

H.L. KAPOOR
FINANCIAL SERVICES PVT. LTD.



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

23 November 2026

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)	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 Upto ₹ 3 Crores.
	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%	

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
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%

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	
	18	7.00%	7.05%	7.25%	7.38%	
	27	7.10%	7.15%	7.35%	7.69%	

CanFin Homes Ltd (Sponsor: CANARA BANK)

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 & Yearly Interest. ₹10,00,000/- for Monthly Interest. 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					
	36	7.50% (Yield @ 8.32%)				

sidbi

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

	Duration (Months)	Annually	Cumulative Yield	Deposit Limit
SIDBI Fixed Deposit Scheme	12 - 13	6.45%	6.61%	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%	

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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