

# SHINE CAPITAL PVT. LTD.

(Formerly, Shine Capital Advisors Pvt. Ltd.)

## Fixed Deposit Rate (for Trust)

| Company Name                                                                                                              | Rating                                                           | Period<br>(in Months )                                                    | Non Cumulative ROI (% p.a.) |           |             |        | Cumulative<br>ROI<br>(% p.a.) | Effective Yield<br>(%) |      |
|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------|-----------|-------------|--------|-------------------------------|------------------------|------|
|                                                                                                                           |                                                                  |                                                                           | Monthly                     | Quarterly | Half-Yearly | Yearly |                               |                        |      |
| <b>HDFC Bank</b><br>(below ₹3 Crores)<br>(w.e.f. 06-03-2026)                                                              | AAA by CARE &<br>TAAA by India<br>Ratings & Research<br>(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                   |      |
| <b>HDFC Bank</b><br>(₹3 Crores to below ₹5 Crores)<br>(w.e.f. 07-03-2026)                                                 |                                                                  | 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                   |      |
| <b>Bajaj Finance Ltd.</b><br>(upto ₹3 Crores)<br>(w.e.f.01-05-2026)                                                       | AAA by CRISIL &<br>AAA by ICRA<br>(Stable)                       | 15                                                                        | 6.25                        | 6.25      | -           | -      | 6.25                          | 6.45                   |      |
|                                                                                                                           |                                                                  | 18                                                                        | 6.40                        | 6.40      | -           | -      | 6.40                          | 6.66                   |      |
|                                                                                                                           |                                                                  | 12                                                                        | 6.60                        | 6.63      | 6.69        | 6.80   | 6.80                          | 6.80                   |      |
|                                                                                                                           |                                                                  | 24                                                                        | 6.88                        | 6.92      | 6.98        | 7.10   | 7.10                          | 7.35                   |      |
|                                                                                                                           |                                                                  | 36                                                                        | 6.83                        | 6.87      | 6.93        | 7.05   | 7.05                          | 7.56                   |      |
|                                                                                                                           |                                                                  | 48                                                                        | 6.83                        | 6.87      | 6.93        | 7.05   | 7.05                          | 7.83                   |      |
| <b>ICICI Home Finance Co. Ltd.</b><br>(below ₹3 Crores)<br>(w.e.f. 06-07-2026)                                            | AAA by CRISIL,<br>AAA by ICRA &<br>AAA by CARE<br>(Stable)       | 60                                                                        | 6.83                        | 6.87      | 6.93        | 7.05   | 7.05                          | 8.12                   |      |
|                                                                                                                           |                                                                  | 12                                                                        | 6.60                        | 6.65      | -           | 6.85   | 6.85                          | 6.85                   |      |
|                                                                                                                           |                                                                  | 24                                                                        | 6.70                        | 6.75      | -           | 6.95   | 6.95                          | 7.19                   |      |
|                                                                                                                           |                                                                  | 36                                                                        | 6.85                        | 6.90      | -           | 7.10   | 7.10                          | 7.62                   |      |
|                                                                                                                           |                                                                  | 48                                                                        | 6.95                        | 7.00      | -           | 7.20   | 7.20                          | 8.02                   |      |
|                                                                                                                           |                                                                  | 60                                                                        | 6.95                        | 7.00      | -           | 7.20   | 7.20                          | 8.31                   |      |
| <b>ICICI Home Finance Co. Ltd. -Special Scheme</b><br>(below ₹3 Crores)<br>(w.e.f. 06-07-2026)                            |                                                                  | 39                                                                        | 7.05                        | 7.10      | -           | 7.30   | 7.30                          | 7.92                   |      |
|                                                                                                                           |                                                                  | 45                                                                        | 7.10                        | 7.15      | -           | 7.35   | 7.35                          | 8.13                   |      |
| <b>LIC Housing Finance Ltd.</b><br>(Upto ₹3 Crores)<br>(w.e.f 19-06-2025)                                                 |                                                                  | AAA by CRISIL<br>(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                   |      |
| <b>LIC Housing Finance Ltd.</b><br>(Above ₹3 Crores)<br>(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                   |      |
| <b>PNB Housing Finance Ltd.</b><br>(upto ₹5 Crores)<br>(w.e.f. 23-06-2026 )                                               | AAA by CARE &<br>AA+ by CRISIL<br>(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                   |      |
| <b>PNB Housing Finance Ltd. - Special Scheme</b><br>(upto ₹5 Crores)<br>(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                   |      |
| <b>Shriram Finance Company Ltd.</b><br>(upto ₹10 Crores)<br>(w.e.f. 02-07-2026)                                           |                                                                  | AAA by CRISIL,<br>AAA by ICRA,<br>AAA by CARE &<br>AAA by IND<br>(Stable) | 12                          | 6.64      | 6.68        | 6.74   | 6.85                          | 6.85                   | 6.85 |
|                                                                                                                           |                                                                  |                                                                           | 18                          | 6.83      | 6.87        | 6.93   | 7.05                          | 7.05                   | 7.18 |
|                                                                                                                           | 24                                                               |                                                                           | 6.88                        | 6.92      | 6.98        | 7.10   | 7.10                          | 7.35                   |      |
|                                                                                                                           | 36                                                               |                                                                           | 7.25                        | 7.30      | 7.36        | 7.50   | 7.50                          | 8.07                   |      |
|                                                                                                                           | 60                                                               |                                                                           | 7.25                        | 7.30      | 7.36        | 7.50   | 7.50                          | 8.71                   |      |
| <b>Mahindra &amp; Mahindra Financial Services Ltd.-<br/>Samruddhi Scheme</b><br>(upto ₹5 Crores)<br>(w.e.f. 22-05-2026)   | AAA by CRISIL &<br>AAA by India<br>Ratings<br>(Stable)           | 12                                                                        | 6.40                        | 6.45      | 6.50        | 6.60   | 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                   |      |
| <b>Mahindra &amp; Mahindra Financial Services Ltd.-<br/>Dhanvruddhi Scheme</b><br>(upto ₹5 Crores)<br>(w.e.f. 22-05-2026) |                                                                  | 18                                                                        | 6.40                        | 6.45      | 6.50        | 6.60   | 6.60                          | 6.71                   |      |
|                                                                                                                           |                                                                  | 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                   |      |

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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.