

RATE OF INTEREST FOR FRESH APPLICATION FOR MALE



SHRIRAM
Finance

RATING -

CARE AAA; STABLE By CARE Ratings Limited, "Crisil AAA/ STABLE by CRISIL Ratings Limited, and "[ICRA]AAA; STABLE" by ICRA and "IND AAA/ STABLE" by India Ratings and Research.

SHRIRAM
UNNATI
FIXED DEPOSITS

DEPOSIT NORMAL SCHEME (W.E.F. 06 MAY 2026)

Period (months)	Non cumulative Deposits								Cumulative Deposit	
	Monthly % p.a	Monthly Interest	Quarterly % p.a	Quarterly Interest	Half yearly % p.a	Half yearly Interest	Yearly %p.a	Yearly Interest	Effective yield % p.a.	Maturity value for Rs 100000/-
12	6.55	546	6.59	1648	6.64	3320	6.75	6750	6.75	106750
18	6.79	566	6.82	1705	6.88	3440	7.00	7000	7.13	110690
24	6.83	570	6.87	1718	6.93	3465	7.05	7050	7.30	114593
36	7.02	585	7.06	1765	7.12	3560	7.25	7250	7.79	123367
50	7.02	585	7.06	1765	7.12	3560	7.25	7250	8.13	133864
60	7.02	585	7.06	1765	7.12	3560	7.25	7250	8.38	141904

DEPOSIT SENIOR CITIZEN SCHEME (0.50% additional) (W.E.F. 06 MAY 2026)

Period (months)	Non cumulative Deposits								Cumulative Deposit	
	Monthly % p.a	Monthly Interest	Quarterly % p.a	Quarterly Interest	Half yearly % p.a	Half yearly Interest	Yearly %p.a	Yearly Interest	Effective yield % p.a.	Maturity value for Rs 100000/-
12	7.02	585	7.06	1765	7.12	3560	7.25	7250	7.25	107251
18	7.25	605	7.30	1825	7.36	3680	7.50	7500	7.63	112208
24	7.30	609	7.35	1838	7.41	3705	7.55	7550	7.83	115669
36	7.49	625	7.53	1883	7.61	3805	7.75	7750	8.37	125108
50	7.49	625	7.53	1883	7.61	3805	7.75	7750	8.76	136495
60	7.49	625	7.53	1883	7.61	3805	7.75	7750	9.05	145258

RATE OF INTEREST FOR FRESH APPLICATION FOR WOMEN

"CARE AAA; STABLE" By CARE Ratings Limited, "Crisil AAA/ STABLE by CRISIL Ratings Limited, and "[ICRA]AAA; STABLE" by ICRA and "IND AAA/ STABLE" by India Ratings and Research.

DEPOSIT WOMEN SCHEME (0.05% additional) (W.E.F. 06 MAY 2026)

Period (months)	Non cumulative Deposits								Cumulative Deposit	
	Monthly % p.a	Monthly Interest	Quarterly % p.a	Quarterly Interest	Half yearly % p.a	Half yearly Interest	Yearly %p.a	Yearly Interest	Effective yield % p.a.	Maturity value for Rs 100000/-
12	6.60	550	6.63	1658	6.69	3345	6.80	6800	6.80	106804
18	6.83	570	6.87	1718	6.93	3465	7.05	7050	7.17	110756
24	6.88	574	6.92	1730	6.98	3490	7.10	7100	7.35	114707
36	7.07	590	7.11	1778	7.17	3585	7.30	7300	7.85	123551
50	7.07	590	7.11	1778	7.17	3585	7.30	7300	8.19	134141
60	7.07	590	7.11	1778	7.17	3585	7.30	7300	8.45	142257

DEPOSIT WOMEN+ Sr citizen (0.05%+0.50% additional) (W.E.F. 06 MAY 2026)

Period (months)	Non cumulative Deposits								Cumulative Deposit	
	Monthly % p.a	Monthly Interest	Quarterly % p.a	Quarterly Interest	Half yearly % p.a	Half yearly Interest	Yearly %p.a	Yearly Interest	Effective yield % p.a.	Maturity value for Rs 100000/-
12	7.07	590	7.11	1778	7.17	3585	7.30	7300	7.30	107304
18	7.30	609	7.35	1838	7.41	3705	7.55	7550	7.69	111535
24	7.35	613	7.39	1848	7.46	3730	7.60	7600	7.89	115784
36	7.53	628	7.58	1895	7.65	3825	7.80	7800	8.42	125257
50	7.53	628	7.58	1895	7.65	3825	7.80	7800	8.81	136721
60	7.53	628	7.58	1895	7.65	3825	7.80	7800	9.11	145547

NOTE-

* Interest rates are rounded off to two decimal places

- The above rates are applicable for Deposits up to Rs. 10 Cr.
- Additional interest rate of 0.50% p.a. will be paid for Senior citizen (Completed age 60 years on the date of deposit/renewal).
- Additional interest rate of 0.15% p.a. will be paid on all renewals, where the deposit is matured.
- Additional interest rate of 0.05% p.a. will be paid to Women Depositors.