ALMONDZ BULLETIN

INVESTMENT OPTIONS

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Updated as on: 2nd November 2026

FIXED DEPOSIT	MUTUAL FUND	CAPITAL GAIN BONDS
EQUITY/ IPO	BOND / NCD	INSURANCE / LOAN

Corporate - Fixed Deposit		Effective	Regular Deposit - Interest Rates					Senior
Company Name	Ratings	From Date	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	Citizen
Bajaj Finance Ltd	CRISIL/ICRA- AAA/Stable	07-10-26	6.80	7.00	7.75	7.75	7.75	0.40
Mahindra & Mahindra Finance	IND-/CRISIL- AAA/Stable	31-10-26	6.85	7.05	7.80	7.80	7.80	0.35
Shriram Finance Ltd.	AAA/CARE, CRISIL, ICRA /IND	11-10-26	7.00	7.50	7.85	7.85	7.85	0.50
PNB Housing Finance Ltd.	CARE AAA/& CRISIL AAA/Stable	16-10-26	6.80	7.00	7.25	7.25	7.40	0.25
ICICI Home Finance Ltd	CRISIL/ICRA/CARE-AAA Stable	19-10-26	7.05	7.10	7.20	7.30	7.30	0.35
LIC Housing Finance	CRISIL AAA/Stable	01-09-26	6.70	6.95	7.20	-	7.35	0.25
HDFC Bank	CRISIL FAAA/ICRA/MAAA/Stable	08-10-26	6.25	6.45	6.45	-	6.40	0.50
GODREJ & Boyce - **Renewal**	ICRA/A1+	16-09-25	-	-	7.75	-	-	0.25

Company	Remarks
Bajaj Finance Ltd.	0.10% extra on Renewals, Senior citizen benefits applicable annually
Mahindra & Mahindra Fin.	1)0.05% additional interest on renewals 2) 0.05% p.a extra for women depositors (applicable for tenure of 36 months & above)
Shriram Finance Ltd.	0.15% extra on Renewals and Additional Interest of 0.05% p.a for Women Depositors, Shriram Digital Deposits can apply through online Mode only.
PNB Housing Finance Ltd.	Senior Citizen Benefit is up to 1 Crore
RBI Floating Rate Bonds	ROI is Floating, it will reset on every 1st Jan and 1st July of the Year

R.O.I may revise without prior notice, It is advisable to check Rates with FD Company before deposit of Application. **(The above rates are applicable only for Nov 26)**

Capital Gain Bonds	Series	Ratings	Tenor	Coupon	Interest payable on
REC 54EC Capital Gain Bond	Series-XX	CRISIL/ICRA/CARE/IND - AAA	60M	**5.25%**	June 30th
IRFC 54EC Capital Gain Bond	Series-X	CRISIL/ICRA/CARE-AAA/Stable	60M	**5.25%**	October 15th
PFC 54EC Capital Gain Bond	Series-X	CRISIL/ICRA/CARE- AAA/Stable	60M	**5.25%**	July 31st
HUDCO 54EC Capital Gain Bond	Series-II	ICRA/CARE/IRRPL-AAA	60M	**5.25%**	April 30th

RBI Floating Rate Bonds	Tenor	Coupon	Cheque in Favouring	Interest payable on
HDFC Bank-Floating Rate Saving Bonds	84M	**8.05%**	HDFC BANK- Floating Rate Savings Bonds 2020 (Taxable)	Half-Yearly (1st Jan & 1st July).
SHCIL-Floating Rate Saving Bonds	84M	**8.05%**	Stock Holding Corporation of India ltd	Half-Yearly (1st Jan & 1st July).

