

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

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs less than 3 Crores			
	Regular Interest Rate		Senior Citizen Rate #	
	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield
7 - 14 days	3.00%		3.50%	
15-29 days	3.00%		3.50%	
30-45 days	3.50%		4.00%	
46-60 days	4.50%		5.00%	
61-89 days	4.50%		5.00%	
90 days <= 6 months	4.50%		5.00%	
6 months 1 day <=9 months	5.75%	5.88%	6.25%	6.40%
9 months 1 day to < 1 Year	6.00%	6.14%	6.50%	6.66%
1 Year to < 15 months	6.60%	6.77%	7.10%	7.29%
15 months to < 18 months	7.10%	7.29%	7.60%	7.82%
18 months to < 21 months	7.25%	7.45%	7.75%	7.98%
21 months to 2 years	7.00%	7.19%	7.50%	7.71%
2 Years 1 day to < 2 Year 11 Months	7.00%	7.19%	7.50%	7.71%
2 Years 11 Months (Special Edition FD - 35 Month)	7.35%	7.56%	7.85%	8.08%
2 Years 11 Months 1 day <= 3 Year	7.00%	7.19%	7.50%	7.71%
3 Years 1 day to < 4 Years 7 Months	7.00%	7.19%	7.50%	7.71%
4 Year 7 Months (Special Edition FD - 55 month)	7.40%	7.61%	7.90%	8.14%
4 Year 7 Months 1 day <=5 Years	7.00%	7.19%	7.50%	7.71%
5 Years 1 day to 10 Years	7.00%	7.19%	7.50%	7.71%

❑ Published interest rate per annum above are compounded quarterly in case of reinvestment deposit. For Trust deposits of Rs. 5 Crore and above, please contact the Engagement Manager.

❑ In case of Premature withdrawal of Deposit, With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.

Senior Citizens / Retired Personnel (>=60 years) who are Resident Indians are eligible to get special rates for Resident Deposits. Senior citizen rates do not apply to NRI's. Minimum tenure for NRE Deposit is 1 Year.

In case of premature closure of Fixed Deposit booked in the above offer (including sweep in / partial closure) on or before 5 years, the interest rate will be 1.00% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate. In case of premature closure of Fixed Deposit booked in the above offer (including sweep in / partial closure) post 5 years, the interest rate will be 1.25% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.

Note- Central or State Government establishments such as Apex Bodies, Union Government, State Government, Union Territories Government, Legislature, Judiciary, Embassies, Missions, Panchayat, District, Local Body and certain other entities which are 100% owned by Government shall be eligible for exemption from penalty applicable on premature withdrawal of Fixed deposits for Deposits booked/renewed **on or after 1st July'23. Customers who wish to avail this facility on new booking or renewal, are requested to contact your Branch/Relationship Manager to check eligibility prior to new booking or date of renewal of deposit with request letter and requisite documents (if required). Please note this facility will not be available for online booking of FD.**

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.

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

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs 3 Crore to less than 5 Crores			
	Regular Interest Rate		Senior Citizen Rate #	
	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield
7 - 14 days	4.75%		5.25%	
15-29 days	4.75%		5.25%	
30-45 days	5.50%		6.00%	
46-60 days	5.75%		6.25%	
61-89 days	6.00%		6.50%	
90 days <= 6 months	6.50%		7.00%	
6 months 1 day <=9 months	6.85%	7.03%	7.35%	7.56%
9 months 1 day to < 1 Year	6.75%	6.92%	7.25%	7.45%
1 Year to < 15 months	7.40%	7.61%	7.90%	8.14%
15 months to < 18 months	7.05%	7.24%	7.55%	7.77%
18 months to < 21 months	7.25%	7.45%	7.75%	7.98%
21 months to 2 years	7.05%	7.24%	7.55%	7.77%
2-year 1 day to 3 years	7.00%	7.19%	7.50%	7.71%
3-year 1 day to 5 years	7.00%	7.19%	7.50%	7.71%
5-year 1 day to 10 years	7.00%	7.19%	7.50%	7.71%

☐ Published interest rate per annum above are compounded quarterly in case of reinvestment deposit. For Trust deposits of Rs. 5 Crore and above, please contact the Engagement Manager.

