

Worried About Market Volatility Lock in Shriram Unnati FD's High Rates While You Still Can

Category: Business

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While President Trump's 90-day tariff pause has come as a welcome respite for volatile equity markets, the fact that there continues to be policy uncertainty will mean that business investment is likely to be sluggish in the near-future. This increasing economic uncertainty is also why the Reserve Bank of India (RBI) changed its monetary policy stance from 'neutral' to 'accommodative' when it announced a 25 basis points cut in the repo rate to 6.00% earlier this month. This represents a significant shift in the RBI's outlook – an accommodative stance effectively means that rate hikes are off the table for now and leaves room for further rate cuts if inflation stays under control.



Choose Shriram FD for High Returns, Beat Market Volatility

For Indian investors, this changing economic and policy environment is a signal to urgently rethink their asset allocation strategy, leaning more heavily towards the stability of fixed-return instruments. With global trade tensions still unresolved and India's economic growth still under pressure, the likelihood of further monetary easing by the RBI looms large. This means that interest rates, especially on [Fixed Deposits](#) (FDs), may trend downward in the coming months. Many banks and financial institutions have already lowered their deposit rates following the recent repo rate cut. This presents a narrow window of opportunity for discerning investors to lock in higher returns with the few institutions that are yet to revise their rates downward.

The Smart Investors Response to Upcoming FD Rate Cuts

In times of market volatility and economic uncertainty, experienced investors know the value of predictability. FDs offer stability and predictable returns, making them a smart choice when equity markets are choppy and interest rates are on the way down.

Shriram Unnati Fixed Deposit, in particular, stand out by offering some of the highest interest rates in the market today. For investors seeking stability without compromising on returns amidst the market fluctuations, this is an ideal moment to take advantage of the current high interest rates.

Prospective investors are, therefore, encouraged to lock in [Shriram FD's high interest rates](#) now to optimise their investment outcomes. This move can help mitigate the impact of future FD rate cut.

Key Benefits of Investing in Shriram Unnati Fixed Deposit

For those seeking a reliable investment option to navigate market volatility, Shriram Unnati Fixed Deposit offers a compelling set of benefits that cater to diverse financial needs and help maximise savings. Here are some of the key advantages:

- **Predictable Returns:** Shriram FD offers competitive interest rates, providing stability and predictability in uncertain financial environments. Customers can enjoy high interest rates up to 9.40%* p.a., inclusive of 0.50%* p.a. for senior citizens and 0.10%* p.a. for women depositors.
- **Flexible Term Options:** Investors can choose tenure options ranging from 12 to 60 months, allowing them to tailor their investments according to specific financial goals and risk tolerance.
- **Multiple Interest Payout Options:** Shriram FD offers diverse interest payout options-monthly, quarterly, half-yearly, yearly, and on maturity-enabling investors to manage cash flows effectively.
- **Low Minimum Investment:** Investors can begin their wealth creation with a minimum deposit amount of ₹15,000.

- **High Credit Ratings:** Shriram Finance is highly rated, with credit ratings of “[ICRA]AA+ (Stable)” by ICRA and “IND AA+/Stable” by India Ratings and Research, ensuring reliability for investors.
- **Intuitive Digital Platform:** The company offers a smooth customer experience through its seamless and user-friendly digital platform, facilitating easy management of the FD online.

Conclusion

Navigating market volatility in these turbulent times requires prudent investment choices. Shriram Unnati Fixed Deposit provides a reliable pathway to predictable returns and financial stability, helping investors build a reliable financial future despite market volatilities. By choosing Shriram FD, investors can make a strategic move towards maximising savings and achieving their long-term financial goals with confidence.

About Shriram Finance

[Shriram Finance](#) is a leading diversified financial services company in India, offering a wide range of financial products and services across consumer, wholesale, and business finance segments. The company has a strong presence pan India with a network of 3,196 branches and an employee strength of 79,405 with an AUM of Rs. 254,469 crores. With a focus on financial inclusion and customer-centricity, Shriram Finance continues to empower individuals and businesses to achieve their financial goals.

Disclaimer: With regards to deposit-taking activity of Shriram Finance Limited (‘SFL’), viewers may refer to detailed information and T&C provided in our application form available at www.shriramfinance.in/downloads. The Company is having a valid Certificate of Registration dated 31st January 2023

issued by the Bank under section 45-IA of the RBI Act. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/discharge of the liabilities by the company.

Please note that Shriram Fixed Deposit does not carry the insurance cover provided by the Deposit Insurance and Credit Guarantee Corporation of India (DICGC). Investors are advised to carefully consider their financial situation before making an investment decision. Please refer to the detailed terms and conditions provided by Shriram Finance for a comprehensive understanding of the product.

