

## SHINE CAPITAL ADVISORS PVT. LTD.

### Fixed Deposit Rate (for Retail)

| Company Name   | Rating   | Period<br>(in Months)  | Non Cumulative ROI (% p.a.)                                      |           |             |        | Cumulative<br>ROI (% p.a.) |      |      |
|--|--|--|--|-----------|-------------|--------|----------------------------|------|------|
|  |  |  | Monthly  | Quarterly | Half-Yearly | Yearly |                            |      |      |
| <b>HDFC Bank</b><br>(below ₹3 Crores)<br>(w.e.f. 24-07-2024)   | AAA by CARE &<br>TAAA by India<br>Ratings & Research<br>(Stable) | 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                       |      |      |
|  |  | 35   | 7.35   | 7.35      | -           | -      | 7.35                       |      |      |
|  |  | 55   | 7.40   | 7.40      | -           | -      | 7.40                       |      |      |
|  |  | <b>HDFC Bank</b><br>(₹3 Crores, to below ₹5 Crores)<br>(w.e.f. 05-12-2024)                     | AAA by CARE &<br>TAAA by India<br>Ratings & Research<br>(Stable) | 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                       |      |      |
| 15   | 7.05   |  |  | 7.05      | -           | -      | 7.05                       |      |      |
| 18   | 7.25   |  |  | 7.25      | -           | -      | 7.25                       |      |      |
| <b>Bajaj Finance Ltd.</b><br>(From 15,000 to 25,000)<br>(w.e.f. 14-11-2024)  | AAA by CRISIL &<br>AAA by ICRA<br>(Stable)                       |  |  | 12        | 7.35        | 7.39   | 7.46                       | 7.60 | 7.60 |
|  |  |  |  | 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                       |      |      |
|  |  | 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                       |      |      |
|  |  | <b>Bajaj Finance Ltd.</b><br>(25,001 to ₹3 Crores)<br>(w.e.f. 14-11-2024)                      | AAA by CRISIL &<br>AAA by ICRA<br>(Stable)                       | 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                       |      |      |
| 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                       |      |      |
| <b>ICICI Home Finance Co. Ltd.</b><br>(below ₹3 Crores)<br>(w.e.f. 01-12-2024)   | AAA by CRISIL,<br>AAA by ICRA &<br>AAA by CARE<br>(Stable)       |  |  | 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                       |      |      |
|  |  | 60   | 7.50   | 7.55      | -           | 7.75   | 7.75                       |      |      |
|  |  | <b>ICICI Home Finance Co. Ltd. -Special Scheme</b><br>(below ₹3 Crores)<br>(w.e.f. 01-12-2024) | AAA by CRISIL,<br>AAA by ICRA &<br>AAA by CARE<br>(Stable)       | 39        | 7.55        | 7.60   | -                          | 7.80 | 7.80 |
| 45   | 7.55   |  |  | 7.60      | -           | 7.80   | 7.80                       |      |      |
| <b>LIC Housing Finance Ltd.</b><br>(upto ₹20 Crores)<br>(w.e.f. 12-04-2023)  | AAA by CRISIL<br>(Stable)  | 12   | 7.00   | -         | -           | 7.25   | 7.25                       |      |      |
|  |  | 18   | 7.10   | -         | -           | 7.35   | 7.35                       |      |      |
|  |  | 24   | 7.35   | -         | -           | 7.60   | 7.60                       |      |      |
|  |  | 36   | 7.50   | -         | -           | 7.75   | 7.75                       |      |      |
|  |  | 60   | 7.50   | -         | -           | 7.75   | 7.75                       |      |      |
| <b>PNB Housing Finance Ltd.</b><br>(upto ₹5 Crores)<br>(w.e.f. 01-06-2024)   | AA+ by CRISIL &<br>AA+ by CARE<br>(Stable)                       | 12   | 7.21   | 7.25      | 7.32        | 7.45   | 7.45                       |      |      |
|  |  | 24   | 7.02   | 7.06      | 7.12        | 7.25   | 7.25                       |      |      |
|  |  | 36   | 7.49   | 7.53      | 7.61        | 7.75   | 7.75                       |      |      |
|  |  | 48   | 7.16   | 7.20      | 7.26        | 7.40   | 7.40                       |      |      |
|  |  | 60   | 7.35   | 7.39      | 7.46        | 7.60   | 7.60                       |      |      |
| <b>PNB Housing Finance Ltd.</b><br>(upto ₹5 Crores)<br>(w.e.f. 12.09.2024 - 31.03.2025)                                  |  | 30   | 7.72   | 7.77      | 7.85        | 8.00   | 8.00                       |      |      |
| <b>Shriram Finance Company Ltd.</b><br>(upto ₹5 Crores)<br>(w.e.f. 09-04-2024)<br>(0.10% extra for female investors)     | AA+ by India<br>Ratings & Research<br>& AA+ by ICRA<br>(Stable)  | 12   | 7.59   | 7.63      | 7.71        | 7.85   | 7.59                       |      |      |
|  |  | 15 (Digital)   | 7.87   | 7.92      | 8.00        | 8.15   | 7.87                       |      |      |
|  |  | 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                       |      |      |
|  |  | 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                       |      |      |
| <b>Mahindra &amp; Mahindra Financial Services Ltd.-<br/>Samruddhi Scheme</b><br>(upto ₹5 Crores)<br>(w.e.f. 25-04-2024)  | AAA by CRISIL &<br>AAA by India<br>Ratings<br>(Stable)           | 12   | 7.10   | 7.20      | 7.25        | 7.50   | 7.50                       |      |      |
|  |  | 24   | 7.30   | 7.40      | 7.55        | 7.80   | 7.80                       |      |      |
|  |  | 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                       |      |      |
| <b>Mahindra &amp; Mahindra Financial Services Ltd.-<br/>Dhanruddhi Scheme</b><br>(upto ₹5 Crores)<br>(w.e.f. 25-04-2024) | AAA by CRISIL &<br>AAA by India<br>Ratings<br>(Stable)           | 15   | 7.25   | 7.35      | 7.50        | 7.75   | 7.75                       |      |      |
|  |  | 30   | 7.40   | 7.50      | 7.65        | 7.90   | 7.90                       |      |      |
|  |  | 42   | 7.50   | 7.60      | 7.80        | 8.05   | 8.05                       |      |      |
| <b>Floating Rate Savings Bond, 2020 (Taxable)</b><br>(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.*