Fixed Deposit Interest Rates

Shriram Unnati Fixed Deposit - rates effective from 11 October 2026

Shriram Finance

Deposit category	Rate applicability	Payout modes
Shriram Unnati Fixed Deposit	Fresh deposits/renewals up to Rs. 10 crore	Cumulative, monthly, quarterly, half-yearly or yearly

Rate details

Published rates for fresh deposits/renewals. Senior citizens who have completed 60 years are eligible for an additional **0.50% p.a.** on the yearly rate.

Tenure (months)	Cumulative At maturity % p.a.	Monthly % p.a.	Quarterly % p.a.	Half-yearly % p.a.	Yearly % p.a.	Senior citizen yearly / cumulative % p.a.	Senior benefit
12	7.00	6.79	6.82	6.88	7.00	**7.50**	+0.50%
15 (Digital only)	7.50	7.25	7.30	7.36	7.50	**8.00**	+0.50%
18-23	7.25	7.02	7.06	7.12	7.25	**7.75**	+0.50%
24-35	7.50	7.25	7.30	7.36	7.50	**8.00**	+0.50%
36-60	7.85	7.58	7.63	7.70	7.85	**8.35**	+0.50%

Note: Shriram also mentions 0.15% p.a. additional rate on all renewals where the deposit is matured and 0.05% p.a. additional interest for women depositors.

The senior-citizen column above shows the yearly/cumulative rate after adding the stated 0.50% senior-citizen benefit.

Disclaimer: Financial data and charts are subject to change daily. Please contact our team for the latest information and updates.

Registrations:

AMFI Registered Mutual Fund Distributor: ARN-0189
APMI Registration No.: APRN02596
SEBI Registered Investment Adviser (Non-Individual): INA000020068