

Fixed Deposits

Name	Corporate FDs			Bank FDs
	<u>Shriram Finance Ltd</u>	<u>PNB Housing Finance Ltd.</u>	<u>Bajaj Finance Ltd</u>	<u>Suryoday Small Finance Bank</u>
Inception Date	1974	1988	1987	2008
Tenure	Upto 60 months	Upto 120 months	Upto 60 months	Upto 12 Months
Rating	AA+	AA+	AAA	A1+
Minimum Amount	5,000	25,000 for Monthly Income Scheme 10,000 under rest of the deposit schemes	15,000	1,000
Minimum Lock-in	3 months	3 months	3 months	7 Days
Shortlisting Parameter	<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, Shriram Finance 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 (2nd largest public sector bank in India) holds 28.15% 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>	<p>1) Suryoday Small Finance Bank, a new-age digital bank, was granted the status of a scheduled commercial bank in fiscal 2018.</p> <p>2) MSMEs contribute approximately 30% to India's GDP, and this bank accounts for Microfinance loans at 56%, with the balance of 44% comprising home loans, commercial vehicle loans, and loans against property.</p>
Additional Benefits	<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>	<p>Additional 0.50% interest annually for Senior Citizens.</p>
Exit Load	<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>	<p>For premature withdrawal of fixed deposit, a premature penalty of 1.00% shall be charged to the rate applicable for the period the deposit has remained with the bank.</p>

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