

# INVESTMENT OPTIONS

## 01-JANUARY-2025

**almondz**  
the game changer

**FIXED DEPOSIT**  
**IPO**

**MUTUAL FUND**  
**BOND / NCD**

**CAPITAL GAIN BONDS**  
**INSURANCE / LOAN**

CORPORATE Fixed Deposit	Date w.e.f	Rate of interest (% p.a.)					Special Scheme Public Deposit								
		12	24	36	48	60	15/30	18	22/23	33/39	42	44	45	50	Sr.Ctz
BAJAJ Finance	16-07-24	7.40	7.80	8.10	--	8.10	7.50/-	7.80	7.90/-	8.10/-	8.40	8.25	--	--	0.25
MAHINDRA	25-04-24	7.50	7.80	8.10	8.05	8.10	--	--	--	--	8.05	--	--	--	0.25
SHRIRAM	09-04-24	7.85	8.15	8.70	--	8.80	-/8.35	8.00	--	--	8.75	--	--	8.80	0.50
PNB HOUSING*	01-06-24	7.45	7.25	7.85	7.40	7.65	8.00	--	--	--	--	--	--	--	0.20
ICICI HOME	01-06-24	7.25	7.65	7.75	7.75	7.65	--	--	--	-/7.80	--	--	7.80	--	0.25
LIC HOUSING	14-05-24	7.15	7.50	7.65	--	7.65	--	7.25	--	--	--	--	--	--	0.25
EMPIRE Industries	01-03-24	8.00	8.25	8.50	--	--	--	--	--	--	--	--	--	--	0.50
GODREJ & BOYCE	14-09-24	8.00	8.05	8.15	--	--	--	--	--	--	--	--	--	--	0.25
KTDFC Ltd	15-07-22	7.00	7.00	7.00	6.75	6.75	--	--	--	--	--	--	--	--	0.25

\* Additional Interest rate of 0.30% p.a. tenure 12-23 & 24-35 months & Interest rate of 0.20% p.a. tenure 36 months for Senior Citizen (above 60 Yr) Deposits applicable for deposits upto INR 1 Cr. (w.e.f. 15-04-2024)

RBI FLOATING RATE BONDS 2020	Coupon	Tenure	Interest Date	Cheque in Favouring
HDFC-RBI Floating Rate Savings Bonds	8.05%	7 Years	Non-cum- Half-Yearly (1st Jan & 1st July).	HDFC BANK RBI-Floating Rate Saving Bonds,2020

CAPITAL GAIN (54EC) BONDS	Coupon	Rating	Tax Benefit	Tenure	Interest payable on
Rural Electrification Corporation	5.25% p.a.	AAA/Stable	Taxable Bonds with benefits under Section 54 EC of Income Tax Act, 1961	5 Year	June 30
Power Finance Corporation	5.25% p.a.	AAA/Stable		5 Year	July 31
Indian Railways Finance Corp. Ltd	5.25% p.a.	AAA/Stable		5 Year	October 15

ONGOING IPOs/FPOs	Open Date	Close Date	Price (Rs)	Lot Size	Size Rs Cr.
Standard Glass Lining Technology Ltd	Jan 06, 2025	Jan 08, 2025	133 to 140	107	410.05
Quadrant Future Tek Limited IPO	Jan 07, 2025	Jan 09, 2025	--	--	--

ONGOING NCDs	Issue Open	Issue Close	Issue Size	Rating
Muthoot Mercantile Limited	Jan 10, 2025	Jan 23, 2025	75	IND BBB/Stable by by India Ratings & Research Pvt Ltd

MUTUAL FUND (NFOs/FMPs)	Nature	Sub Nature	Opening Date	Closing Date
Bajaj Finserv Gilt Fund - Regular Plan - Growth	Debt	Gilt	30 Dec 2024	13 Jan 2025
UTI Quant Fund - Regular Plan - Growth	Equity	Thematic	02-Jan-2025	16-Jan-2025
Bandhan Nifty Alpha Low Volatility 30 Index Fund - RP -G	Equity	Index	08-Jan-2025	20-Jan-2025
Kotak Nifty Smallcap 250 Index Fund - Regular Plan - G	Equity	Index	06-Jan-2025	20-Jan-2025
Bajaj Finserv ELSS Tax Saver Fund - Regular Plan - Growth	Equity	ELSS	24 Dec 2024	22 Jan 2025
WhiteOak Capital Quality Equity Fund - RP - Growth	Equity	Thematic	08-Jan-2025	22-Jan-2025
ICICI Prudential Rural Opportunities Fund - RP - Growth	Equity	Thematic	09-Jan-2025	23-Jan-2025
Mirae Asset Small Cap Fund - Regular Plan - Growth	Equity	Small Cap	10-Jan-2025	24-Jan-2025

**2025**  
Happy New Year!

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