

## SHINE CAPITAL ADVISORS PVT. LTD.

### Fixed Deposit Rate (for Trust)

Company Name	Rating	Period (in Months)	Non Cumulative ROI (% p.a.)				Cumulative ROI (% p.a.)
			Monthly	Quarterly	Half-Yearly	Yearly	
<b>HDFC Bank</b> (below ₹3 Crores) (w.e.f. 24-07-2024)	AAA by CARE & TAAA by India Ratings & Research (Stable)	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
<b>HDFC Bank</b> (₹3 Crores, to below ₹5 Crores) (w.e.f. 05-12-2024)	AAA by CARE & TAAA by India Ratings & Research (Stable)	35	7.35	7.35	-	-	7.35
		55	7.40	7.40	-	-	7.40
		12	7.40	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
<b>Bajaj Finance Ltd.</b> (upto ₹3 Crores) (w.e.f.17-09-2024)	AAA by CRISIL & AAA by ICRA (Stable)	15	7.05	7.05	-	-	7.05
		18	7.25	7.25	-	-	7.25
		12	7.35	7.39	7.46	7.60	7.60
		24	7.53	7.58	7.65	7.80	7.80
		36	7.44	7.49	7.56	7.70	7.70
		48	7.44	7.49	7.56	7.70	7.70
		60	7.44	7.49	7.56	7.70	7.70
<b>LIC Housing Finance Ltd.</b> (upto ₹20 Crores) (w.e.f 12-04-2023)	AAA by CRISIL (Stable)	12	7.00	-	-	7.25	7.25
		18	7.10	-	-	7.35	7.35
		24	7.35	-	-	7.60	7.60
		36	7.50	-	-	7.75	7.75
		60	7.50	-	-	7.75	7.75
<b>PNB Housing Finance Ltd.</b> (upto ₹5 Crores) (w.e.f. 01-06-2024)	AA+ by CRISIL & AA+ by CARE (Stable)	12	7.21	7.25	7.32	7.45	7.45
		24	7.02	7.06	7.12	7.25	7.25
		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
<b>PNB Housing Finance Ltd.</b> (Upto Rs. 5 Crores) (w.e.f 12-09-2024 to 31-03-2025)		30	7.72	7.77	7.85	8.00	8.00
<b>ICICI Home Finance Co. Ltd.</b> (below ₹3 Crores) (w.e.f. 28-11-2024)	AAA by CRISIL, AAA by ICRA & AAA by CARE (Stable)	12	7.00	7.05	-	7.25	7.25
		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	7.50	7.55	-	7.75	7.75
<b>ICICI Home Finance Co. Ltd. -Special Scheme</b> (below ₹3 Crores) (w.e.f. 28-11-2024)		39	7.55	7.60	-	7.80	7.80
<b>Shriram Finance Company Ltd.</b> (upto ₹5 Crores) (w.e.f. 09-04-2024)	AA+ by India Ratings & Research & AA+ by ICRA (Stable)	45	7.55	7.60	-	7.80	7.80
		12	7.59	7.63	7.71	7.85	7.59
		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
<b>Mahindra &amp; Mahindra Financial Services Ltd.-Samruddhi Scheme</b> (upto ₹5 Crores) (w.e.f. 25-04-2024)	AAA by CRISIL & AAA by India Ratings (Stable)	60	8.47	8.52	8.62	8.80	8.47
		12	7.10	7.20	7.25	7.50	7.50
		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
		<b>Mahindra &amp; Mahindra Financial Services Ltd.-Dhanruddhi Scheme</b> (Upto Rs. 5 Crore) (W.e.f 25-04-2024)	AAA by CRISIL & AAA by India Ratings (Stable)	15	7.25	7.35	7.50
30	7.40			7.50	7.65	7.90	7.90
42	7.50			7.60	7.80	8.05	8.05

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