

Domestic / NRO and NRE Deposit Rates < 5 Cr
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Domestic / NRO / NRE TERM DEPOSITS

Applicable from 22nd July 19.

(Senior Citizen Rates do not apply to NRIs | Minimum tenor for NRE Deposits: 1 Year)

Period	< 2 Crore		≥ 2 Crore to < 5 Crores	
	Interest Rate (per annum)	** Senior Citizen Rates (per annum)	Interest Rate (per annum)	** Senior Citizen Rates (per annum)
7 - 14 days	3.50%	4.00%	4.25%	4.75%
15 - 29 days	4.25%	4.75%	4.25%	4.75%
30 - 45 days	5.50%	6.00%	5.75%	6.25%
46 - 60 days	6.00%	6.50%	6.00%	6.50%
61 - 90 days	6.00%	6.50%	6.00%	6.50%
91 days - 6 months	6.00%	6.50%	6.30%	6.80%
6 months 1 day - 6 months 9 days	6.50%	7.00%	6.65%	7.15%
6 months 4 days	6.50%	7.00%	6.65%	7.15%
6 months 5 days - 9 months	6.50%	7.00%	6.65%	7.15%
9 months 1 day - 9 months 3 days	6.75%	7.25%	6.80%	7.30%
9 months 4 days	6.75%	7.25%	6.80%	7.30%
9 months 5 days - 9 months 15 days	6.75%	7.25%	6.80%	7.30%
9 months 16 days	6.75%	7.25%	6.80%	7.30%
9 months 17 days - 1 Year	6.75%	7.25%	6.80%	7.30%
1 Year	7.10%	7.60%	7.15%	7.65%
1 year 1 day - 1 year 3 days	7.10%	7.60%	7.15%	7.65%
1 year 4 days	7.10%	7.60%	7.15%	7.65%
1 year 5 days - 1 Year 15 Days	7.10%	7.60%	7.15%	7.65%
1 Year 16 days	7.10%	7.60%	7.15%	7.65%
1 year 17 days - 2 Years	7.20%	7.70%	7.15%	7.65%
2 years 1 day - 2 Years 15 days	7.30%	7.80%	7.00%	7.50%
2 Years 16 days	7.30%	7.80%	7.00%	7.50%
2 years 17 days - 3 Years	7.30%	7.80%	7.00%	7.50%
3 years 1 day - 5 Years	7.25%	7.75%	6.95%	7.45%
5 Years 1 Day - 8 Years	7.00%	7.50%	6.75%	7.25%
8 Years 1 Day - 10 Years	7.00%	7.50%	6.75%	7.25%

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	7.05%	7.10%	7.17%	7.30%	7.30%
66 Months	7.05%	7.10%	7.17%	7.30%	7.30%
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	6.90%	6.95%	7.02%	-	7.15%
22 Months	7.00%	7.05%	7.12%	7.25%	7.25%
30 Months	6.95%	7.00%	7.07%	7.20%	7.20%
44 Months	7.00%	7.05%	7.12%	7.25%	7.25%
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	6.85%	6.90%	6.97%	-	7.10%
24 - 84 Months	6.85%	6.90%	6.97%	7.10%	7.10%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore					
12 - 23 Months	6.90%	6.95%	7.02%	-	7.15%
24 - 84 Months	6.90%	6.95%	7.02%	7.15%	7.15%
Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore					
12 - 23 Months	6.70%	6.75%	6.82%	-	6.95%
24 - 84 Months	6.70%	6.75%	6.82%	6.95%	6.95%
Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12 - 23 Months	6.65%	6.70%	6.77%	-	6.90%
24 - 84 Months	6.65%	6.70%	6.77%	6.90%	6.90%

* For Cumulative option, interest is compounded annually.

Interest rates for deposit of ₹ 25 crore and above would be published on our website. Please refer our website for the prevailing rates or contact our branches before placing such deposits.

**RATES EFFECTIVE FROM
APRIL 15, 2020**

HDFC *Recurring* Deposits Plan

Fixed Rate Option

Period	Rate of Interest (p.a.)*
12 - 60 Months	6.75%

Minimum Monthly Savings Amount ₹ 2000/-

* Interest is compounded annually.

Senior Citizen (60 years and above)

Additional Interest Rate (for Deposits upto ₹ 2 crore only)	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.



Interest Rates on Deposits TRUSTS & INSTITUTIONS

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	7.00%	7.05%	7.12%	7.25%	7.25%
66 Months	7.00%	7.05%	7.12%	7.25%	7.25%
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	6.95%	7.00%	7.07%	-	7.20%
30 Months	6.95%	7.00%	7.07%	7.20%	7.20%
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	6.85%	6.90%	6.97%	-	7.10%
24 - 84 Months	6.85%	6.90%	6.97%	7.10%	7.10%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore					
12 - 23 Months	6.90%	6.95%	7.02%	-	7.15%
24 - 84 Months	6.90%	6.95%	7.02%	7.15%	7.15%
Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore					
12 - 23 Months	6.70%	6.75%	6.82%	-	6.95%
24 - 84 Months	6.70%	6.75%	6.82%	6.95%	6.95%
Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12 - 23 Months	6.65%	6.70%	6.77%	-	6.90%
24 - 84 Months	6.65%	6.70%	6.77%	6.90%	6.90%

* For Cumulative option, interest is compounded annually.

Interest rates for deposit of ₹ 25 crore and above would be published on our website. Please refer our website for the prevailing rates or contact our branches before placing such deposits.

Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of deposit.

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Specified Investment

HDFC Trust deposits is a specified investment under section 11(5)(ix) of the Income Tax Act, 1961.

RATES EFFECTIVE FROM
APRIL 15, 2020

