

# 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	6.35%	6.40%	6.45%	6.56%	6.56%
66 Months	6.45%	6.50%	6.55%	6.66%	6.66%
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	6.20%	6.25%	6.30%	-	6.41%
22 Months	6.30%	6.35%	6.40%	6.51%	6.51%
30 Months	6.25%	6.30%	6.35%	6.46%	6.46%
44 Months	6.40%	6.45%	6.50%	6.61%	6.61%
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*
<b>Deposits upto ₹ 2 Crore</b>					
12 - 23 Months	6.15%	6.20%	6.25%	-	6.36%
24 - 35 Months	6.15%	6.20%	6.25%	6.36%	6.36%
36 - 84 Months	6.25%	6.30%	6.35%	6.46%	6.46%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
<b>Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore</b>					
12 - 23 Months	5.90%	5.95%	6.00%	-	6.11%
24 - 84 Months	5.90%	5.95%	6.00%	6.11%	6.11%
<b>Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore</b>					
12 - 23 Months	5.60%	5.65%	5.70%	-	5.81%
24 - 84 Months	5.60%	5.65%	5.70%	5.81%	5.81%
<b>Deposits exceeding ₹ 10 Crore &amp; below ₹ 25 Crore</b>					
12 - 23 Months	5.55%	5.60%	5.65%	-	5.76%
24 - 84 Months	5.55%	5.60%	5.65%	5.76%	5.76%

\* For Cumulative option, interest is compounded annually.

- Additional ROI of 0.10% p.a. will be applicable on Individual deposits upto ₹ 10 Lakh (other than RD) placed/renewed through our Online system and auto-renewed deposits.
- 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  
JULY 4, 2020**

HDFC <i>Recurring</i> Deposits Plan	
Fixed Rate Option	
Period	Rate of Interest (p.a.)*
12 - 60 Months	6.05%

Senior Citizen (60 years and above)	
Additional Interest Rate (for Deposits upto ₹ 2 crore only) (Other than Recurring Deposits)	0.25% p.a.

Online Deposits	
Additional Interest Rate (for Deposits upto ₹ 10 lakhs only) (Other than Recurring Deposits)	0.10% p.a.

Minimum Monthly Savings Amount ₹ 2000/-

\* Interest is compounded annually.

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.

Phone: 022-67546060 | Email: deposits@hdfc.com



**HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED**

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

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

# 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	6.20%	6.25%	6.30%	6.41%	6.41%
66 Months	6.20%	6.25%	6.30%	6.41%	6.41%
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	6.15%	6.20%	6.25%	-	6.36%
30 Months	6.15%	6.20%	6.25%	6.36%	6.36%
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*
<b>Deposits upto ₹ 2 Crore</b>					
12 - 23 Months	6.05%	6.10%	6.15%	-	6.26%
24 - 84 Months	6.05%	6.10%	6.15%	6.26%	6.26%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
<b>Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore</b>					
12 - 23 Months	5.90%	5.95%	6.00%	-	6.11%
24 - 84 Months	5.90%	5.95%	6.00%	6.11%	6.11%
<b>Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore</b>					
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\* 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.

Other Terms and Conditions as per Deposit Application Form.

### Specified Investment

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

**Phone: 022-67546060**

Email: [deposits@hdfc.com](mailto:deposits@hdfc.com)

RATES EFFECTIVE FROM  
JULY 4, 2020



### HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

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