

H.L. KAPOOR
FINANCIAL SERVICES PVT. LTD.



INVESTMENT OPTIONS FOR INDIVIDUAL & SENIOR CITIZEN

23 November 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.

सेन्ट 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	Deposit Limit
CENT BANK HFL	12	7.00%	7.19%	7.25%	7.44%	0.25% Extra for Senior Citizen above 60 years
	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	Senior Citizen Rates (Quarterly)	Annualised Yield (Senior Citizen)	Deposit Limit
6 months 1 day <=9 months	5.65%	5.77%	6.15%	6.29%	Rates Less than ₹3 Crores Deposit (Withdrawable Deposits)
9 months 1 day to < 1 Year	5.90%	6.03%	6.40%	6.56%	
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	6.50%	6.66%	7.00%	7.19%	
21 months to 2 years	6.50%	6.66%	7.00%	7.19%	
2 Years 1 day to < 2 Year 11 Months	6.55%	6.71%	7.05%	7.24%	
2 Years 11 Months - 35 Month	6.55%	6.71%	7.05%	7.24%	
2 Years 11 Months 1 day <= 3 Year	6.55%	6.71%	7.05%	7.24%	
3 Years 1 day to < 4 Years 7 Months	6.60%	6.77%	7.20%	7.40%	
4 Year 7 Months - 55 month	6.60%	6.77%	7.20%	7.40%	
4 Year 7 Months 1 day <=5 Years	6.60%	6.77%	7.20%	7.40%	
5 Years 1 day to 10 Years	6.60%	6.77%	7.10%	7.29%	

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 ₹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%	

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%	0.35% Extra for Senior Citizen above 60 years (Deposits Less than ₹ 3 Crores in a Month)
	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 PLAN	Duration (Months)	Monthly	Quarterly	Annually	Cumulative Yield	
	18	7.00%	7.05%	7.25%	7.38%	
	27	7.10%	7.15%	7.35%	7.69%	

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

LIC HFL

LIC HOUSING FINANCE LTD

AAA/STABLE rating by CRISIL

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

CanFinHomes Ltd

(Sponsor: CANARA BANK)

HOME LOAN SPECIALISTS

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%	6.50%	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

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

	Duration (Months)	Annually	Cumulative Yield	Deposit Limit
SIDBI	12 - 13	6.45%	6.61%	0.50% Extra for Senior Citizen above 60 years Fixed Deposits upto ₹2,99,99,999/-
	14 - 24	6.50%	6.66%	
	25 - 36	6.55%	6.71%	
	37 - 48	6.60%	6.76%	
	49 - 60	6.65%	6.82%	

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. (FOR INDIVIDUALS)	12	6.60%	6.63%	6.69%	6.80%	6.80%	Regular FD : Valid for deposit amount from ₹15,000/- to ₹3,00,00,000/-
	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%	

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	6.97%	7.01%	7.08%	7.20%	7.20%	Regular FD : Valid for deposit amount from ₹15,000/- to ₹3,00,00,000/-
	15	6.97%	7.01%	7.08%	7.20%	7.26%	
	24	7.16%	7.20%	7.27%	7.40%	7.67%	
	36	7.86%	7.91%	7.99%	8.15%	8.83%	
	48	7.86%	7.91%	7.99%	8.15%	9.20%	
	60	7.86%	7.91%	7.99%	8.15%	9.59%	

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	6.65%	6.70%	6.75%	6.85%	6.85%	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	6.85%	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			

SHRIRAM Finance

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	6.79%	6.82%	6.88%	7.00%	7.00%	•0 .50% Extra for Senior Citizen above 60 years. • Additional 0.15% (All Renewals) •Additional 0.05% for Women Depositors.
	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%	

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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