



INVESTMENT OPTIONS FOR INDIVIDUAL & SENIOR CITIZEN

06 July 2026

TYPES OF INVESTMENTS

SAVE TAX U/S. 80C / CAPITAL GAIN / 54 EC BONDS / NPS / 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 (Quarterly)	Annualised Yield	Senior Citizen Rates (Quarterly)	Annualised Yield (Senior Citizen)	Deposit Limit
6 months 1 day <=9 months	5.50%	5.61%	6.00%	6.14%	Rates Less than ₹3 Crores Deposit (Withdrawable Deposits)
9 months 1 day to < 1 Year	5.75%	5.88%	6.25%	6.40%	
1 Year to < 15 months	6.25%	6.40%	6.75%	6.92%	
15 months to < 18 months	6.35%	6.50%	6.85%	7.03%	
18 months to < 21 months	6.45%	6.61%	6.95%	7.13%	
21 months to 2 years	6.45%	6.61%	6.95%	7.13%	
2 Years 1 day to < 2 Year 11 Months	6.45%	6.61%	6.95%	7.13%	
2 Years 11 Months - 35 Month	6.45%	6.61%	6.95%	7.13%	
2 Years 11 Months 1 day <= 3 Year	6.45%	6.61%	6.95%	7.13%	
3 Years 1 day to < 4 Years 7 Months	6.40%	6.56%	6.90%	7.08%	
4 Year 7 Months - 55 month	6.40%	6.56%	6.90%	7.08%	
4 Year 7 Months 1 day <=5 Years	6.40%	6.56%	6.90%	7.08%	
5 Years 1 day to 10 Years	6.15%	6.29%	6.65%	6.82%	



HIGHEST SAFETY RATING - "AAA" BY CARE

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	Senior Citizen Rates (Quarterly)	Annualised Yield (Senior Citizen)	Deposit Limit
6 months 1 day <=9 months	5.75%	5.88%	6.25%	6.40%	Rates for ₹3 Crores to Less than ₹5 Crores Deposit (Withdrawable Deposits)
9 months 1 day to < 1 Year	6.00%	6.14%	6.50%	6.66%	
1 Year to < 15 months	6.25%	6.40%	6.75%	6.92%	
15 months to < 18 months	6.25%	6.40%	6.75%	6.92%	
18 months to < 21 months	6.40%	6.56%	6.90%	7.08%	
21 months to 2 years	6.40%	6.56%	6.90%	7.08%	
2-year 1 day to 3 years	6.25%	6.40%	6.75%	6.92%	
3-year 1 day to 5 years	6.35%	6.50%	6.85%	7.03%	
5-year 1 day to 10 years	6.15%	6.29%	6.65%	6.82%	



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	6.30%	6.45%	
15 months to < 18 months	6.30%	6.45%	
18 months to < 21 months	6.45%	6.61%	
21 months to 2 years	6.45%	6.61%	
2 Years 1 day to < 3 Years	6.35%	6.50%	
3 Years 1 day to < 5 Years	6.45%	6.61%	



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%	
	24	6.70%	6.75%	6.95%	7.19%	
	36	6.85%	6.90%	7.10%	7.62%	
	48	6.95%	7.00%	7.20%	8.02%	
60	6.95%	7.00%	7.20%	8.31%		
ICICI HFL - SPECIAL DEPOSIT PLAN	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	0.35% Extra for Senior Citizen above 60 years (Deposits Less than ₹ 3 Crores in a Month)
	39	7.05%	7.10%	7.30%	7.92%	
	45	7.10%	7.15%	7.35%	8.13%	



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

PNB HFL	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.50%	6.54%	6.59%	6.70%	6.70%	
	24	6.64%	6.68%	6.73%	6.85%	7.08%	
	36	6.88%	6.92%	6.98%	7.10%	7.62%	
	48	6.88%	6.92%	6.98%	7.10%	7.89%	
	60	7.02%	7.06%	7.12%	7.25%	8.38%	
	Special Scheme upto ₹5 Crore (Rates valid up to 31st August'26)						
22	6.69%	6.73%	6.79%	6.90%	7.12%		
40	6.93%	6.97%	7.03%	7.15%	7.79%		



