7.20%	7.27%	7.40%	7.40%	NA
	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%	

BAJAJ FINANCE LIMITED

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

BAJAJ FINANCE LTD. (FOR SENIOR CITIZENS)	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	7.39%	7.44%	7.51%	7.65%	7.65%	NA
	24	7.53%	7.58%	7.65%	7.80%	8.10%	
	36	8.00%	8.05%	8.13%	8.30%	9.00%	
	48	8.00%	8.05%	8.13%	8.30%	9.39%	
	60	8.00%	8.05%	8.13%	8.30%	9.80%	

BAJAJ FINANCE LIMITED

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

BAJAJ FINANCE	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	15	7.21%	7.25%	7.32%	7.45%	7.52%	NA
	18	7.16%	7.20%	7.27%	7.40%	7.53%	
	22	7.25%	7.30%	7.36%	7.50%	7.73%	
	30	7.21%	7.25%	7.32%	7.45%	7.87%	
	33	7.49%	7.53%	7.61%	7.75%	8.29%	
	44	8.05%	8.10%	8.18%	8.35%	9.32%	

BAJAJ FINANCE LIMITED

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

BAJAJ FINANCE LTD. (TABLE 2 - SENIOR CITIZENS)	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	15	7.44%	7.49%	7.56%	7.70%	7.78%	NA
	18	7.39%	7.44%	7.51%	7.65%	7.79%	
	22	7.49%	7.53%	7.61%	7.75%	8.00%	
	30	7.44%	7.49%	7.56%	7.70%	8.15%	
	33	7.72%	7.77%	7.85%	8.00%	8.57%	
	44	8.28%	8.34%	8.42%	8.60%	9.63%	

 MAHINDRA FINANCE

"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%	0.25% Extra for Senior Citizen above 60 years. Minimum Application Amount ₹5000/- for all Options. ROI Applicable for Deposits upto ₹2 Crores.
	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%	



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

SHRIRAM FINANCE DEPOSIT	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	7.53%	7.58%	7.65%	7.80%	7.80%	•0.50% Extra for Senior Citizen above 60 years. • Additional 0.25% (All Renewals) •Additional 0.10% for Women Depositors.
	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%	

Kindly check the Interest Rates from us before investing as they are subject to change in short notice.

H. L. KAPOOR FINANCIAL SERVICES PVT. LTD.

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