

SHINE CAPITAL PVT. LTD.

(Formerly 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.)	Effective Yield (%)	
			Monthly	Quarterly	Half-Yearly	Yearly			
HDFC Bank (below ₹3 Crores) (w.e.f. 17-12-2025)	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	6.40	6.40	-	-	6.40	7.23	
		60	6.40	6.40	-	-	6.40	7.47	
		15	6.35	6.35	-	-	6.35	6.55	
HDFC Bank (₹3 Crores to below ₹5 Crores) (w.e.f. 27-10-2025)		18	6.45	6.45	-	-	6.45	6.72	
		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	
Bajaj Finance Ltd. (15,000 to ₹3 Crores) (w.e.f. 11-06-2025)		15	6.25	6.25	-	-	6.25	6.45	
		18	6.40	6.40	-	-	6.40	6.66	
	12	6.41	6.44	6.49	6.60	6.60	6.60		
	24	6.74	6.78	6.83	6.95	6.95	7.19		
	36	6.74	6.78	6.83	6.95	6.95	7.44		
	48	6.74	6.78	6.83	6.95	6.95	7.71		
ICICI Home Finance Co. Ltd. (below ₹3 Crores) (w.e.f. 01-09-2025)	AAA by CRISIL, AAA by ICRA & AAA by CARE (Stable)	60	6.74	6.78	6.83	6.95	6.95	7.99	
		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 ₹3 Crores) (w.e.f 19-06-2025)		AAA by CRISIL (Stable)	12	6.50	6.55	-	6.70	6.70	6.70
			15	6.55	6.60	-	6.75	6.75	6.81
	18		6.55	6.60	-	6.75	6.75	6.86	
	24		6.60	6.65	-	6.80	6.80	7.03	
	36		6.65	6.70	-	6.85	6.85	7.33	
	60		6.70	6.75	-	6.90	6.90	7.92	
LIC Housing Finance Ltd. (Above ₹3 Crores) (w.e.f 19-06-2025)	12		6.40	6.45	-	6.60	6.60	6.60	
	15		6.45	6.50	-	6.65	6.65	6.70	
	18		6.45	6.50	-	6.65	6.65	6.76	
	24		6.60	6.65	-	6.80	6.80	7.03	
	36		6.65	6.70	-	6.85	6.85	7.33	
	60		6.70	6.75	-	6.90	6.90	7.92	
PNB Housing Finance Ltd. (upto ₹5 Crores) (w.e.f. 01-01-2026)	AA+ by CRISIL & AA+ by CARE (Stable)		12	6.41	6.44	6.49	6.60	6.60	6.60
			24	6.55	6.59	6.64	6.75	6.75	6.98
		36	6.69	6.73	6.79	6.90	6.90	7.39	
		48	6.69	6.73	6.79	6.90	6.90	7.65	
Shriram Finance Company Ltd. (upto ₹10 Crores) (w.e.f. 05-08-2025) (0.10% extra for female investors)	AAA by CARE (Stable)	60	6.69	6.73	6.79	6.90	6.90	7.92	
		12	6.79	6.82	6.88	7.00	6.79	7.01	
		15 (Digital)	7.02	7.06	7.12	7.25	7.02	7.31	
		18	6.93	6.97	7.03	7.15	6.93	7.28	
		24	7.02	7.06	7.12	7.25	7.02	7.51	
		36	7.35	7.39	7.46	7.60	7.35	8.20	
Mahindra & Mahindra Financial Services Ltd.- Samruddhi Scheme (upto ₹5 Crores) (w.e.f. 25-06-2025)	AAA by CRISIL & AAA by India Ratings (Stable)	60	7.35	7.39	7.46	7.60	7.35	8.85	
		12	6.40	6.45	6.50	6.60	6.60	6.60	
		24	6.80	6.80	6.90	7.00	7.00	7.25	
		36	6.80	6.80	6.90	7.00	7.00	7.50	
		48	6.80	6.80	6.90	7.00	7.00	7.77	
		60	6.80	6.80	6.90	7.00	7.00	8.05	
Mahindra & Mahindra Financial Services Ltd.- Dhanvruddhi Scheme (upto ₹5 Crores) (w.e.f. 25-06-2025)		15	6.55	6.60	6.65	6.75	6.75	6.81	
		30	6.80	6.80	6.90	7.00	7.00	7.37	
		42	6.80	6.80	6.90	7.00	7.00	7.63	
Floating Rate Savings Bond, 2020 (Taxable) (w.e.f. 01-01-2026)		Sov	84	-	-	8.05	-	-	-

FOR FURTHER QUERIES CONTACT US AT- TELEPHONE: +91 33 4001 2140 TOLL FREE: 1800 890 5545 EMAIL: info@shinecapital.in www.shinecapital.in

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