

OTP based Repayments

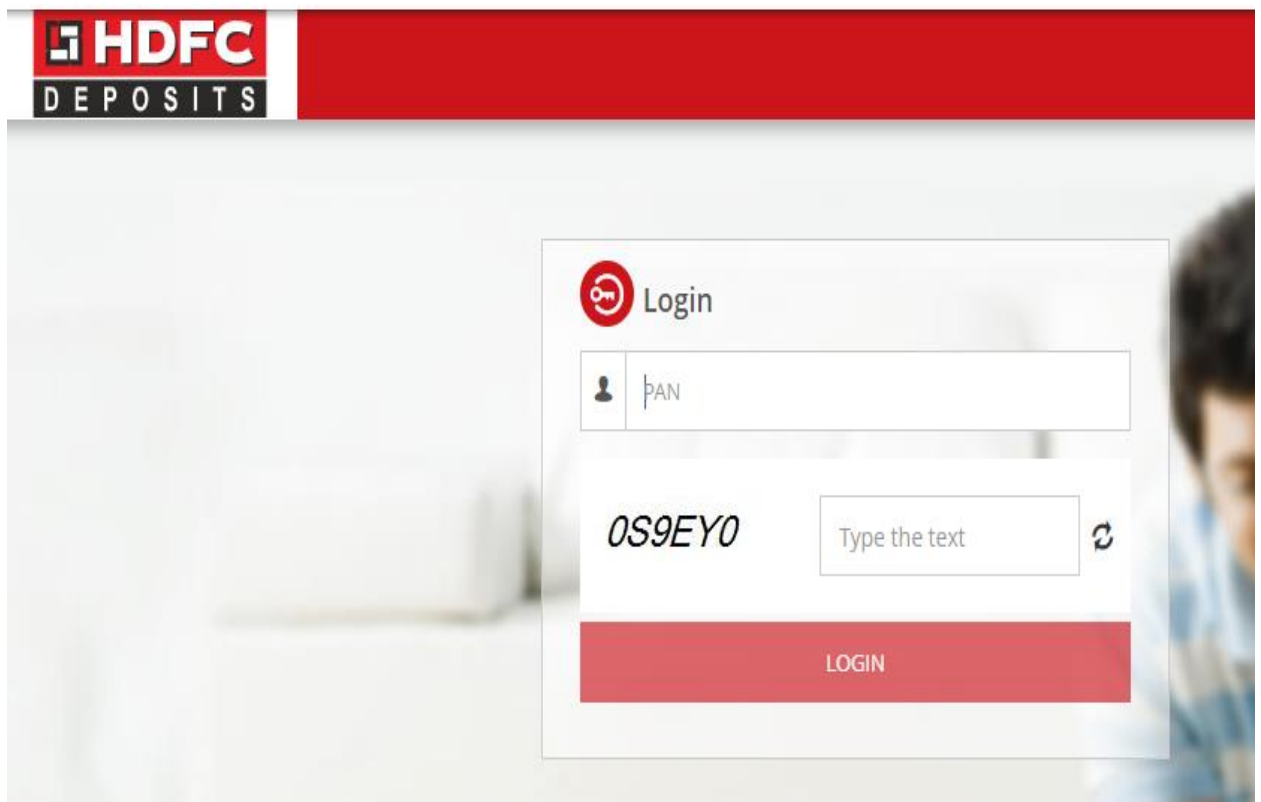
We are pleased to launch OTP based Maturity Repayments facility through our HDFC Online Deposits platform → <https://online.hdfc.com/HdfcDeposits/>

Below customers will be allowed to claim repayment online based on OTP authentication:

- The customer (first depositor) must be KYC complied and his address and date of birth must be correctly updated in system. He must also have submitted his PAN with HDFC.
- Mobile number of the customer (first depositor) must be correctly registered with HDFC.
- The customer (first depositor) must be major
- Deposit must be open and either already matured or maturing within next 7 days and interest must have been created in system up to maturity date.

