



INVESTMENT OPTIONS FOR INDIVIDUAL & SENIOR CITIZEN

21 September 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.



Subsidiary of Central Bank of India

CENT BANK HFL	Period of Deposit in Months	ROI	Minmum Amount	0.25% Extra for Senior Citizen above 60 years
	Above 12 Months upto 36 months	7.00%	10,00,000/-	
	Above 36 Months upto 60 months	7.20%	10,00,000/-	



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	6.50%	6.66%	7.00%	7.19%	
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%	

**HDFC BANK****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%	

**HDFC BANK****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%	

**ICICI Home Finance****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%	0.35% Extra for Senior Citizen above 60 years (Deposits Less than ₹ 3 Crores in a Month)
	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	
	39	7.05%	7.10%	7.30%	7.92%	
	45	7.10%	7.15%	7.35%	8.13%	

**PNB Housing Finance Limited****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%	(Rates Applicable for deposits upto ₹5 Crore only.) For Senior Citizens, additional 0.25% p.a. upto 1 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%	

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%	* 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.
	15	6.55%	6.60%	6.75%	6.80%	
	18	6.65%	6.65%	6.85%	6.97%	
	24	6.75%	6.75%	6.95%	7.19%	
	36	6.95%	7.00%	7.20%	7.73%	
	60	7.10%	7.15%	7.35%	8.51%	

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%	6.50%	6.66%	Minimum Deposit ₹2,00,000/- for Quarterly, half-yearly Interest. ₹10,00,000/- for Monthly Interest. 0.50% Extra for Senior Citizen. 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%	
	Only for Cumulative Deposit Scheme					Minimum Deposit ₹2,00,000/- for Cumulative Deposit 0.25% Extra for Senior Citizen
	36	7.50% (Yield @ 8.32%)				

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 Fixed Deposits upto ₹2,99,99,999/-
	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%	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.
	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			



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

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.

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