

Interest Rates on Deposits - INDIVIDUALS

HDFC *Special* Deposits

(Limited period scheme)

(Fixed Rates only)

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	6.00%	6.05%	6.10%	6.20%	6.20%
66 Months	6.40%	6.45%	6.50%	6.60%	6.60%
99 Months	6.45%	6.50%	6.55%	6.65%	6.65%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

HDFC *Premium* DEPOSITS

(Fixed Rates only)

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	5.60%	5.65%	5.70%	-	5.80%
22 Months	5.75%	5.80%	5.85%	5.95%	5.95%
30 Months	5.80%	5.85%	5.90%	6.00%	6.00%
44 Months	6.05%	6.10%	6.15%	6.25%	6.25%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Regular Deposits

(Fixed & Variable Rates)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
Deposits upto ₹ 2 Crore					
12 - 23 Months	5.50%	5.55%	5.60%	-	5.70%
24 - 35 Months	5.65%	5.70%	5.75%	5.85%	5.85%
36 - 59 Months	5.85%	5.90%	5.95%	6.05%	6.05%
60 - 83 Months	6.20%	6.25%	6.30%	6.40%	6.40%
84 - 120 Months	6.35%	6.40%	6.45%	6.55%	6.55%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore					
12 - 23 Months	5.25%	5.30%	5.35%	-	5.45%
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60 - 83 Months	5.95%	6.00%	6.05%	6.15%	6.15%
84 - 120 Months	6.05%	6.10%	6.15%	6.25%	6.25%
Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore					
12 - 23 Months	5.00%	5.05%	5.10%	-	5.20%
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60 - 83 Months	5.95%	6.00%	6.05%	6.15%	6.15%
84 - 120 Months	6.05%	6.10%	6.15%	6.25%	6.25%
Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12 - 23 Months	4.95%	5.00%	5.05%	-	5.15%
24 - 35 Months	5.40%	5.45%	5.50%	5.60%	5.60%
36 - 59 Months	5.80%	5.85%	5.90%	6.00%	6.00%
60 - 83 Months	5.90%	5.95%	6.00%	6.10%	6.10%
84 - 120 Months	6.00%	6.05%	6.10%	6.20%	6.20%

* For Cumulative option, interest is compounded annually.

- Senior Citizens (60 years+) will be eligible for an additional 0.25% p.a. on deposits upto ₹ 2 Crore (Other than Recurring Deposits).
- Additional ROI of 0.10% p.a. will be applicable on Individual deposits upto ₹ 50 Lakh per month per customer (Other than RD) placed/renewed through our Online system and auto-renewed deposits.

**RATES EFFECTIVE FROM
MARCH 30, 2021**

HDFC *Recurring Deposits Plan*

Fixed Rate Option

Period	Rate of Interest (p.a.)*
12 - 23 Months	5.35%
24 - 35 Months	5.50%
36 - 60 Months	5.65%

Minimum Monthly Savings Amount ₹ 2000/-

* Interest is compounded annually.

Senior Citizen (60 years and above)

Additional Interest Rate (for Deposits upto ₹ 2 crore only) (Other than Recurring Deposits)	0.25% p.a.
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Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of deposit.

Other Terms and Conditions as per Deposit Application Form.

Online Deposits

Additional Interest Rate for Deposits upto ₹ 50 lakh per month per customer (Other than Recurring Deposits)	0.10% p.a.
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Phone: 022-67546060 | Email: deposits@hdfc.com



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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Phone: 022-67546060 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com CIN: L70100MH1977PLC019916 P.T.O.

00860321/-