

# Corporate FDs

Name	<u><a href="#">Shriram Finance Ltd</a></u>	<u><a href="#">PNB Housing Finance Ltd.</a></u>	<u><a href="#">Bajaj Finance Ltd</a></u>
<b>Inception Date</b>	1974	1988	1987
<b>Tenure</b>	Upto 60 months	Upto 120 months	Upto 60 months
<b>Rating</b>	AA+	AA+	AAA
<b>Minimum Amount</b>	5,000	25,000 for Monthly Income Scheme 10,000 under rest of the deposit schemes	15,000
<b>Minimum Lock-in</b>	3 months	3 months	3 months
<b>Shortlisting Parameter</b>	<p>1) Shriram Finance Limited has a strong track record and is rated AA+ by ICRA, indicating a high level of credibility and reliability in its operations.</p> <p>2) After the recent merger of two Shriram group companies, <b>Shriram Finance</b> became one of the largest NBFCs in India.</p> <p>3) Shriram Finance FDs typically offer competitive interest rates, making them an attractive option for individuals seeking higher returns on their investments.</p>	<p>1) PNB Housing Finance is a reputable financial institution, and a subsidiary of Punjab National Bank.</p> <p>2) PNB Bank (<b>2nd largest public sector bank in India</b>) holds <b>28.15%</b> stake in PNB Housing Finance</p> <p>3).PNB Housing Finance offers multiple tenure options, allowing you to choose a Fixed Deposit that best matches your financial goals and investment horizon.</p>	<p>1) Bajaj Finance is a NBFC with a strong credit rating of AAA, offering a secure investment option.</p> <p>2) Bajaj Finance, the largest NBFC in India by market cap, provides a diverse range of financial products and services, catering to consumer loans, commercial loans, and investment products.</p> <p>3) Bajaj Finance is a wholly owned subsidiary of Bajaj Group which is India's oldest and largest conglomerates.</p>
<b>Additional Benefits</b>	<p>Additional 0.5% interest for Senior Citizens.</p> <p>Additional 0.25% interest paid on all renewals.</p> <p>Additional 0.10% interest paid to women depositors.</p>	<p>Additional 0.3% interest for Senior Citizens.</p>	<p>Additional Benefit to Senior Citizens as per the rate chart.</p>
<b>Exit Load</b>	<p>3 to 6 months - No interest Paid</p> <p>6 months to maturity - 2% lower than prescribed rate</p>	<p>3 to 6 months - Interest at 4% p.a</p> <p>6 months to maturity - 1% lower than prescribed rate</p>	<p>3 to 6 months - No interest Paid</p> <p>6 months to maturity - 2% lower than prescribed rate</p>

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**Kindly note that the rates are indicative and subject to change.**