AAA/STABLE rating by CRISIL

LIC HFL	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
	12	6.50%	6.55%	6.70%	6.70%	
	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%		

* Minimum Deposit of ₹2 Lacs under Monthly & Qtly. Interest Option & ₹20,000/- for Annual Option.
* Upto ₹ 3 Crores.
* 0.25% Extra for senior citizens above 60 Years upto ₹3 Crores on all Tenures.

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. 0.50% Extra for Senior Citizen. 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%)	Minimum Deposit ₹2,00,000/- for Cumulative Deposit 0.25% Extra for Senior Citizen	



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

SIDBI	Duration (Months)	Annually	Cumulative Yield	Deposit Limit
	12 - 24	6.30%	6.45%	0.50% Extra for Senior Citizen above 60 years
	25 - 36	6.40%	6.56%	
	37 - 60	6.45%	6.61%	

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	6.41%	6.44%	6.49%	6.60%	6.60%	Regular FD : Valid for deposit amount from ₹15,000/- to ₹3,00,00,000/-
	15	6.41%	6.44%	6.49%	6.60%	6.65%	
	24	6.64%	6.68%	6.74%	6.85%	7.08%	
	36	7.16%	7.20%	7.27%	7.40%	7.96%	
	48	7.16%	7.20%	7.27%	7.40%	8.26%	
	60	7.16%	7.20%	7.27%	7.40%	8.58%	

BAJAJ FINANCE LIMITED

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

BAJAJ FINANCE LTD. (FOR SENIOR CITIZENS) TABLE 1	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.74%	6.78%	6.83%	6.95%	6.95%	Regular FD : Valid for deposit amount from ₹15,000/- to ₹3,00,00,000/-
	15	6.74%	6.78%	6.83%	6.95%	7.00%	
	24	6.97%	7.01%	7.08%	7.20%	7.46%	
	36	7.49%	7.53%	7.61%	7.75%	8.37%	
	48	7.49%	7.53%	7.61%	7.75%	8.70%	
60	7.49%	7.53%	7.61%	7.75%	9.05%		

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

MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.40%	6.45%	6.50%	6.60%	6.60%	
	18	6.40%	6.45%	6.50%	6.60%	6.71%	
	24	6.65%	6.70%	6.75%	6.85%	7.09%	
	30	6.65%	6.70%	6.75%	6.85%	7.20%	
	36	7.15%	7.20%	7.25%	7.40%	7.96%	
	42	7.15%	7.20%	7.25%	7.40%	8.11%	
	48	7.20%	7.25%	7.30%	7.45%	8.33%	
	60	7.20%	7.25%	7.30%	7.45%	8.65%	
Minimum Investment		₹ 50,000.00		₹ 25,000.00			

Senior Citizens will be eligible for an additional interest rate of 0.35% p.a. for tenures of 36 months and above, and 0.25% p.a. for tenures below 36 months for Deposits up to ₹5 Crore only. 0.05% additional interest rate will be applicable on Renewals of Public and Senior citizen deposits Upto Rs. 5 Crore.



AAA (STABLE) BY ICRA, AAA/(STABLE) By CRISIL & CARE AAA (STABLE)

SHRIRAM FINANCE DEPOSIT	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.64%	6.68%	6.74%	6.85%	6.85%	
	18	6.83%	6.87%	6.93%	7.05%	7.17%	
	24	6.88%	6.92%	6.98%	7.10%	7.35%	
	36	7.25%	7.30%	7.36%	7.50%	8.07%	
	50	7.25%	7.30%	7.36%	7.50%	8.38%	
	60	7.25%	7.30%	7.36%	7.50%	8.71%	

• 0.50% Extra for Senior Citizen above 60 years.
• Additional 0.15% (All Renewals) • Additional 0.05% for Women Depositors.

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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