Process for reference of the branches and key partners:

1. First depositor has to login through OTP authentication in above URL using his PAN and Date of Birth.



The screenshot shows the HDFC Deposits login interface. At the top left, the HDFC Deposits logo is displayed. The main content area is a white box with a red header 'Login' and a red key icon. Below the header, there is a text input field for PAN, a CAPTCHA image showing the text '0S9EY0', a text input field for the CAPTCHA, and a red 'LOGIN' button at the bottom.

 Login With OTP

 BCCPB8635H



DATE OF BIRTH

DD-MON-YYYY 

FHS5H9

Type the text 

GENERATE OTP

 OTP SENT SUCCESSFULLY ON YOUR REGISTERED MOBILE NUMBER. 

 Login With OTP

OTP AUTHENTICATION 

Please enter the OTP which is sent to your registered Mobile No in the space given below

ENTER OTP *

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SUBMIT

RESEND OTP

- After clicking on SUBMIT → customer (first depositor) will log in to his/her dashboard where his existing deposits portfolio with HDFC Ltd will be displayed.

WELCOME, LAKSHMI BANERJEE | LOGOUT

HDFC
DEPOSITS

DASHBOARD
FINANCIAL TRANSACTIONS
RATES
ACCOUNT STATEMENTS
FORM 15G/H
CHANGE REQUEST
PROFILE

HOME > DASHBOARD

LAKSHMI BANERJEE
 Mobile No.: 8285158967 Date Of Birth: 11-AUG-1953
 Email: RBANERJEE973@GMAIL.COM Gender: Female

My Deposits OPEN DEPOSITS CLOSED DEPOSITS

	Deposit No.	Rate Of Interest (p.a) ↕	Deposit Date ↕	Deposit Amount (Rs.) ↕	Maturity Date ▲	Maturity Amount (Rs.) ↕	Action
+	JS/1717149	7.65%	19-MAY-2018	50,000	19-MAY-2019	53,825	

- The customer (first depositor) then has to click on Financial Transactions → Repayments of Deposits option.

HDFC
DEPOSITS

DASHBOARD
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FORM 15G/H
CHANGE REQUEST
PROFILE

HOME > DASHBOARD

RANJIT JETHALAL THAKKAR
 Mobile No.: 9619235311 Date Of Birth: Gender: M

PLACEMENT OF DEPOSITS
RENEWAL OF DEPOSITS
PENDING TRANSACTIONS
REPAYMENT OF DEPOSITS
PREMATURE WITHDRAWAL

My Deposits OPEN DEPOSITS CLOSED DEPOSITS

[Total Deposits Outstanding: Rs.9,47,923]

- A list of deposits which are eligible for claiming repayment will appear and there will be a REPAY button besides each deposit. The customer (first depositor) needs to click on REPAY button besides the deposit he wants to avail repayment of.

REPAYMENT

LIST OF REPAYMENT DEPOSITS

Deposit No.	Rate of Interest (p.a)	Product	Deposit Amount (Rs.)	Maturity Date	Maturity Amount (Rs.)	Action
CC/13225674	7.4%	CUMULATIVE DEPOSITS - ANNUAL	1,50,000	05-APR-2019	1,61,100 ⓘ	REPAY
CC/13546513	7.65%	CUMULATIVE DEPOSITS - ANNUAL	2,00,000	17-AUG-2019	2,15,300 ⓘ	REPAY

- Next screen will display basic deposit details including bank details where repayment proceeds will be remitted. The customer (first depositor) has to click on GENERATE DISCHARGE APPLICATION.

1 **REPAYMENT DETAILS**

MATURITY AMOUNT(Rs.)

1,61,100

LESS: LOAN AMOUNT(Rs.)

45,191

NET AMOUNT PAYABLE(Rs.)

