



**FIXED  
DEPOSIT**

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

MUTUAL FUND



**INVESTMENT OPTIONS FOR CHARITABLE TRUST, FOUNDATIONS, EDUCATIONAL TRUST, RELIGIOUS TRUST, GRATUITY TRUST, PROVIDENT FUND & SOCIETIES**

**20 August 2025**



**HDFC BANK**

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

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	Deposit Limit
6 months 1 day <= 9 months	5.50%	5.61%	Rates Less than ₹3 Crores Deposit (Withdrawable Deposits)
9 months 1 day to < 1 Year	5.75%	5.88%	
1 Year to < 15 months	6.25%	6.40%	
15 months to < 18 months	6.35%	6.50%	
18 months to < 21 months	6.60%	6.77%	
21 months to 2 years	6.45%	6.61%	
2 Years 1 day to < 2 Year 11 Months	6.45%	6.61%	
2 Years 11 Months - 35 Month	6.45%	6.61%	
2 Years 11 Months 1 day <= 3 Year	6.45%	6.61%	
3 Years 1 day to < 4 Years 7 Months	6.40%	6.56%	
4 Year 7 Months - 55 month	6.40%	6.56%	
4 Year 7 Months 1 day <= 5 Years	6.40%	6.56%	
5 Years 1 day to 10 Years	6.15%	6.29%	



**HDFC BANK**

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

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	Deposit Limit
6 months 1 day <= 9 months	5.90%	6.03%	Rates for ₹3 Crores to Less than ₹5 Crores Deposit (Withdrawable Deposits)
9 months 1 day to < 1 Year	6.00%	6.14%	
1 Year to < 15 months	6.15%	6.29%	
15 months to < 18 months	6.15%	6.29%	
18 months to < 21 months	6.15%	6.29%	
21 months to 2 years	6.15%	6.29%	
2-year 1 day to 3 years	6.25%	6.40%	
3-year 1 day to 5 years	6.35%	6.50%	
5-year 1 day to 10 years	6.15%	6.29%	



### Non- Withdrawable Interest Rates for Minimum Deposit of ₹2Cr to Less than ₹5Cr

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	Rates for Minimum Deposit of ₹2Cr to Less than ₹5Cr
6 months 1 day <=9 months	NA	NA	
9 months 1 day to < 1 Year	NA	NA	
1 Year to < 15 months	6.25%	6.40%	
15 months to < 18 months	6.25%	6.40%	
18 months to < 21 months	6.25%	6.40%	
21 months to 2 years	6.25%	6.40%	
2 Years 1 day to < 3 Years	6.35%	6.50%	
3 Years 1 day to < 5 Years	6.45%	6.61%	



### CRISIL CREDIT RATING "AAA/STABLE"

LIC HFL	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
	12	6.50%	6.55%	6.70%	6.70%	Minimum Deposit of ₹2 Lacs under Monthly & Qtly. Interest Option Upto ₹ 3 Crores.
	15	6.55%	6.60%	6.75%	6.80%	
	18	6.55%	6.60%	6.75%	6.86%	
	24	6.60%	6.65%	6.80%	7.03%	
	36	6.65%	6.70%	6.85%	7.33%	
	60	6.70%	6.75%	6.90%	7.85%	



### RATING BY CARE "AA+/STABLE" & CRISIL "AA+/STABLE", INDICATES HIGH LEVEL OF SAFETY

PNB HFL	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.78%	6.82%	6.88%	7.00%	7.00%	Upto ₹5 Crore
	24	6.78%	6.82%	6.88%	7.00%	7.25%	
	36	6.87%	6.91%	6.97%	7.10%	7.62%	
	48	6.87%	6.91%	6.97%	7.10%	7.89%	
	60	6.87%	6.91%	6.97%	7.10%	8.18%	



### 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	6.60%	6.65%	6.85%	6.85%	Less than ₹3 Crore
	24	6.85%	6.90%	7.10%	7.35%	
	36	6.90%	6.95%	7.15%	7.67%	
	48	6.90%	6.95%	7.15%	7.95%	
	60	6.90%	6.95%	7.15%	8.25%	
ICICI HFL - SPECIAL DEPOSIT SCHEME	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	
	39	6.95%	7.00%	7.20%	7.80%	
	45	7.05%	7.10%	7.30%	8.06%	

**RATING - IND tA-/Stable by India Ratings**

CENT BANK HFL	Duration (Months)	Quarterly For Deposits Upto ₹1 Crore (Minimum Deposit ₹1Lac)	Cumulative Yield	Quarterly For Deposits Above ₹1 Crore & Upto ₹5 Crores	Cumulative Yield
	12	7.40%	7.61%	7.55%	7.77%
	24	7.40%	7.90%	7.55%	8.07%
	36	7.40%	8.20%	7.55%	8.39%
	48	7.50%	8.65%	7.65%	8.85%
	60	7.50%	9.00%	7.65%	9.21%



**RATED "AAA WITH A STABLE OUTLOOK BY ICRA" (SPONSOR : CANARA BANK)**

CANFIN HOMES LTD.	Duration (Months)	Quarterly	Annually	Cumulative Yield	Deposit Limit
	12	6.50%	6.66%	6.66%	Minimum Deposit ₹2,00,000/- for Quarterly/Annual Interest. ₹10,00,000/- for Monthly Interest. Maximum Deposit ₹1 Crore.
	24	6.75%	6.92%	7.16%	
	36	6.75%	6.92%	7.41%	
	48	6.75%	6.92%	7.68%	
	60	6.75%	6.92%	7.95%	
	Only for Cumulative Deposit Scheme				
	36	7.50% (Yield @ 8.32%)			



**SIDBI FIXED DEPOSIT SCHEME - Rated AAA(FD) by CARE**

SIDBI Fixed Deposit Scheme	Duration (Months)	Annually	Cumulative Yield	Deposit Limit
	12 - 24	6.60%	6.77%	Deposits of Upto ₹49,99,999/-
	25 - 36	6.60%	6.77%	
	37 - 60	6.70%	6.87%	

*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.**

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