

# 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	6.00%	6.05%	6.10%	6.20%	6.20%
66 Months	6.40%	6.45%	6.50%	6.60%	6.60%
99 Months	6.45%	6.50%	6.55%	6.65%	6.65%
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	5.60%	5.65%	5.70%	-	5.80%
22 Months	5.75%	5.80%	5.85%	5.95%	5.95%
30 Months	5.80%	5.85%	5.90%	6.00%	6.00%
44 Months	6.05%	6.10%	6.15%	6.25%	6.25%
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*
<b>Deposits upto ₹ 2 Crore</b>					
12 - 23 Months	5.50%	5.55%	5.60%	-	5.70%
24 - 35 Months	5.65%	5.70%	5.75%	5.85%	5.85%
36 - 59 Months	5.85%	5.90%	5.95%	6.05%	6.05%
60 - 83 Months	6.20%	6.25%	6.30%	6.40%	6.40%
84 - 120 Months	6.35%	6.40%	6.45%	6.55%	6.55%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
<b>Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore</b>					
12 - 23 Months	5.25%	5.30%	5.35%	-	5.45%
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60 - 83 Months	5.95%	6.00%	6.05%	6.15%	6.15%
84 - 120 Months	6.05%	6.10%	6.15%	6.25%	6.25%
<b>Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore</b>					
12 - 23 Months	5.00%	5.05%	5.10%	-	5.20%
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60 - 83 Months	5.95%	6.00%	6.05%	6.15%	6.15%
84 - 120 Months	6.05%	6.10%	6.15%	6.25%	6.25%
<b>Deposits exceeding ₹ 10 Crore &amp; below ₹ 25 Crore</b>					
12 - 23 Months	4.95%	5.00%	5.05%	-	5.15%
24 - 35 Months	5.40%	5.45%	5.50%	5.60%	5.60%
36 - 59 Months	5.80%	5.85%	5.90%	6.00%	6.00%
60 - 83 Months	5.90%	5.95%	6.00%	6.10%	6.10%
84 - 120 Months	6.00%	6.05%	6.10%	6.20%	6.20%

\* For Cumulative option, interest is compounded annually.

- Senior Citizens (60 years+) will be eligible for an additional 0.25% p.a. on deposits upto ₹ 2 Crore (Other than Recurring Deposits).
- Additional ROI of 0.10% p.a. will be applicable on Individual deposits upto ₹ 50 Lakh per month per customer (Other than RD) placed/renewed through our Online system and auto-renewed deposits.

**RATES EFFECTIVE FROM  
MARCH 30, 2021**

### HDFC Recurring Deposits Plan

#### Fixed Rate Option

Period	Rate of Interest (p.a.)*
12 - 23 Months	5.35%
24 - 35 Months	5.50%
36 - 60 Months	5.65%

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 for Deposits upto ₹ 50 lakh per month per customer (Other than Recurring Deposits)	0.10% 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 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	5.85%	5.90%	5.95%	6.05%	6.05%
66 Months	6.30%	6.35%	6.40%	6.50%	6.50%
99 Months	6.35%	6.40%	6.45%	6.55%	6.55%
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	5.55%	5.60%	5.65%	-	5.75%
30 Months	5.70%	5.75%	5.80%	5.90%	5.90%
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	5.40%	5.45%	5.50%	-	5.60%
24 - 35 Months	5.55%	5.60%	5.65%	5.75%	5.75%
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60 - 83 Months	6.10%	6.15%	6.20%	6.30%	6.30%
84 - 120 Months	6.25%	6.30%	6.35%	6.45%	6.45%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
<b>Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore</b>					
12 - 23 Months	5.25%	5.30%	5.35%	-	5.45%
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60 - 83 Months	5.95%	6.00%	6.05%	6.15%	6.15%
84 - 120 Months	6.05%	6.10%	6.15%	6.25%	6.25%
<b>Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore</b>					
12 - 23 Months	5.00%	5.05%	5.10%	-	5.20%
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60 - 83 Months	5.95%	6.00%	6.05%	6.15%	6.15%
84 - 120 Months	6.05%	6.10%	6.15%	6.25%	6.25%
<b>Deposits exceeding ₹ 10 Crore &amp; below ₹ 25 Crore</b>					
12 - 23 Months	4.95%	5.00%	5.05%	-	5.15%
24 - 35 Months	5.40%	5.45%	5.50%	5.60%	5.60%
36 - 59 Months	5.80%	5.85%	5.90%	6.00%	6.00%
60 - 83 Months	5.90%	5.95%	6.00%	6.10%	6.10%
84 - 120 Months	6.00%	6.05%	6.10%	6.20%	6.20%

\* For Cumulative option, interest is compounded annually.

Deposits from Hindu Undivided Family and Proprietary Concern will be classified under Trust & Institutions w.e.f. April 1, 2021.

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.

**Phone: 022-67546060**

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

RATES EFFECTIVE FROM  
MARCH 30, 2021

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



**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.

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