

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 (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 |
| | | 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 (Stable) | 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 |
| 36 | 7.00 | | | 7.00 | - | - | 7.00 |
| 48 | 7.00 | | | 7.00 | - | - | 7.00 |
| 60 | 7.00 | | | 7.00 | - | - | 7.00 |
| Bajaj Finance Ltd. (Below ₹5 Crores) (w.e.f. 04-11-2024) | AAA by CRISIL & AAA by ICRA (Stable) | 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) | AAA by CRISIL & AAA by ICRA (Stable) | 12 | - | - | - | 7.75 | 7.75 |
| | | 24 | - | - | - | 7.85 | 7.85 |
| | | 36 | - | - | - | 7.85 | 7.85 |
| | | 60 | - | - | - | 7.85 | 7.85 |
| LIC Housing Finance Ltd. (upto ₹5 Crores) (w.e.f. 12-04-2023) | AAA by CRISIL (Stable) | 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) | AAA by CRISIL (Stable) | 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) | AAA by CRISIL (Stable) | 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 (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 |
| | | 30 | 7.72 | 7.77 | 7.85 | 8.00 | 8.00 |
| ICICI Home Finance Co. Ltd. (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 |
| | | 39 | 7.55 | 7.60 | - | 7.80 | 7.80 |
| ICICI Home Finance Co. Ltd. -Special Scheme (below ₹3 Crores) (w.e.f. 28-11-2024) | AAA by CRISIL, AAA by ICRA & AAA by CARE (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 |
| Shriram Finance Company Ltd. (upto ₹5 Crores) (w.e.f. 09-04-2024) | AA+ by India Ratings & Research & AA+ by ICRA (Stable) | 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 |
| | | 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 |
| Mahindra & Mahindra Financial Services Ltd.- Samruddhi Scheme (upto ₹5 Crores) (w.e.f. 25-04-2024) | AAA by CRISIL & AAA by India Ratings (Stable) | 60 | 7.55 | 7.65 | 7.85 | 8.10 | 8.10 |
| | | 15 | 7.25 | 7.35 | 7.50 | 7.75 | 7.75 |
| | | 30 | 7.40 | 7.50 | 7.65 | 7.90 | 7.90 |
| | | 42 | 7.50 | 7.60 | 7.80 | 8.05 | 8.05 |
| Mahindra & Mahindra Financial Services Ltd.- Dhanruddhi Scheme (Upto Rs. 5 Crore) (W.e.f. 25-04-2024) | AAA by CRISIL & AAA by India Ratings (Stable) | 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.