



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

06 July 2026



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	6.45%	6.61%	
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%	



HIGHEST SAFETY RATING - "AAA" BY CARE

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	Deposit Limit
6 months 1 day <=9 months	5.75%	5.88%	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	6.25%	6.40%	
15 months to < 18 months	6.25%	6.40%	
18 months to < 21 months	6.40%	6.56%	
21 months to 2 years	6.40%	6.56%	
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	6.30%	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%	



CRISIL CREDIT RATING "AAA/STABLE"

LIC HFL	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit Minimum Deposit of ₹2 Lacs under Monthly & Qtly. Interest Option Upto ₹ 3 Crores.
	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%	



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 Upto ₹5 Crore	
	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%			



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 Less than ₹3 Crore
	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 SCHEME	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	
	39	7.05%	7.10%	7.30%	7.92%	
	45	7.10%	7.15%	7.35%	8.13%	



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	6.30%	6.45%	Deposits of Upto ₹49,99,999/-
	25 - 36	6.40%	6.56%	
	37 - 60	6.45%	6.61%	

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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