

## SHINE CAPITAL ADVISORS PVT. LTD.

### Fixed Deposit Rate (for Retail)

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)		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
<b>HDFC Bank</b> (₹3 Crores, to below ₹5.25 Crores) (w.e.f. 24-07-2024)	AAA by CARE & TAAA by India Ratings & Research	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
		15	7.05	7.05	-	-	7.05
		18	7.25	7.25	-	-	7.25
<b>HDFC Bank</b> (₹2 Crores to below ₹25 Crores) (Non-Withdrawable) (Applicable for 09-09-2024)		12	7.55	7.55	-	-	7.55
		24	7.45	7.45	-	-	7.45
		36	7.20	7.20	-	-	7.20
		48	7.20	7.20	-	-	7.20
		60	7.20	7.20	-	-	7.20
		12	7.20	7.20	-	-	7.20
		15	7.05	7.05	-	-	7.05
		18	7.25	7.25	-	-	7.25
<b>Bajaj Finance Ltd.</b> (upto ₹5 Crores) (w.e.f. 16-07-2024)	FAAA by CRISIL & MAAA by ICRA	12	7.16	7.20	7.27	7.40	7.40
		24	7.53	7.58	7.65	7.80	7.80
		36	7.81	7.87	7.94	8.10	8.10
		48	7.81	7.87	7.94	8.10	8.10
		60	7.81	7.87	7.94	8.10	8.10
		15	7.25	7.30	7.36	7.50	7.50
		18	7.53	7.58	7.65	7.80	7.80
		22	7.63	7.68	7.75	7.90	7.90
		33	7.81	7.87	7.94	8.10	8.10
		42	8.09	8.15	8.23	8.40	8.40
<b>LIC Housing Finance Ltd.</b> (upto ₹20 Crores) (w.e.f. 12-04-2023)	FAAA by CRISIL	44	7.95	8.01	8.09	8.25	8.25
		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
<b>PNB Housing Finance Ltd.</b> (upto ₹5 Crores) (w.e.f. 01-06-2024)	AA+ by CRISIL & AA+ by CARE	60	7.50	-	-	7.75	7.75
		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
<b>PNB Housing Finance Ltd.</b> (upto ₹5 Crores) (w.e.f. 12-09-2024 to 31-12-2024)		60	7.35	7.39	7.46	7.60	7.60
		30	7.72	7.77	7.85	8.00	8.00
<b>ICICI Home Finance Co. Ltd.</b> (below ₹2 Crores) (w.e.f. 01-06-2024)	FAAA by CRISIL, MAAA by ICRA & AAA by CARE	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	7.40	7.45	-	7.65	7.65
<b>ICICI Home Finance Co. Ltd. -Special Scheme</b> (below ₹2 Crores) (w.e.f. 01-06-2024)		39	7.55	7.60	-	7.80	7.80
		45	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	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
		50	8.47	8.52	8.62	8.80	8.47
<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	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
<b>Floating Rate Savings Bond, 2020 (Taxable)</b> (w.e.f. 01-07-2024)	Sov	60	7.55	7.65	7.85	8.10	8.10
		84	-	-	8.05	-	-

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