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. 25-06-2025)*	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
		18	6.60	6.60	-	-	6.60	6.88
HDFC Bank *(₹3 Crores to below ₹5 Crores)* *(w.e.f. 18-06-2025)*		12	6.15	6.15	-	-	6.15	6.29
		24	6.15	6.15	-	-	6.15	6.49
		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	6.15	6.15	-	-	6.15	6.34
		18	6.15	6.15	-	-	6.15	6.39
Bajaj Finance Ltd. *(15,000 to ₹3 Crores)* *(w.e.f. 11-06-2025)*	AAA by CRISIL & AAA by ICRA (Stable)	12	6.41	6.44	6.49	6.60	6.60	6.60
		24	6.74	6.78	6.83	6.65	6.95	7.19
		36	6.74	6.78	6.83	6.65	6.95	7.44
		48	6.74	6.78	6.83	6.65	6.95	7.71
		60	6.74	6.78	6.83	6.65	6.95	7.99
ICICI Home Finance Co. Ltd. *(below ₹3 Crores)* *(w.e.f. 19-05-2025)*	AAA by CRISIL, AAA by ICRA & AAA by CARE (Stable)	12	6.80	6.85	-	7.05	7.05	7.05
		24	7.20	7.25	-	7.45	7.45	7.73
		36	7.35	7.40	-	7.60	7.60	8.19
		48	7.35	7.40	-	7.60	7.60	8.51
		60	7.35	7.40	-	7.60	7.60	8.85
ICICI Home Finance Co. Ltd. -Special Scheme *(below ₹3 Crores)* *(w.e.f. 19-05-2025)*		39	7.40	7.45	-	7.65	7.65	8.33
		45	7.40	7.45	-	7.65	7.65	8.49
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. 20-06-2025)*	AA+ by CRISIL & AA+ by CARE (Stable)	12	6.78	6.82	6.88	7.00	7.00	7.00
		24	6.78	6.82	6.88	7.00	7.00	7.25
		36	6.87	6.91	6.97	7.10	7.10	7.62
		48	6.87	6.91	6.97	7.10	7.10	7.89
		60	6.87	6.91	6.97	7.10	7.10	8.18
Shriram Finance Company Ltd. *(upto ₹10 Crores)* *(w.e.f. 26-06-2025)* *(0.10% extra for female investors)*	AA+ by India Ratings & Research & AA+ by ICRA (Stable)	12	7.11	7.16	-	7.35	7.11	7.35
		15 *(Digital)*	7.25	7.30	-	7.50	7.25	7.56
		18	7.16	7.20	-	7.40	7.16	7.53
		24	7.25	7.30	-	7.50	7.25	7.78
		36	7.72	7.77	-	8.00	7.72	8.66
		50	7.72	7.77	-	8.00	7.72	9.07
		60	7.72	7.77	-	8.00	7.72	9.39
Mahindra & Mahindra Financial Services Ltd.-Samruddhi Scheme *(upto ₹5 Crores)* *(w.e.f. 25-06-2025)*	AAA by CRISIL & AAA by India Ratings (Stable)	12	6.40	6.45	-	6.60	6.60	6.60
		24	6.80	6.80	-	7.00	7.00	7.25
		36	6.80	6.80	-	7.00	7.00	7.50
		48	6.80	6.80	-	7.00	7.00	7.77
		60	6.80	6.80	-	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	-	6.75	6.75	6.81
		30	6.80	6.80	-	7.00	7.00	7.37
		42	6.80	6.80	-	7.00	7.00	7.63
Floating Rate Savings Bond, 2020 (Taxable) *(w.e.f. 01-01-2025)*	Sov	84	-	-	8.05	-	-	

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