

Fixed Deposit

Did you know that saving is the first step you can take towards investing? Letting your hard-earned money sit idle in a bank account is not ideal. Invest in a fixed deposit for steady savings, growth and generate inflation-beating returns. Fixed deposits remain the mainstay of India's safest investment options.

Features & Benefits

Trusted by millions of customers, Shriram Fixed Deposit is the safest investment option with attractive interest rates. Rated "[ICRA]AA+ (Stable)" by ICRA and "IND AA+/Stable" by India Ratings and Research.

- Higher Interest Rate**
 Grow your savings with interest rates as high as 9.40%* p.a.
- Benefits for Senior Citizens**
 Senior citizens get an additional 0.50%* p.a.
- Special Interest Rates for Women**
 Women depositors get an additional 0.10%* p.a.
- Flexible Tenure**
 Choose from the flexible investment options starting from 12 to 60 months.
- Flexible Payout Options**
 Choose from flexible interest payout options, i.e., monthly, quarterly, half-yearly, yearly or at maturity.
- Guaranteed Returns**
 Get steady and assured returns irrespective of market fluctuations.

Interest rates w.e.f 9th April 2024

DEPOSIT NORMAL SCHEME						
Period (months)	Non cumulative Deposits				Cumulative Deposits	
	Monthly %p.a.	Quarterly %p.a.	Half Yearly %p.a.	Yearly %p.a.	Effective Yield %p.a.	Maturity value for Rs 5000/-
12	7.59	7.63	7.71	7.85	7.85	5,392
18	7.73	7.77	7.85	8.00	8.16	5,612
24	7.87	7.92	8.00	8.15	8.49	5,849
30	8.05	8.10	8.18	8.35	8.88	6,110
36	8.38	8.43	8.52	8.70	9.49	6,423
42	8.42	8.47	8.56	8.75	9.75	6,706
50	8.47	8.52	8.62	8.80	10.10	7,107
60	8.47	8.52	8.62	8.80	10.50	7,625

DEPOSIT SENIOR CITIZEN SCHEME (0.50% additional)						
Period (months)	Non cumulative Deposits				Cumulative Deposits	
	Monthly %p.a.	Quarterly %p.a.	Half Yearly %p.a.	Yearly %p.a.	Effective Yield %p.a.	Maturity value for Rs 5000/-
12	8.09	8.14	8.22	8.39	8.39	5,419
18	8.23	8.28	8.37	8.54	8.72	5,654
24	8.37	8.42	8.51	8.69	9.07	5,907
30	8.55	8.61	8.70	8.89	9.49	6,186
36	8.88	8.94	9.04	9.25	10.13	6,519
42	8.92	8.98	9.08	9.29	10.42	6,824
50	8.97	9.03	9.13	9.34	10.81	7,255
60	8.97	9.03	9.13	9.34	11.26	7,816

DEPOSIT NORMAL SCHEME + Renewals(0.25% additional)						
Period (months)	Non cumulative Deposits				Cumulative Deposits	
	Monthly %p.a.	Quarterly %p.a.	Half Yearly %p.a.	Yearly %p.a.	Effective Yield %p.a.	Maturity value for Rs 5000/-
12	7.84	7.89	7.96	8.12	8.12	5,406
18	7.98	8.03	8.11	8.27	8.44	5,633
24	8.12	8.17	8.25	8.42	9.78	5,878
30	8.30	8.35	8.44	8.62	9.18	6,148
36	8.63	8.69	8.78	9.97	9.81	6,471
42	8.67	8.73	8.82	9.02	10.08	6,765
50	8.72	8.78	8.87	9.07	10.46	7,181
60	8.72	8.78	8.87	9.07	10.88	7,720

