

H.L. KAPOOR
FINANCIAL SERVICES PVT. LTD.



SMART INVESTMENT OPTIONS FOR CORPORATES

23 November 2026

सेन्ट्रल बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited
सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Subsidiary of Central Bank of India

	Period of Deposit in Months	Rates Upto ₹ 1 Crore (Payable Qtly.)	Cumulative Yield	Rates Above ₹ 1 Crore (Payable Qtly.)	Cumulative Yield
CENT BANK HFL	12	7.00%	7.19%	7.25%	7.44%
	24	7.10%	7.56%	7.35%	7.84%
	36	7.10%	7.84%	7.35%	8.14%
	39	7.50%	8.40%	7.75%	8.62%
	48	7.50%	8.65%	7.75%	8.98%
	60	7.50%	9.00%	7.75%	9.35%

HDFC BANK

HIGHEST SAFETY RATING -"AAA" BY CARE

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	Deposit Limit
6 months 1 day <=9 months	5.65%	5.77%	Rates Less than ₹3 Crores Deposit (Withdrawable Deposits)
9 months 1 day to < 1 Year	5.90%	6.03%	
1 Year to < 15 months	6.25%	6.40%	
15 months to < 18 months	6.35%	6.50%	
18 months to < 21 months	6.50%	6.66%	
21 months to 2 years	6.50%	6.66%	
2 Years 1 day to < 2 Year 11 Months	6.55%	6.71%	
2 Years 11 Months - 35 Month	6.55%	6.71%	
2 Years 11 Months 1 day <= 3 Year	6.55%	6.71%	
3 Years 1 day to < 4 Years 7 Months	6.60%	6.77%	
4 Year 7 Months - 55 month	6.60%	6.77%	
4 Year 7 Months 1 day <=5 Years	6.60%	6.77%	
5 Years 1 day to 10 Years	6.60%	6.77%	

HDFC BANK

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%	

HDFC BANK

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

Tenor Bucket	Interest Rate (Quarterly)	Annualised Yield	
6 months 1 day <=9 months	NA	NA	Rates for Minimum Deposit of ₹2Crs to Less than ₹5Crs
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%	

LIC HFL
LIC HOUSING FINANCE ITD

CRISIL CREDIT RATING "AAA/STABLE"

	Duration (Months)	Quarterly	Annually	Cumulative Yield	Deposit Limit
LIC HFL	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%	

pnb Housing Finance Limited

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

	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
PNB HFL	12	6.60%	6.63%	6.69%	6.80%	6.80%	Upto ₹ 5 Crore
	24	6.79%	6.83%	6.89%	7.00%	7.25%	
	36	7.02%	7.06%	7.12%	7.25%	7.79%	
	48	7.02%	7.06%	7.12%	7.25%	8.08%	
	60	7.16%	7.20%	7.27%	7.40%	8.58%	

ICICI Home Finance

HIGHEST DEGREE OF SAFETY - "AAA/STABLE" BY CRISIL "AAA/STABLE" BY CARE & "AAA/STABLE" BY ICRA

	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
ICICI HFL	12	6.80%	6.85%	7.05%	7.05%	Less than ₹ 3 Crore.
	24	6.85%	6.90%	7.10%	7.35%	
	36	6.95%	7.00%	7.20%	7.73%	
	48	7.05%	7.10%	7.30%	8.14%	
	60	7.05%	7.10%	7.30%	8.45%	
ICICI HFL - SPECIAL DEPOSIT SCHEME	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	Deposit Limit
	18	7.00%	7.05%	7.25%	7.38%	
	27	7.10%	7.15%	7.35%	7.69%	

CanFinHomes Ltd (Sponsor: CANARA BANK) HOME LOANS • DEPOSITS Translating Dreams into Reality

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

	Duration (Months)	Monthly	Quarterly	Half-Yearly	Cumulative Yield	Deposit Limit
CANFIN HOMES LTD.	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)

	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
BAJAJ FINANCE LTD.	12	6.60%	6.63%	6.69%	6.80%	6.80%	Upto ₹3 Crores
	15	6.60%	6.63%	6.69%	6.80%	6.86%	
	24	6.79%	6.82%	6.88%	7.00%	7.25%	
	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%	

SHRIRAM Finance

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

	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
SHRIRAM FINANCE LTD. UNNATI FIXED DEPOSIT	12	6.79%	6.82%	6.88%	7.00%	7.00%	Upto ₹5 Crores
	18	7.02%	7.06%	7.12%	7.25%	7.38%	
	24	7.25%	7.30%	7.36%	7.50%	7.78%	
	36	7.58%	7.63%	7.70%	7.85%	8.48%	
	48	7.58%	7.63%	7.70%	7.85%	8.82%	
	60	7.58%	7.63%	7.70%	7.85%	9.18%	

Mahindra FINANCE

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

	Duration (Months)	Monthly	Quarterly	Half-Yearly	Annually	Cumulative Yield	Deposit Limit
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	12	6.65%	6.70%	6.75%	6.85%	6.85%	ROI Applicable for Deposits upto ₹5 Crores.
	18	6.85%	6.85%	6.95%	7.05%	7.17%	
	24	6.85%	6.85%	6.95%	7.05%	7.30%	
	30	6.85%	6.85%	6.95%	7.05%	7.43%	
	36	7.55%	7.60%	7.65%	7.80%	8.42%	
	42	7.55%	7.60%	7.65%	7.80%	8.60%	
	48	7.55%	7.60%	7.65%	7.80%	8.76%	
	60	7.55%	7.60%	7.65%	7.80%	9.12%	
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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