1,10,896

BANK MANDATE DETAILS

Name of Bank	ICICI BANK LTD
Branch	NAGERBAZAR
Account Number	110001510359
IFSC	ICIC0001100
MICR	700229039

DEPOSITOR INFORMATION

NAME	CAPACITY
MANDIRA SINGH	FIRST DEPOSITOR
HARISH R DHULLA	SECOND DEPOSITOR
BITHIKA SINGH	NOMINEE

GENERATE DISCHARGE APPLICATION

6. Then a discharge letter will be generated on behalf of the customer (first depositor) claiming repayment of his deposit which he has to verify by clicking OTP - FIRST DEPOSITOR button.

1 REPAYMENT DETAILS

2 OTP DISCHARGE LETTER

To,

Housing Development Finance Corporation Ltd.
Ramon House, Ground Floor
H. T. Parekh Marg
169, Backbay Reclamation
Mumbai - 400020.

Dear Sirs,

I/We hereby request for payment of my following deposit placed with HDFC Limited.

I/We hereby severally authorise HDFC to credit the proceeds to our designated bank account.

Deposit No.	CC/13225674
Deposit Date	05-APR-2018
Maturity Date	05-APR-2019
ROI % p.a.	7.4
Deposit Amount (Rs.)	1,50,000
Amount Payable (Rs.)	1,10,896

Kindly remit the funds to my/our bank account as stated below:

Name of Bank	ICICI BANK LTD
Branch	NAGERBAZAR
Account Number	110001510359
IFSC	ICIC0001100
MICR	700229039

I/We hereby discharge HDFC of its liability towards the above mentioned deposit upon credit of funds to our bank account.

Yours faithfully,

OTP - 1ST DEPOSITOR

7. Upon clicking OTP - 1st DEPOSITOR → below screen will appear. The customer (first depositor) has to tick the OTP consent & write captcha & then click on SEND OTP.

1ST DEPOSITOR

MOBILE NO
8285158967

I hereby give my explicit consent for repayment of the above deposit using OTP authentication on my registered mobile number. This shall be binding on all the joint depositors in this deposit. HDFC shall discharge its liability towards the above deposit upon payment to my bank account and I indemnify HDFC against any claims arising in respect of the above deposit. I declare that the information submitted is correct, complete and true to the best of my knowledge.

TGCOKC Type the text

SEND OTP

OTP - 1ST DEPOSITOR

8. An OTP will be initiated to the first depositor's registered mobile number. The customer (first depositor) has to input OTP in next screen and SUBMIT for authentication.

7.65
50,000
53,825

✓ **OTP SENT SUCCESSFULLY.**

1ST DEPOSITOR

MOBILE NO
8285158967

ENTER OTP SENT ON YOUR REGISTERED MOBILE NO.*

FHS5H9 Type the text

SUBMIT **CANCEL**

OTP - 1ST DEPOSITOR

9. Once OTP is successfully authenticated then, an acknowledgement will be displayed on the webpage confirming the transaction. The e-Discharge letter will be available for downloading. Customer (first depositor) can download the same and then the transaction stands concluded. Repayment of the deposit will be instantly processed and sent for authorization.

DEPOSITS

HOME > LIST OF REPAYMENT DEPOSITS > REPAYMENT DETAILS

REPAYMENT PROCESSED SUCCESSFULLY .
ACKNOWLEDGEMENT SENT TO YOUR EMAIL ID : SACHIN.YADAV@HDFC.COM

REPAYMENT DETAILS

- 1 REPAYMENT DETAILS
- 2 OTP DISCHARGE LETTER
- 3 ACKNOWLEDGEMENT

In case you have queries, you may contact us on 022-67546060 or write to us at deposits@hdfc.com.

DOWNLOAD ACKNOWLEDGEMENT GO TO DASHBOARD

The customer (first depositor) may visit his Dashboard again where he can view his deposit is shifted to Closed Deposits portfolio tab from Open Deposits.