

SHINE CAPITAL ADVISORS PVT. LTD.

Fixed Deposit Rate (for Corporates)

Company Name	Rating	Period (in Months)	Non Cumulative ROI (% p.a.)				Cumulative ROI (% p.a.)
			Monthly	Quarterly	Half-Yearly	Yearly	
HDFC Bank (below ₹3 Crores) (w.e.f. 24-07-2024)	AAA by CARE & TAAA by India Ratings & Research	12	6.60	6.60	-	-	6.60
		24	7.00	7.00	-	-	7.00
		36	7.00	7.00	-	-	7.00
		48	7.00	7.00	-	-	7.00
		60	7.00	7.00	-	-	7.00
		15	7.10	7.10	-	-	7.10
		18	7.25	7.25	-	-	7.25
		35	7.35	7.35	-	-	7.35
		55	7.40	7.40	-	-	7.40
		HDFC Bank (₹3 Crores, to below ₹5.25 Crores) (w.e.f. 24-07-2024)	AAA by CARE & TAAA by India Ratings & Research	12	7.40	7.40	-
24	7.05			7.05	-	-	7.05
36	7.00			7.00	-	-	7.00
48	7.00			7.00	-	-	7.00
60	7.00			7.00	-	-	7.00
15	7.05			7.05	-	-	7.05
18	7.25			7.25	-	-	7.25
Bajaj Finance Ltd. (Below ₹5 Crores) (w.e.f. 04-11-2024)	FAAA by CRISIL & MAAA by ICRA	12	-	-	-	7.50	7.50
		24	-	-	-	7.80	7.80
		36	-	-	-	7.90	7.90
		60	-	-	-	7.90	7.90
Bajaj Finance Ltd. (₹5 Crores to Below ₹10 Crore) (w.e.f. 04-11-2024)	FAAA by CRISIL & MAAA by ICRA	12	-	-	-	7.75	7.75
		24	-	-	-	8.85	8.85
		36	-	-	-	7.85	7.85
		60	-	-	-	7.85	7.85
LIC Housing Finance Ltd. (upto ₹5 Crores) (w.e.f. 12-04-2023)	FAAA by CRISIL	12	-	-	-	7.45	7.45
		18	-	-	-	7.45	7.45
		24	-	-	-	7.45	7.45
		36	-	-	-	7.45	7.45
		60	-	-	-	7.45	7.45
		12	-	-	-	7.50	7.50
LIC Housing Finance Ltd. (above ₹5 Crores upto ₹10 Crores) (w.e.f. 12-04-2023)	FAAA by CRISIL	18	-	-	-	7.50	7.50
		24	-	-	-	7.50	7.50
		36	-	-	-	7.50	7.50
		60	-	-	-	7.50	7.50
		12	-	-	-	7.55	7.55
		18	-	-	-	7.55	7.55
LIC Housing Finance Ltd. (above ₹10 Crores upto ₹20 Crores) (w.e.f. 12-04-2023)	FAAA by CRISIL	24	-	-	-	7.55	7.55
		36	-	-	-	7.55	7.55
		60	-	-	-	7.55	7.55
		12	-	-	-	7.55	7.55
		18	-	-	-	7.55	7.55
		24	-	-	-	7.55	7.55
PNB Housing Finance Ltd. (upto ₹5 Crores) (w.e.f. 01-06-2024)	AA+ by CRISIL & AA+ by CARE	36	7.49	7.53	7.61	7.75	7.75
		48	7.16	7.20	7.26	7.40	7.40
		60	7.35	7.39	7.46	7.60	7.60
		12	7.21	7.25	7.32	7.45	7.45
		24	7.02	7.06	7.12	7.25	7.25
PNB Housing Finance Ltd. (upto ₹5 Crores) (w.e.f. 12-09-2024 to 31-12-2024)	AA+ by CRISIL & AA+ by CARE	30	7.72	7.77	7.85	8.00	8.00
		12	7.00	7.05	-	7.25	7.25
ICICI Home Finance Co. Ltd. (below ₹3 Crores) (w.e.f. 01-06-2024)	FAAA by CRISIL, MAAA by ICRA & AAA by CARE	24	7.40	7.45	-	7.65	7.65
		36	7.50	7.55	-	7.75	7.75
		48	7.50	7.55	-	7.75	7.75
		60	7.40	7.45	-	7.65	7.65
		12	7.55	7.60	-	7.80	7.80
ICICI Home Finance Co. Ltd. -Special Scheme (below ₹3 Crores) (w.e.f. 01-06-2024)	FAAA by CRISIL, MAAA by ICRA & AAA by CARE	45	7.55	7.60	-	7.80	7.80
		12	7.59	7.63	7.71	7.85	7.59
Shriram Finance Company Ltd. (upto ₹5 Crores) (w.e.f. 09-04-2024)	AA+ by India Ratings & Research & AA+ by ICRA	18	7.73	7.77	7.85	8.00	7.73
		24	7.87	7.92	8.00	8.15	7.87
		30	8.05	8.10	8.18	8.35	8.05
		36	8.38	8.43	8.52	8.70	8.38
		42	8.42	8.47	8.56	8.75	8.42
		60	8.47	8.52	8.62	8.80	8.47
		12	7.10	7.20	7.25	7.50	7.50
Mahindra & Mahindra Financial Services Ltd.- Samruddhi Scheme (upto ₹5 Crores) (w.e.f. 25-04-2024)	AAA by Crisil & AAA by India Rating	24	7.30	7.40	7.55	7.80	7.80
		36	7.55	7.65	7.85	8.10	8.10
		48	7.50	7.60	7.80	8.05	8.05
		60	7.55	7.65	7.85	8.10	8.10
		12	7.10	7.20	7.25	7.50	7.50

Rate of Interest may be revised by the company from time to time. Please confirm interest rates before submitting the application.