Upcoming IPO Issues	Open Date	Close Date	Issue Price	Lot Size	Issue Size Rs Cr.
Bombay Coated & Special Steels	29-Oct-2026	02-Nov-2026	₹78 to ₹82	82 Shares	₹183 Cr

Ongoing NCD Issues	Open	Close	Rating	Tenor in months	Coupon % p.a.	Issue Size
Muthoot Fincorp Ltd	23-Oct-26	05-Nov-26	Crisil Ratings Ltd : AA - Brickwork Ratings India Private Ltd : AA+/Stable	24,36,60,72	8.89 – 9.25	₹500 Cr

Pre-IPO & Unlisted Shares			
◆ CSK	◆ NCDEX	◆ HPX	◆ PXIL
◆ Goodluck Defence	◆ Orbis	◆ Incred Holding	◆ Sterlite Electric
◆ HDFC Sec	◆ OYO	◆ Motilal Home Finance	◆ Sunday Proptech
◆ Hinduja Leyland	◆ Polymatech	◆ MSEI	◆ Zepto

Disclaimer – Buying or selling of Unlisted shares / Delisted shares should be done at your risk. for any query about rate related, please contact respective RM

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Fixed Return Opportunity – Zero Coupon Bond

Issuer	Edelweiss Asset Reconstruction Company						
Listing	To be listed on BSE WDM segment						
Face Value	`1,00,000 / debenture						
Rating	A+by Crisil, Listed on BSE WDM						
Minimum Investment	5 Lacs + Premium (if any)						
Security	Dual protection of EARC security receipts and EFSL corporate guarantee						
ISIN	**Maturity in months**	**Payout**	**Issue Date**	**Redemption Dt**	**Maturity Value**	**Taxation**	**Yield**
Jade III	39	Cumulative	11-11-2026	18-01-2030	Rs. 1,32,789	12.50%	9.25%

For more details, please contact

MUTUAL FUND (NFOs / FMPs)	Nature	Sub Nature	Opening Date	Closing Date
Navi Multi Asset Omni FoF - Regular Plan - Growth	Equity	FOF	19-Oct-26	02-Nov-26
Samco Equity Savings Fund - Regular Plan - Growth	Hybrid	Equity Savings	19-Oct-26	02-Nov-26
UTI Financial Services Debt Fund - Regular Plan - Growth	Debt	Short Duration	27-Oct-26	02-Nov-26
Choice Large & Mid Cap Fund - Regular Plan - Growth	Equity	Large & Mid Cap	20-Oct-26	03-Nov-26
Kotak Fixed Maturity Plan Series 336 - Regular Plan - Growth	Debt	FMP	02-Nov-26	04-Nov-26
Motilal Oswal Multi Asset - Omni Fund of Funds - RP - Growth	Equity	FOF	21-Oct-26	04-Nov-26
Select Equity Ex-Top 100 Long-Short Fund - Regular Plan – G	Equity	Equity - Ex-Top 100 Long Short	21-Oct-26	04-Nov-26
UTI Nifty India New Age Consumption Index Fund - RP- Growth	Equity	Index	22-Oct-26	05-Nov-26
Quant Silver ETF FOF - Regular Plan – Growth	Commodity	Commodity ETFs	04-Nov-26	06-Nov-26
Invesco India Silver ETF	Commodity	Commodity ETFs	27-Oct-26	09-Nov-26
Invesco India Silver ETF Fund of Fund - Regular Plan - Growth	Commodity	Commodity ETFs	27-Oct-26	09-Nov-26
Kotak Nifty Realty Index Fund - Regular Plan – Growth	Equity	Index	26-Oct-26	09-Nov-26
Edelweiss Nifty Energy ETF	Equity	ETF	30-Oct-26	13-Nov-26
Abakkus Dynamic Asset Allocation Fund - Regular Plan – G	Hybrid	Dynamic Asset Allocation	16-Nov-26	30-Nov-26
Bajaj Finserv Business Cycle Fund - Regular Plan – Growth	Equity	Thematic	20-Nov-26	04-Dec-26

Disclaimer -Mutual Fund and securities market investments are subject to market risks. Read all scheme-related documents carefully before investing.

Application forms available on - *https://almondzfinancial.com/form.php*