



SMART INVESTMENT OPTIONS FOR CORPORATES

21 September 2026



Subsidiary of Central Bank of India

CENT BANK HFL	Period of Deposit in Months	Rate from Rs 50 Lakhs to Rs 1 Crore	Rate Above Rs 1 Crore
	Above 12 Months upto 36 months	7.00% Qtly.	7.25% Qtly.
	Above 36 Months upto 60 months	7.20% Qtly.	7.60% Qtly.



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	6.50%	6.66%	
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)	Quarterly	Annually	Cumulative Yield	Deposit Limit
	12	6.55%	6.70%	6.70%	Minimum Deposit of ₹2 Lacs under Qtly. Interest Option & ₹ 20,000 for Annual Interest Option Upto ₹ 3 Crores.
	15	6.60%	6.75%	6.80%	
	18	6.65%	6.85%	6.97%	
	24	6.75%	6.95%	7.19%	
	36	7.00%	7.20%	7.73%	
	60	7.15%	7.35%	8.51%	

AAA (Stable) rating from ICRA, CARE and India Ratings

PNB HFL	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.50%	6.54%	6.59%	6.70%	6.70%	Upto ₹ 5 Crore
	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%	

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	6.70%	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	Deposit Limit
	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)	Monthly	Quarterly	Half-Yearly	Cumulative Yield	Deposit Limit
	12	6.50%	6.50%	6.66%	6.66%	Minimum Deposit ₹2,00,000/- for Quarterly, Half-yearly & Yearly Interest. ₹10,00,000/- for Monthly Interest. Maximum Deposit ₹1 Crore.
	24	6.75%	6.75%	6.92%	7.16%	
	36	6.75%	6.75%	6.92%	7.41%	
	48	6.75%	6.75%	6.92%	7.68%	
	60	6.75%	6.75%	6.92%	7.95%	
	Only for Cumulative Deposit Scheme					
	36	7.50% (Yield @ 8.32%)				

BAJAJ FINANCE LIMITED

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

BAJAJ FINANCE LTD.	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.41%	6.44%	6.49%	6.60%	6.60%	Upto ₹3 Crores
	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%	



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

SHRIRAM FINANCE LTD. UNNATI FIXED DEPOSIT	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
	12	6.64%	6.68%	6.74%	6.85%	6.85%	Upto ₹5 Crores
	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%	

Mahindra FINANCE

"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%	ROI Applicable for Deposits upto ₹5 Crores.
	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			

Kindly check the Interest Rates from us before investing as they are subject to change at short notice. Please contact for Bulk FD Interest Rates also.

H. L. KAPOOR FINANCIAL SERVICES PVT. LTD.

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