

Interest Rates on Deposits - INDIVIDUALS

Special Deposits

(Fixed Rates only)

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	6.65%	6.70%	6.75%	6.85%	6.85%
66 Months	6.75%	6.80%	6.85%	6.95%	6.95%
77 Months	6.75%	6.80%	6.85%	6.95%	6.95%
99 Months	6.85%	6.90%	6.95%	7.05%	7.05%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

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	6.00%	6.05%	6.10%	-	6.20%
18 Months	6.10%	6.15%	6.20%	6.30%	6.30%
22 Months	6.25%	6.30%	6.35%	6.45%	6.45%
30 Months	6.45%	6.50%	6.55%	6.65%	6.65%
44 Months	6.65%	6.70%	6.75%	6.85%	6.85%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore

18 Months	5.85%	5.90%	5.95%	6.05%	6.05%
30 Months	6.45%	6.50%	6.55%	6.65%	6.65%

Regular Deposits

(Fixed Rates only)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
Deposits upto ₹ 2 Crore					
12-23 Months	5.80%	5.85%	5.90%	-	6.00%
24-35 Months	6.30%	6.35%	6.40%	6.50%	6.50%
36-59 Months	6.50%	6.55%	6.60%	6.70%	6.70%
60-83 Months	6.60%	6.65%	6.70%	6.80%	6.80%
84-120 Months	6.70%	6.75%	6.80%	6.90%	6.90%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore					
12-23 Months	5.85%	5.90%	5.95%	-	6.05%
24-35 Months	6.45%	6.50%	6.55%	6.65%	6.65%
36-59 Months	6.50%	6.55%	6.60%	6.70%	6.70%
60-83 Months	6.60%	6.65%	6.70%	6.80%	6.80%
84-120 Months	6.70%	6.75%	6.80%	6.90%	6.90%
Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore					
12-23 Months	5.85%	5.90%	5.95%	-	6.05%
24-35 Months	6.45%	6.50%	6.55%	6.65%	6.65%
36-59 Months	6.50%	6.55%	6.60%	6.70%	6.70%
60-83 Months	6.60%	6.65%	6.70%	6.80%	6.80%
84-120 Months	6.70%	6.75%	6.80%	6.90%	6.90%
Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12-23 Months	5.90%	5.95%	6.00%	-	6.10%
24-35 Months	6.50%	6.55%	6.60%	6.70%	6.70%
36-59 Months	6.55%	6.60%	6.65%	6.75%	6.75%
60-83 Months	6.65%	6.70%	6.75%	6.85%	6.85%
84-120 Months	6.70%	6.75%	6.80%	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.
- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system and auto-renewed deposits.

**RATES EFFECTIVE FROM
JUNE 27, 2022**

HDFC *Recurring Deposits Plan*

Fixed Rate Option

Period	Rate of Interest (p.a.)*
12-23 Months	5.65%
24-35 Months	6.15%
36-60 Months	6.30%

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	0.05% p.a.
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Phone: 022-67546060 | Email: deposits@hdfc.com

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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