

Non-Withdrawable Fixed Deposit Rates w.e.f. 30th JAN 2025

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs 2crs to less than 5cr	
	Rate Per Annum	Annualised Yield
89 days <= 120 Days	NA	
121 days <= 150 Days	NA	
151 days <= 6 Months	NA	
6 months 1 day <= 9 months	NA	
9 months 1 day to < 1 Year	NA	
1 Year to < 15 months	7.55%	7.77%
15 months to < 18 months	7.45%	7.66%
18 months to < 21 months	7.45%	7.66%
21 months to 2 years	7.45%	7.66%
2 Years 1 day to < 3 Years	7.20%	7.40%
3 Years 1 day to < 5 Years	7.20%	7.40%

- ❑ The Fixed Deposits does not have any premature withdrawal facility i.e. the Fixed Deposits cannot be closed by the depositor before expiry of the term of such deposit. However, the Bank may allow premature withdrawal of these deposits in the exceptional circumstance such as in the event of any direction from any judiciary /statutory / bankruptcy and / or regulatory authorities cases or deceased claim settlement cases.
- ❑ In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances (except for deceased claim settlement case), the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid up to the date of such premature closure will be recovered from the deposit.
- ❑ In the event of premature withdrawal of these FDs due to death claim, interest to be paid to the claimant. With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal will be the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.
- ❑ Sweep-in facility and partial withdrawal is not allowed. Overdraft facility/Advances are not available.
- ❑ The deposit is allowed for Non-Resident Category also. The minimum tenor for NRE deposit is 1 Year.
- ❑ The deposit will be booked with maturity instruction as 'Do Not Renew'
- ❑ The Non Withdrawable Deposit is offered for amount 2 crore and above only.
- ❑ The minimum tenor for resident and NRO deposits of 2 crores is 1 year and 89 days for 5 crore & above.

All other terms and conditions as applicable to Fixed Deposit shall remain unchanged and shall be applicable to the above fixed deposit too.

To know more, please visit our website www.hdfcbank.com or contact your Engagement Manager.

Non-Withdrawable Fixed Deposit Rates w.e.f. 30th JAN 2025

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs 5 crore to less than 5.50 crores		Deposit Rs 5.50 Crore to less than 24.75 Crores		Deposit Rs 25 Crore to less than 50 Crores	
	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield
89 days <= 120 days	7.00%		7.00%		7.30%	
121 days <= 150 days	7.10%		7.10%		7.30%	
151 days <= 6 Months	7.10%		7.10%		7.35%	
6 months 1 day <= 9 months	7.25%	7.45%	7.25%	7.45%	7.50%	7.71%
9 months 1 day to < 1 Year	7.40%	7.61%	7.40%	7.61%	7.60%	7.82%
1 Year to < 15 months	7.55%	7.77%	7.55%	7.77%	7.76%	7.99%
15 months to < 18 months	7.45%	7.66%	7.45%	7.66%	7.45%	7.66%
18 months to < 21 months	7.45%	7.66%	7.45%	7.66%	7.45%	7.66%
21 months to 2 years	7.45%	7.66%	7.45%	7.66%	7.45%	7.66%
2-year 1 day to 3 years	7.20%	7.40%	7.20%	7.40%	7.20%	7.40%
3-year 1 day to 5 years	7.20%	7.40%	7.20%	7.40%	7.20%	7.40%

- ☐ The Fixed Deposits does not have any premature withdrawal facility i.e. the Fixed Deposits cannot be closed by the depositor before expiry of the term of such deposit. However, the Bank may allow premature withdrawal of these deposits in the exceptional circumstance such as in the event of any direction from any judiciary /statutory / bankruptcy and / or regulatory authorities cases or deceased claim settlement cases.
- ☐ In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances (except for deceased claim settlement case), the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid up to the date of such premature closure will be recovered from the deposit.
- ☐ In the event of premature withdrawal of these FDs due to death claim, interest to be paid to the claimant. With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal will be the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.
- ☐ Sweep-in facility and partial withdrawal is not allowed. Overdraft facility/Advances are not available.
- ☐ The deposit is allowed for Non-Resident Category also. The minimum tenor for NRE deposit is 1 Year.
- ☐ The deposit will be booked with maturity instruction as 'Do Not Renew'
- ☐ The Non-Withdrawable Deposit is offered for amount 2 crore and above only.
- ☐ The minimum tenor for resident and NRO deposits of 2 crores is 1 year and 90 days for 5 crore & above.

All other terms and conditions as applicable to Fixed Deposit shall remain unchanged and shall be applicable to the above fixed deposit too.

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