

SHINE CAPITAL PVT. LTD.

(Formerly, 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.)	Effective Yield (%)	
			Monthly	Quarterly	Half-Yearly	Yearly			
HDFC Bank (below ₹3 Crores) (w.e.f. 06-03-2026)	AAA by CARE & TAAA by India Ratings & Research (Stable)	12	6.25	6.25	-	-	6.25	6.40	
		24	6.45	6.45	-	-	6.45	6.83	
		36	6.45	6.45	-	-	6.45	7.05	
		48	6.50	6.50	-	-	6.50	7.36	
		60	6.40	6.40	-	-	6.40	7.47	
		15	6.35	6.35	-	-	6.35	6.55	
18		6.45	6.45	-	-	6.45	6.72		
HDFC Bank (₹3 Crores to below ₹5 Crores) (w.e.f. 07-03-2026)		12	6.25	6.25	-	-	6.25	6.40	
		24	6.40	6.40	-	-	6.40	6.77	
		36	6.25	6.25	-	-	6.25	6.82	
		48	6.35	6.35	-	-	6.35	7.17	
		60	6.35	6.35	-	-	6.35	7.41	
	15	6.25	6.25	-	-	6.25	6.45		
ICICI Home Finance Co. Ltd. (below ₹3 Crores) (w.e.f. 01-09-2025)	AAA by CRISIL, AAA by ICRA & AAA by CARE (Stable)	12	6.50	6.55	-	6.75	6.75	6.75	
		24	6.60	6.65	-	6.85	6.85	7.08	
		36	6.65	6.70	-	6.90	6.90	7.39	
		48	6.75	6.80	-	7.00	7.00	7.77	
		60	6.75	6.80	-	7.00	7.00	8.05	
		ICICI Home Finance Co. Ltd. -Special Scheme (below ₹3 Crores) (w.e.f. 01-09-2025)	39	6.80	6.85	-	7.05	7.05	7.63
45			6.85	6.90	-	7.10	7.10	7.82	
LIC Housing Finance Ltd. (upto ₹5 Crores) (w.e.f 19-06-2025)		AAA by CRISIL (Stable)	12	-	6.45	-	6.60	6.60	6.60
			15	-	6.50	-	6.65	6.65	6.70
			18	-	6.50	-	6.65	6.65	6.76
			24	-	6.65	-	6.80	6.80	7.03
			36	-	6.65	-	6.80	6.80	7.27
	60		-	6.65	-	6.80	6.80	7.79	
LIC Housing Finance Ltd. (above ₹5 Crores upto ₹10 Crores) (w.e.f 19-06-2025)	12		-	6.50	-	6.65	6.65	6.65	
	15		-	6.55	-	6.70	6.70	6.76	
	18		-	6.55	-	6.70	6.70	6.81	
	24		-	6.65	-	6.80	6.80	7.03	
	36		-	6.65	-	6.80	6.80	7.27	
	60		-	6.65	-	6.80	6.80	7.79	
LIC Housing Finance Ltd. (above ₹10 Crores upto ₹20 Crores) (w.e.f 19-06-2025)	12	-	6.55	-	6.70	6.70	6.70		
	15	-	6.60	-	6.75	6.75	6.81		
	18	-	6.60	-	6.75	6.75	6.86		
	24	-	6.65	-	6.80	6.80	7.03		
	36	-	6.65	-	6.80	6.80	7.27		
	60	-	6.65	-	6.80	6.80	7.79		
PNB Housing Finance Ltd. (upto ₹5 Crores) (w.e.f. 23-06-2026)	AAA by CARE & AA+ by CRISIL (Stable)	12	6.50	6.54	6.59	6.70	6.70	6.70	
		24	6.64	6.68	6.73	6.85	6.85	7.08	
		36	6.88	6.92	6.98	7.10	7.10	7.62	
		48	6.88	6.92	6.98	7.10	7.10	7.89	
		60	7.02	7.06	7.12	7.25	7.25	8.38	
		PNB Housing Finance Ltd. - Special Scheme (upto ₹5 Crores) (w.e.f. 15-05-2026 to 31-08-2026)	22	6.69	6.73	6.79	6.90	6.90	7.12
40			6.93	6.97	7.03	7.15	7.15	7.79	
Shriram Finance Company Ltd. (upto ₹10 Crores) (w.e.f. 06-05-2026)		AAA by CRISIL, AAA by ICRA & AAA by CARE (Stable)	12	6.55	6.59	6.64	6.75	6.75	6.75
			18	6.79	6.82	6.88	7.00	7.00	7.12
			24	6.83	6.87	6.93	7.05	7.05	7.30
			36	7.02	7.06	7.12	7.25	7.25	7.80
			60	7.02	7.06	7.12	7.25	7.25	8.38
	Mahindra & Mahindra Financial Services Ltd.-Samruddhi Scheme (upto ₹5 Crores) (w.e.f. 22-05-2026)		AAA by CRISIL & AAA by India Ratings (Stable)	12	6.40	6.45	6.50	6.60	6.60
24				6.65	6.70	6.75	6.85	6.85	7.08
36				7.15	7.20	7.25	7.40	7.40	7.96
48				7.20	7.25	7.30	7.45	7.45	8.32
60				7.20	7.25	7.30	7.45	7.45	8.65
Mahindra & Mahindra Financial Services Ltd.-Dhanruddhi Scheme (upto ₹5 Crores) (w.e.f. 22-05-2026)				18	6.40	6.45	6.50	6.60	6.60
	30			6.65	6.70	6.75	6.85	6.85	7.21
42	7.15	7.20		7.25	7.40	7.40	8.11		

FOR FURTHER QUERIES CONTACT US AT-

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