☐ In case of Premature withdrawal of Deposit, With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.

Senior Citizens / Retired Personnel (>=60 years) who are Resident Indians are eligible to get special rates for Resident Deposits. Senior citizen rates do not apply to NRI's. Minimum tenure for NRE Deposit is 1 Year.

In case of premature closure of Fixed Deposit booked in the above offer (including sweep in / partial closure) on or before 5 years, the interest rate will be 1.00% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate. In case of premature closure of Fixed Deposit booked in the above offer (including sweep in / partial closure) post 5 years, the interest rate will be 1.25% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.

Note- Central or State Government establishments such as Apex Bodies, Union Government, State Government, Union Territories Government, Legislature, Judiciary, Embassies, Missions, Panchayat, District, Local Body and certain other entities which are 100% owned by Government shall be eligible for exemption from penalty applicable on premature withdrawal of Fixed deposits for Deposits booked/renewed **on or after 1st July'23. Customers who wish to avail this facility on new booking or renewal, are requested to contact your Branch/Relationship Manager to check eligibility prior to new booking or date of renewal of deposit with request letter and requisite documents (if required). Please note this facility will not be available for online booking of FD.**

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

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs 5 crore to less than 5.25 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
7 - 14 days	4.75%		4.75%		4.75%	
15-29 days	4.75%		4.75%		4.75%	
30-45 days	5.50%		5.50%		5.75%	
46-60 days	5.75%		5.75%		5.75%	
61-88 days	6.00%		6.00%		6.50%	
89 days <= 120 days	6.50%		6.50%		7.00%	
121 days <= 150 days	6.50%		6.50%		7.00%	
151 days <= 6 Months	6.50%		6.50%		7.05%	
6 months 1 day <= 9 months	6.85%	7.03%	6.85%	7.03%	7.25%	7.45%
9 months 1 day to < 1 Year	7.00%	7.19%	7.00%	7.19%	7.30%	7.50%
1 Year to < 15 months	7.40%	7.61%	7.40%	7.61%	7.40%	7.61%
15 months to < 18 months	7.25%	7.45%	7.25%	7.45%	7.20%	7.40%
18 months to < 21 months	7.25%	7.45%	7.25%	7.45%	7.20%	7.40%
21 months to 2 years	7.25%	7.45%	7.25%	7.45%	7.20%	7.40%
2-year 1 day to 3 years	7.00%	7.19%	7.00%	7.19%	7.00%	7.19%
3-year 1 day to 5 years	7.00%	7.19%	7.00%	7.19%	7.00%	7.19%
5-year 1 day to 10 years	7.00%	7.19%	7.00%	7.19%	7.00%	7.19%

- ☐ Published interest rate per annum above are compounded quarterly in case of reinvestment deposit. For Trust deposits of Rs. 5 Crore and above, please contact the Engagement Manager.
- ☐ In case of Premature withdrawal of Deposit, with effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.
- ☐ Single Fixed Deposit of Rs. 25 crore and above (WEF 01/09/2017) and single deposits booked in 5.25 crore<5.50 crore and 24.75 crore< 25 crore (WEF 29/08/2018), 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.
- ☐ Partial withdrawal and sweep-in facility is not allowed (except for amounts greater than or equal to 25 crs).

Note- Central or State Government establishments such as Apex Bodies, Union Government, State Government, Union Territories Government, Legislature, Judiciary, Embassies, Missions, Panchayat, District, Local Body and certain other entities which are 100% owned by Government shall be eligible for exemption from penalty applicable on premature withdrawal of Fixed deposits for Deposits booked/renewed **on or after 1st July'23**. Customers who wish to avail this facility on new booking or renewal, are requested to contact your Branch/Relationship Manager to check eligibility prior to new booking or date of renewal of deposit with request letter and requisite documents (if required). Please note this facility will not be available for online booking of FD.

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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