

SHINE CAPITAL PVT. LTD.

(Formerly, Shine Capital Advisors Pvt. Ltd.)

Fixed Deposit Rate (for Trust)

| 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. 06-03-2026) | 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 | 6.50 | 6.50 | - | - | 6.50 | 7.36 |
| | | 60 | 6.40 | 6.40 | - | - | 6.40 | 7.47 |
| | | 15 | 6.35 | 6.35 | - | - | 6.35 | 6.55 |
| 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. (upto ₹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 | 6.60 | 6.63 | 6.69 | 6.80 | 6.80 | 6.80 | |
| | 24 | 6.97 | 7.01 | 7.08 | 7.20 | 7.20 | 7.46 | |
| | 36 | 6.41 | 6.44 | 6.49 | 6.60 | 6.60 | 7.05 | |
| | 48 | 6.41 | 6.44 | 6.49 | 6.60 | 6.60 | 7.28 | |
| 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 | 6.41 | 6.44 | 6.49 | 6.60 | 6.60 | 7.53 |
| | | 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 |
| ICICI Home Finance Co. Ltd. -Special Scheme (below ₹3 Crores) (w.e.f. 01-09-2025) | | 48 | 6.75 | 6.80 | - | 7.00 | 7.00 | 7.77 |
| | | 60 | 6.75 | 6.80 | - | 7.00 | 7.00 | 8.05 |
| LIC Housing Finance Ltd. (Upto ₹3 Crores) (w.e.f 19-06-2025) | | 39 | 6.80 | 6.85 | - | 7.05 | 7.05 | 7.63 |
| | | 45 | 6.85 | 6.90 | - | 7.10 | 7.10 | 7.82 |
| | | 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 | |
| LIC Housing Finance Ltd. (Above ₹3 Crores) (w.e.f 19-06-2025) | 36 | 6.65 | 6.70 | - | 6.85 | 6.85 | 7.33 | |
| | 60 | 6.70 | 6.75 | - | 6.90 | 6.90 | 7.92 | |
| | 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 | |
| PNB Housing Finance Ltd. (upto ₹5 Crores) (w.e.f. 01-01-2026) | 36 | 6.65 | 6.70 | - | 6.85 | 6.85 | 7.33 | |
| | 60 | 6.70 | 6.75 | - | 6.90 | 6.90 | 7.92 | |
| | 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 | |
| Shriram Finance Company Ltd. (upto ₹10 Crores) (w.e.f. 05-08-2025) | 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 | |
| | 60 | 6.69 | 6.73 | 6.79 | 6.90 | 6.90 | 7.92 | |
| | 12 | 6.79 | 6.82 | 6.88 | 7.00 | 6.90 | 7.01 | |
| Mahindra & Mahindra Financial Services Ltd.- Samruddhi Scheme (upto ₹5 Crores) (w.e.f. 25-06-2025) | 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 | |
| | 60 | 7.35 | 7.39 | 7.46 | 7.60 | 7.35 | 8.85 | |
| Mahindra & Mahindra Financial Services Ltd.- Dhanvruddhi Scheme (upto ₹5 Crores) (w.e.f. 25-06-2025) | 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 | |
| Mahindra & Mahindra Financial Services Ltd.- Dhanvruddhi Scheme (upto ₹5 Crores) (w.e.f. 25-06-2025) | 60 | 6.80 | 6.80 | 6.90 | 7.00 | 7.00 | 8.05 | |
| | 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 |

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.