



SHRIRAM FINANCE FD RATES

DEPOSIT NORMAL SCHEME w.e.f. 5th Aug 2025

Period (months)	Non Cumulative Deposits				Cumulative Deposit
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.
12	6.79	6.82	6.88	7.00	7.00
18	6.93	6.97	7.03	7.15	7.28
24	7.02	7.06	7.12	7.25	7.51
36	7.35	7.39	7.46	7.60	8.20
60	7.35	7.39	7.46	7.60	8.85

*Additional interest given below are applicable for all the above categories.

- Additional interest of 0.50% p.a. will be paid for Senior citizen (Completed age 60 years on the date of deposit/renewal)
- Additional interest of 0.15% p.a. will be paid on all Renewals, where the deposit is matured.
- Additional interest of 0.05% p.a. will be paid to Women Depositors.

The above additional interest rates will be applied on the yearly rate, which will be factored correspondingly into the calculation of interest rates for periods shorter than a year, including monthly, quarterly, and half-yearly rates.

Rate of interest for Deposits above Rs. 10 Crores per deposit may vary from the published card rate, but within the cap on Rate of Interest specified by the Reserve Bank of India (RBI). Depositors are advised to verify the prevailing rates for such deposits, prior to making any investments.

INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT / RENEWAL.

"Remember to register a Nominee"

- Nomination helps in easy settlement of claim of deceased depositor.
- One can opt to print the Nominee's name on the certificate.