

HDFC's
Diamond Deposits

FOR SENIOR CITIZENS

EARN

8% p.a.*
FOR 75 MONTHS

w.e.f. March 01, 2023

Interest rates on Deposits upto ₹ 2 Crore



Period of Deposit	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
75 Months	7.70%	7.75%	7.80%	8.00%	8.00%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

- For Cumulative option, interest is compounded annually. Diamond Deposits are applicable on Deposits upto ₹ 2 crore.
- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system and auto-renewed deposits.
- Other Terms & Conditions as per Deposit Application Form.

CELEBRATING
HDFC's 45th ANNIVERSARY

HDFC
SAPPHIRE
DEPOSITS
7.70%* p. a.
FOR 45 MONTHS

Revised w.e.f. March 01, 2023

FOR INDIVIDUALS & TRUSTS

Interest rates on Deposits upto ₹ 2 Crore
(Limited Period Offer)

Period of Deposit	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
45 Months	7.45%	7.50%	7.55%	7.70%	7.70%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

- For Cumulative option, interest is compounded annually.
- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system and auto-renewed deposits.
- Senior Citizens will be eligible for an additional 0.25% p.a. on Sapphire deposits upto ₹ 2 Crore.
- Other Terms & Conditions as per Deposit Application Form.

Interest Rates on Deposits For INDIVIDUALS & TRUSTS

(Fixed Rates only)

Special Deposits

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.30%	7.35%	7.40%	7.55%	7.55%
66 Months	7.40%	7.45%	7.50%	7.65%	7.65%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Premium DEPOSITS

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	7.20%	7.25%	7.30%	-	7.45%
22 Months	7.25%	7.30%	7.35%	7.50%	7.50%
44 Months	7.25%	7.30%	7.35%	7.50%	7.50%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Regular Deposits

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%	6.95%	-	7.10%
24-35 Months	7.10%	7.15%	7.20%	7.35%	7.35%
36-60 Months	7.15%	7.20%	7.25%	7.40%	7.40%
61-120 Months	7.05%	7.10%	7.15%	7.30%	7.30%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore					
12-23 Months	7.10%	7.15%	7.20%	-	7.35%
24-35 Months	7.25%	7.30%	7.35%	7.50%	7.50%
36-60 Months	7.20%	7.25%	7.30%	7.45%	7.45%
61-120 Months	7.05%	7.10%	7.15%	7.30%	7.30%
Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12-23 Months	7.15%	7.20%	7.25%	-	7.40%
24-35 Months	7.35%	7.40%	7.45%	7.60%	7.60%
36-60 Months	7.25%	7.30%	7.35%	7.50%	7.50%
61-120 Months	7.10%	7.15%	7.20%	7.35%	7.35%

* 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.
- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system and auto-renewed deposits.
- Trust & Institution category includes Hindu Undivided Family, Proprietary Concern, Partnership Firm, Association of Persons, Charitable Trust, Educational Trust, Religious Trust, Gratuity Trust, Provident Fund & Societies.
- **GREEN & SUSTAINABLE DEPOSITS (For Individuals only):** The interest rate applicable on these deposits will be 0.10% lower than the interest rate applicable for corresponding product, period and scheme. Minimum Period of Deposit would be 24 months under all products.

**RATES EFFECTIVE FROM
MARCH 01, 2023**

Specified Investment

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

HDFC Recurring Deposits Plan

Fixed Rate Option

Period	Rate of Interest (p.a.)*
12 - 23 Months	6.70%
24 - 35 Months	6.75%
36 - 60 Months	6.80%

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 & Diamond 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 (Only for Individual deposits)	0.05% p.a.
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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



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