

## 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	
<b>HDFC Bank</b> (below ₹3 Crores) (w.e.f. 24-07-2024)	AAA by CARE & TAAA by India Ratings & Research	12	6.60	6.60	-	-	6.60
		24	7.00	7.00	-	-	7.00
		36	7.00	7.00	-	-	7.00
		48	7.00	7.00	-	-	7.00
		60	7.00	7.00	-	-	7.00
		15	7.10	7.10	-	-	7.10
		18	7.25	7.25	-	-	7.25
<b>HDFC Bank</b> (₹3 Crores, to below ₹5.25 Crores) (w.e.f. 24-07-2024)	AAA by CARE & TAAA by India Ratings & Research	35	7.35	7.35	-	-	7.35
		55	7.40	7.40	-	-	7.40
		12	7.40	7.40	-	-	7.40
		24	7.05	7.05	-	-	7.05
		36	7.00	7.00	-	-	7.00
		48	7.00	7.00	-	-	7.00
		60	7.00	7.00	-	-	7.00
<b>Bajaj Finance Ltd.</b> (upto ₹3 Crores) (w.e.f. 14-11-2024)	FAAA by CRISIL & MAAA by ICRA	15	7.05	7.05	-	-	7.05
		18	7.25	7.25	-	-	7.25
		12	7.16	7.20	7.27	7.40	7.40
		24	7.53	7.58	7.65	7.80	7.80
		36	7.81	7.87	7.94	8.10	8.10
		48	7.81	7.87	7.94	8.10	8.10
		60	7.81	7.87	7.94	8.10	8.10
<b>Bajaj Finance Ltd.</b> (From 15,000 to 25,000) (w.e.f. 17-11-2024)	FAAA by CRISIL & MAAA by ICRA	15	7.25	7.30	7.36	7.50	7.50
		18	7.53	7.58	7.65	7.80	7.80
		22	7.63	7.68	7.75	7.90	7.90
		33	7.81	7.87	7.94	8.10	8.10
		44	7.95	8.01	8.09	8.25	8.25
		42	8.09	8.15	8.23	8.40	8.40
		12	7.35	7.39	7.46	7.60	7.60
<b>Bajaj Finance Ltd.</b> (From 15,000 to 25,000) (w.e.f. 17-11-2024)	FAAA by CRISIL & MAAA by ICRA	24	7.72	7.77	7.85	8.00	8.00
		36	8.00	8.05	8.13	8.30	8.30
		48	8.00	8.05	8.13	8.30	8.30
		60	8.00	8.05	8.13	8.30	8.30
		15	7.44	7.49	7.56	7.70	7.70
		18	7.72	7.77	7.85	8.00	8.00
		22	7.81	7.87	7.94	8.10	8.10
<b>ICICI Home Finance Co. Ltd.</b> (below ₹3 Crores) (w.e.f. 01-06-2024)	FAAA by CRISIL, MAAA by ICRA & AAA by CARE	33	8.00	8.05	8.13	8.30	8.30
		42	8.28	8.34	8.42	8.60	8.60
		44	8.14	8.20	8.28	8.45	8.45
		12	7.00	7.05	-	7.25	7.25
		24	7.40	7.45	-	7.65	7.65
		36	7.50	7.55	-	7.75	7.75
		48	7.50	7.55	-	7.75	7.75
<b>ICICI Home Finance Co. Ltd. -Special Scheme</b> (below ₹3 Crores) (w.e.f. 01-06-2024)	FAAA by CRISIL, MAAA by ICRA & AAA by CARE	60	7.40	7.45	-	7.65	7.65
		39	7.55	7.60	-	7.80	7.80
<b>Shriram Finance Company Ltd.</b> (upto ₹5 Crores) (w.e.f. 09-04-2024)	AA+ by India Ratings & Research & AA+ by ICRA	45	7.55	7.60	-	7.80	7.80
		12	7.59	7.63	7.71	7.85	7.85
		15	8.87	7.92	8.00	8.15	8.87
		18	7.73	7.77	7.85	8.00	7.73
		24	7.87	7.92	8.00	8.15	7.87
		30	8.05	8.10	8.18	8.35	8.05
		36	8.38	8.43	8.52	8.70	8.38
<b>Mahindra &amp; Mahindra Financial Services Ltd.-Samruddhi Scheme</b> (upto ₹5 Crores) (w.e.f. 25-04-2024)	AAA by CRISIL & AAA by India Ratings	42	8.42	8.47	8.56	8.75	8.42
		50	8.47	8.52	8.62	8.80	8.47
		60	8.47	8.52	8.62	8.80	8.47
		12	7.10	7.20	7.25	7.50	7.50
		24	7.30	7.40	7.55	7.80	7.80
<b>Floating Rate Savings Bond, 2020 (Taxable)</b> (w.e.f. 01-07-2024)	Sov	36	7.55	7.65	7.85	8.10	8.10
		48	7.50	7.60	7.80	8.05	8.05
		60	7.55	7.65	7.85	8.10	8.10

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