

## 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	
HDFC Ltd. -Regular Scheme (for Individual) (upto ₹2 Crores)	FAAA by CRISIL & MAAA by ICRA	12	5.25	5.30	5.35	-	5.45
		24	5.65	5.70	5.75	5.85	5.85
		36	5.90	5.95	6.00	6.10	6.10
		48	5.90	5.95	6.00	6.10	6.10
		60	6.30	6.35	6.40	6.50	6.50
HDFC Ltd. -Special Scheme (for Individual) (upto ₹2 Crores)		33	6.05	6.10	6.15	6.25	6.25
		66	6.50	6.55	6.60	6.70	6.70
		99	6.60	6.65	6.70	6.80	6.80
HDFC Ltd. -Premium Scheme (for Individual) (upto ₹2 Crores)		15	5.50	5.55	5.60	-	5.70
		18	5.60	5.65	5.70	5.80	5.80
		22	5.75	5.80	5.85	5.95	5.95
		30	5.80	5.85	5.90	6.00	6.00
		44	6.15	6.20	6.25	6.35	6.35
HDFC Ltd. -Premium Scheme (for Individual) (above ₹2 Crores, upto ₹5 Crores)		18	5.25	5.30	5.35	5.45	5.45
		30	5.55	5.60	5.65	5.75	5.75
	12	5.05	5.10	5.15	-	5.25	
HDFC Ltd. -Regular Scheme (for Individual) (above ₹2 Crores, upto ₹5 Crores)	24	5.35	5.40	5.45	5.55	5.55	
	36	5.75	5.80	5.85	5.95	5.95	
	48	5.75	5.80	5.85	5.95	5.95	
	60	6.05	6.10	6.15	6.25	6.25	
	12	5.15	5.20	5.25	-	5.35	
HDFC Ltd. -Regular Scheme (for HUF, Firm) (upto ₹2 Crores)	24	5.55	5.60	5.65	5.75	5.75	
	36	5.80	5.85	5.90	6.00	6.00	
	48	5.80	5.85	5.90	6.00	6.00	
	60	6.20	6.25	6.30	6.40	6.40	
	33	5.90	5.95	6.00	6.10	6.10	
HDFC Ltd. -Special Scheme (for HUF, Firm) (upto ₹2 Crores)	66	6.40	6.45	6.50	6.60	6.60	
	99	6.50	6.55	6.60	6.70	6.70	
	15	5.45	5.50	5.55	-	5.65	
HDFC Ltd. -Premium Scheme (for HUF, Firm) (upto ₹2 Crores)	18	5.55	5.60	5.65	5.75	5.75	
	30	5.70	5.75	5.80	5.90	5.90	
	12	5.05	5.10	5.15	-	5.25	
	24	5.35	5.40	5.45	5.55	5.55	
	36	5.75	5.80	5.85	5.95	5.95	
HDFC Ltd. -Regular Scheme (for HUF, Firm) (above ₹2 Crores, upto ₹5 Crores)	48	5.75	5.80	5.85	5.95	5.95	
	60	6.05	6.10	6.15	6.25	6.25	
	18	5.25	5.30	5.35	5.45	5.45	
	30	5.55	5.60	5.65	5.75	5.75	
	12	5.51	5.53	5.57	5.65	5.65	
Bajaj Finance Ltd. (upto ₹5 Crores)	24	6.22	6.25	6.30	6.40	6.40	
	36	6.60	6.63	6.69	6.80	6.80	
	48	6.60	6.63	6.69	6.80	6.80	
	60	6.60	6.63	6.69	6.80	6.80	
	12	5.10	-	-	5.25	5.25	
LIC Housing Finance Ltd. (upto ₹20 Crores)	18	5.35	-	-	5.50	5.50	
	24	5.50	-	-	5.65	5.65	
	36	5.60	-	-	5.75	5.75	
	60	5.60	-	-	5.75	5.75	
	12	5.74	5.77	5.81	5.90	5.90	
PNB Housing Finance Ltd. (upto ₹5 Crores)	24	5.98	6.01	6.05	6.15	6.15	
	36	6.40	6.44	6.49	6.60	6.60	
	48	6.40	6.44	6.49	6.60	6.60	
	60	6.50	6.53	6.59	6.70	6.70	
	12	5.10	5.15	-	5.25	5.25	
ICICI Home Finance Co. Ltd. (below ₹2 Crores)	24	5.50	5.55	-	5.65	5.65	
	36	5.95	6.00	-	6.10	6.10	
	48	5.95	6.00	-	6.10	6.10	
	60	6.35	6.40	-	6.55	6.55	
	39	6.05	6.10	-	6.25	6.25	
ICICI Home Finance Co. Ltd. -Special Scheme (below ₹2 Crores)	45	6.15	6.20	-	6.35	6.35	
	65	6.50	6.55	-	6.70	6.70	
	12	6.31	6.35	6.40	6.50	6.31	
Shriram Transport Finance Company Ltd. (upto ₹5 Crores)	15	6.54	6.58	6.64	6.75	6.54	
	24	6.54	6.58	6.64	6.75	6.54	
	30	7.25	7.30	7.37	7.50	7.25	
	36	7.25	7.30	7.37	7.50	7.25	
	45	7.34	7.39	7.46	7.60	7.34	
	48	7.34	7.39	7.46	7.60	7.34	
	60	7.48	7.53	7.60	7.75	7.48	
Mahindra & Mahindra Financial Services Ltd. (upto ₹1 Crore)	12	4.95	5.30	5.40	5.50	5.50	
	24	5.45	5.80	5.90	6.00	6.00	
	36	5.75	6.10	6.20	6.30	6.30	
	48	5.90	6.25	6.35	6.45	6.45	
	60	5.90	6.25	6.35	6.45	6.45	
Mahindra & Mahindra Financial Services Ltd. (above ₹1 Crores, upto ₹ 5.00 Crores)	12	-	5.05	5.15	5.25	5.25	
	24	-	5.30	5.40	5.50	5.50	
	36	-	5.70	5.80	5.90	5.90	
	48	-	5.70	5.80	5.90	5.90	
	60	-	5.80	5.90	6.00	6.00	

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