

HDFC DEPOSITS

INDIVIDUALS

HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty third consecutive year.

QUICK LOAN FACILITY

Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount, subject to the terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate. **This facility is not available for deposits from minors and NRIs.**

HDFC SPECIAL DEPOSITS UPTO ₹ 20 CRORE

Limited Period Scheme					Rate of Interest (p.a.)
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.50%	7.55%	7.60%	7.75%	7.75%
66 Months	7.50%	7.55%	7.60%	7.75%	7.75%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

* For cumulative option, Interest is compounded annually.

HDFC PREMIUM DEPOSITS UPTO ₹ 2 CRORE

Fixed Rates only					Rate of Interest (p.a.)
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	7.40%	7.45%	7.50%	-	7.65%
22 Months	7.45%	7.50%	7.55%	7.70%	7.70%
30 Months	7.40%	7.45%	7.50%	7.65%	7.65%
44 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.

INTEREST RATES ON DEPOSITS UPTO ₹ 2 CRORE

Fixed & Variable Rates					Rate of Interest (p.a.)
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	7.30%	7.35%	7.40%	-	7.55%
24 - 84 Months	7.30%	7.35%	7.40%	7.55%	7.55%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

INTEREST RATES ON DEPOSITS EXCEEDING ₹ 2 CRORE

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	7.35%	7.40%	7.45%	-	7.60%
24 - 84 Months	7.35%	7.40%	7.45%	7.60%	7.60%

* For cumulative option, Interest is compounded annually.

Senior Citizen (60 years and above)

Additional Interest Rate (for Deposits upto ₹ 2 crore only) 0.25% p.a.

RATES EFFECTIVE FROM
MAY 21, 2018

Cheque should be drawn in favour of "HDFC Ltd." and marked "Account Payee only"

• INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

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Our loan facilities : Housing loans, Home Improvement loans, Home Extension loans, Loans to Professionals and much more