

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	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. 2) After the recent merger of two Shriram group companies, Shriram Finance became one of the largest NBFCs in India. 3) Shriram Finance FDs typically offer competitive interest rates, making them an attractive option for individuals seeking higher returns on their investments.	1) PNB Housing Finance is a reputable financial institution, and a subsidiary of Punjab National Bank. 2) PNB Bank (2nd largest public sector bank in India) holds 28.15% stake in PNB Housing Finance 3).PNB Housing Finance offers multiple tenure options, allowing you to choose a Fixed Deposit that best matches your financial goals and investment horizon.	1) Bajaj Finance is a NBFC with a strong credit rating of AAA, offering a secure investment option. 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. 3) Bajaj Finance is a wholly owned subsidiary of Bajaj Group which is India's oldest and largest conglomerates.	1) Suryoday Small Finance Bank, a new-age digital bank, was granted the status of a scheduled commercial bank in fiscal 2018. 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.
Additional Benefits	Additional 0.5% interest for Senior Citizens. Additional 0.15% interest paid on all renewals. Additional 0.05% interest paid to women depositors.	Additional 0.25% interest for Senior Citizens.	Additional Benefit to Senior Citizens as per the rate chart.	Additional 0.20% interest annually for Senior Citizens.
Exit Load	3 to 6 months - No interest Paid 6 months to maturity - 2% lower than prescribed rate	3 to 6 months - Interest at 4% p.a 6 months to maturity - 1% lower than prescribed rate	3 to 6 months - No interest Paid 6 months to maturity - 2% lower than prescribed rate	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.

Corporate Fixed Deposits are not bank deposits and carry credit risk. Please read the terms carefully and consult a financial advisor before investing. Early withdrawal may not be allowed or could come with penalties. Tax shall apply on interest earned. The said information is intended for only information purpose and should not be considered as financial or investment advice in any manner. Returns are fixed, but there is a chance of default by the issuing company. Centricity Financial Distribution Private Limited/ Centricity Fincap Private Limited, including its affiliates, directors, and employees, expressly disclaims any liability for losses, defaults, or unforeseen events that may arise in connection with investments in Fixed deposit.

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