

Shriram Finance Ltd.

Fixed Deposit Rate Of Interest, w.e.f. 05/Aug/2025

FRESH SCHEMES

DEPOSIT NORMAL SCHEME						
Period (months)	Non Cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs 5000/-
12	6.79	6.82	6.88	7.00	7.00	5350
15 (DIGITAL ONLY)	7.02	7.06	7.12	7.25	7.31	5457
18	6.93	6.97	7.03	7.15	7.28	5546
24	7.02	7.06	7.12	7.25	7.51	5751
36	7.35	7.39	7.46	7.60	8.20	6229
50	7.35	7.39	7.46	7.60	8.57	6785
60	7.35	7.39	7.46	7.60	8.85	7212

DEPOSIT WOMEN SCHEME (0.05% Inclusive)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs 5000/-
12	6.83	6.87	6.93	7.05	7.05	5352
15 (DIGITAL ONLY)	7.07	7.11	7.17	7.30	7.37	5460
18	6.97	7.01	7.07	7.20	7.33	5549
24	7.07	7.11	7.17	7.30	7.57	5757
36	7.39	7.44	7.51	7.65	8.24	6236
50	7.39	7.44	7.51	7.65	8.62	6796
60	7.39	7.44	7.51	7.65	8.91	7226

DEPOSIT SENIOR CITIZEN SCHEME (0.50% Inclusive)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs 5000/-
12	7.25	7.3	7.36	7.5	7.50	5374
15 (DIGITAL ONLY)	7.49	7.53	7.61	7.75	7.83	5489
18	7.39	7.44	7.51	7.65	7.79	5584
24	7.49	7.53	7.61	7.75	8.05	5805
36	7.81	7.86	7.94	8.1	8.77	6315
50	7.81	7.86	7.94	8.1	9.20	6915
60	7.81	7.86	7.94	8.1	9.52	7379

DEPOSIT WOMEN+ Sr citizen (0.05%+0.50% Inclusive)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs 5000/-
12	7.30	7.35	7.41	7.55	7.55	5377
15 (DIGITAL ONLY)	7.53	7.58	7.65	7.80	7.87	5491
18	7.44	7.49	7.56	7.70	7.85	5588
24	7.53	7.58	7.65	7.80	8.10	5809
36	7.86	7.91	7.99	8.15	8.83	6324
50	7.86	7.91	7.99	8.15	9.26	6930
60	7.86	7.91	7.99	8.15	9.59	7397

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RENEWAL SCHEMES

DEPOSIT NORMAL SCHEME + Renewals (0.15% Inclusive)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs 5000/-
12	6.93	6.97	7.03	7.15	7.15	5357
15 (DIGITAL ONLY)	7.16	7.20	7.27	7.40	7.47	5466
18	7.07	7.11	7.17	7.30	7.44	5557
24	7.16	7.20	7.27	7.40	7.67	5767
36	7.49	7.53	7.61	7.75	8.37	6255
50	7.49	7.53	7.61	7.75	8.76	6824
60	7.49	7.53	7.61	7.75	9.05	7262

DEPOSIT WOMEN+ Renewal (0.05%+0.15% Inclusive)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs 5000/-
12	6.97	7.01	7.07	7.20	7.20	5359
15 (DIGITAL ONLY)	7.21	7.25	7.32	7.45	7.52	5470
18	7.11	7.16	7.22	7.35	7.48	5560
24	7.21	7.25	7.32	7.45	7.73	5773
36	7.53	7.58	7.65	7.80	8.42	6262
50	7.53	7.58	7.65	7.80	8.81	6836
60	7.53	7.58	7.65	7.80	9.11	7277

DEPOSIT SENIOR CITIZEN SCHEME + Renewals (0.50%+0.15% Inclusive)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs 5000/-
12	7.39	7.44	7.51	7.65	7.65	5382
15 (DIGITAL ONLY)	7.63	7.68	7.75	7.90	7.98	5498
18	7.53	7.58	7.65	7.80	7.95	5595
24	7.63	7.68	7.75	7.90	8.21	5821
36	7.95	8.01	8.09	8.25	8.94	6341
50	7.95	8.01	8.09	8.25	9.39	6955
60	7.95	8.01	8.09	8.25	9.72	7430

DEPOSIT WOMEN+ Sr. Citizen+Renewal (0.05%+0.50% +0.15% Inclusive)						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs 5000/-
12	7.44	7.49	7.56	7.70	7.70	5384
15 (DIGITAL ONLY)	7.67	7.72	7.80	7.95	8.02	5501
18	7.58	7.63	7.70	7.85	8.00	5600
24	7.67	7.72	7.80	7.95	8.26	5826
36	8.00	8.05	8.13	8.30	9.01	6351
50	8.00	8.05	8.13	8.30	9.46	6970
60	8.00	8.05	8.13	8.30	9.80	7449