







INVESTMENT OPTIONS FOR HUF, PROPRIETARY CONCERN, PARTNERSHIP FIRM, ASSOCIATION OF PERSONS, CHARITABLE TRUST, EDUCATIONAL TRUST, RELIGIOUS TRUST, GRATUITY TRUST, PROVIDENT FUND & SOCIETIES			
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%	
<div>LIC HFL LIC HOUSING FINANCE LTD</div>									
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	
	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%			
<div>PNB Housing Finance Limited</div>									
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%		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%			
<div>ICICI Home Finance</div>									
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%				
	108	7.25%	7.30%	7.50%	10.19%				
ICICI HFL - SPECIAL POSIT 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%				

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**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%	Minimum Deposit ₹1,00,000/- and above
	24	7.60%	8.13%	
	36	7.60%	8.45%	
	48	7.75%	8.98%	
	60	7.75%	9.36%	
	72	7.75%	9.75%	
	84	7.75%	10.16%	



**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%	



## SIDBI Fixed Deposit Scheme

SIDBI Fixed Deposit Scheme	Duration (Months)	Annually	Cumulative Yield	Deposit Limit
	12 - 36	7.00%	7.19%	Deposits of Upto ₹49,99,999/-
	37 - 60	7.10%	7.29%	

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

**H. L. KAPOOR FINANCIAL SERVICES PVT. LTD.**

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