DEPOSIT SENIOR CITIZEN SCHEME + Renewals(0.50%+0.25% additional)						
Period (months)	Non cumulative Deposits				Cumulative Deposits	
	Monthly %p.a.	Quarterly %p.a.	Half Yearly %p.a.	Yearly %p.a.	Effective Yield %p.a.	Maturity value for Rs 5000/-
12	8.34	8.39	8.48	8.66	8.66	5,433
18	8.48	8.54	8.63	8.81	9.00	5,675
24	8.62	8.68	8.77	8.96	9.37	5,937
30	8.80	8.86	8.96	9.16	9.80	6,225
36	9.13	9.19	9.30	9.52	10.45	6,568
42	9.17	9.24	9.34	9.56	10.76	6,883
50	9.22	9.29	9.39	9.61	11.18	7,331
60	9.22	9.29	9.39	9.61	11.65	7,914

DEPOSIT WOMEN SCHEME (0.10% additional)						
Period (months)	Non cumulative Deposits				Cumulative Deposits	
	Monthly %p.a.	Quarterly %p.a.	Half Yearly %p.a.	Yearly %p.a.	Effective Yield %p.a.	Maturity value for Rs 5000/-
12	7.69	7.73	7.81	7.96	7.96	5,398
18	7.83	7.88	7.95	8.11	8.27	5,620
24	7.97	8.02	8.10	8.26	8.60	5,860
30	8.15	8.20	8.28	8.46	9.00	6,125
36	8.48	8.54	8.63	8.81	9.61	6,442
42	8.52	8.58	8.67	8.86	9.88	6,730
50	8.57	8.63	8.72	8.91	10.24	7,136
60	8.57	8.63	8.72	8.91	10.65	7,663

DEPOSIT WOMEN+ Sr citizen (0.10%+50% additional)						
Period (months)	Non cumulative Deposits				Cumulative Deposits	
	Monthly %p.a.	Quarterly %p.a.	Half Yearly %p.a.	Yearly %p.a.	Effective Yield %p.a.	Maturity value for Rs 5000/-
12	8.19	8.24	8.33	8.50	8.50	5,425
18	8.33	8.38	8.47	8.65	8.84	5,663
24	8.47	8.52	8.62	8.80	9.19	5,919
30	8.65	8.71	8.80	9.00	9.61	6,202
36	8.98	9.04	9.14	9.35	10.26	6,539
42	9.02	9.08	9.19	9.40	10.56	6,848
50	9.07	9.13	9.24	9.45	10.96	7,285
60	9.07	9.13	9.24	9.45	11.42	7,855

DEPOSIT WOMEN+ Renewal (0.10%+0.25% additional)						
Period (months)	Non cumulative Deposits				Cumulative Deposits	
	Monthly %p.a.	Quarterly %p.a.	Half Yearly %p.a.	Yearly %p.a.	Effective Yield %p.a.	Maturity value for Rs 5000/-
12	7.94	7.99	8.07	8.23	8.23	5,411
18	8.08	8.13	8.21	8.38	8.55	5,641
24	8.22	8.27	8.36	8.53	8.90	5,890
30	8.40	8.45	8.54	8.73	9.31	6,163
36	8.73	8.79	8.89	9.08	9.93	6,490
42	8.77	8.83	8.93	9.13	10.22	6,788
50	8.82	8.88	8.98	9.18	10.60	7,210
60	8.82	8.88	8.98	9.18	11.03	7,758

WOMEN+ Sr. Citizen+Ren(0.10%+0.50% +0.25%additional)						
Period (months)	Non cumulative Deposits				Cumulative Deposits	
	Monthly %p.a.	Quarterly %p.a.	Half Yearly %p.a.	Yearly %p.a.	Effective Yield %p.a.	Maturity value for Rs 5000/-
12	8.44	8.49	8.58	8.77	8.77	5,438
18	8.58	8.64	8.73	8.92	9.12	5,684
24	8.72	8.78	8.87	9.07	9.48	5,948
30	8.90	8.96	9.06	9.27	9.92	6,240
36	9.23	9.30	9.40	9.63	10.58	6,588
42	9.27	9.34	9.45	9.67	10.90	6,907
50	9.32	9.39	9.50	9.72	11.32	7,361
60	9.32	9.39	9.50	9.72	11.81	7,953