

Interest Rates on Deposits For **INDIVIDUALS & TRUSTS**

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	6.80%	6.85%	6.90%	7.00%	7.00%
66 Months	6.85%	6.90%	6.95%	7.05%	7.05%
77 Months	6.80%	6.85%	6.90%	7.00%	7.00%
99 Months	6.90%	6.95%	7.00%	7.10%	7.10%
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	6.30%	6.35%	6.40%	-	6.50%
18 Months	6.40%	6.45%	6.50%	6.60%	6.60%
22 Months	6.50%	6.55%	6.60%	6.70%	6.70%
30 Months	6.60%	6.65%	6.70%	6.80%	6.80%
44 Months	6.80%	6.85%	6.90%	7.00%	7.00%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore

18 Months	6.60%	6.65%	6.70%	6.80%	6.80%
30 Months	6.75%	6.80%	6.85%	6.95%	6.95%

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	6.15%	6.20%	6.25%	-	6.35%
24-35 Months	6.45%	6.50%	6.55%	6.65%	6.65%
36-59 Months	6.65%	6.70%	6.75%	6.85%	6.85%
60-83 Months	6.70%	6.75%	6.80%	6.90%	6.90%
84-120 Months	6.85%	6.90%	6.95%	7.05%	7.05%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore					
12-23 Months	6.50%	6.55%	6.60%	-	6.70%
24-35 Months	6.65%	6.70%	6.75%	6.85%	6.85%
36-120 Months	6.80%	6.85%	6.90%	7.00%	7.00%
Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12-23 Months	6.65%	6.70%	6.75%	-	6.85%
24-35 Months	6.80%	6.85%	6.90%	7.00%	7.00%
36-120 Months	6.90%	6.95%	7.00%	7.10%	7.10%

* 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.
- Trust & Institution category includes Hindu Undivided Family, Proprietary Concern, Partnership Firm, Association of Persons, Charitable Trust, Educational Trust, Religious Trust, Gratuity Trust, Provident Fund & Societies.

**RATES EFFECTIVE FROM
SEPTEMBER 30, 2022**

Specified Investment

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

HDFC Recurring Deposits Plan

Fixed Rate Option	
Period	Rate of Interest (p.a.)*
12 - 23 Months	6.00%
24 - 35 Months	6.30%
36 - 60 Months	6.45%

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 (Only for Individual deposits)	0.05% p.a.
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Phone: 9227481991 | Email: info@meranivesh.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.

G171009/2022/-

HDFC GREEN & SUSTAINABLE DEPOSITS



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	6.70%	6.75%	6.80%	6.90%	6.90%
66 Months	6.75%	6.80%	6.85%	6.95%	6.95%
77 Months	6.70%	6.75%	6.80%	6.90%	6.90%
99 Months	6.80%	6.85%	6.90%	7.00%	7.00%
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*
18 Months	6.30%	6.35%	6.40%	6.50%	6.50%
22 Months	6.40%	6.45%	6.50%	6.60%	6.60%
30 Months	6.50%	6.55%	6.60%	6.70%	6.70%
44 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

18 Months	6.50%	6.55%	6.60%	6.70%	6.70%
30 Months	6.65%	6.70%	6.75%	6.85%	6.85%

Regular Deposits

(Fixed Rates only)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
Deposits upto ₹ 2 Crore					
24-35 Months	6.35%	6.40%	6.45%	6.55%	6.55%
36-59 Months	6.55%	6.60%	6.65%	6.75%	6.75%
60-83 Months	6.60%	6.65%	6.70%	6.80%	6.80%
84-120 Months	6.75%	6.80%	6.85%	6.95%	6.95%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore					
24-35 Months	6.55%	6.60%	6.65%	6.75%	6.75%
36-120 Months	6.70%	6.75%	6.80%	6.90%	6.90%
Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
24-35 Months	6.70%	6.75%	6.80%	6.90%	6.90%
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* 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.

- Senior Citizens (60 years+) will be eligible for an additional 0.25% p.a. on deposits upto ₹ 2 Crore.
- Additional ROI of 0.05% p.a. will be applicable on individual deposits placed/renewed through our Online system and auto-renewed 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: 9227481991

Email: info@meranivesh.com

RATES EFFECTIVE FROM
SEPTEMBER 30, 2022



017105/2022/-

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45 YEARS

ANNIVERSARY

HDFC SAPPHIRE DEPOSITS

FOR INDIVIDUALS & TRUSTS

Deposits upto Rs. 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option
45 Months	7.25%	7.30%	7.35%	7.50%	7.50%

Valid from: October 14th – 31st, 2022

- Senior Citizens (60 years+) will be eligible for an additional 0.25% p.a. on deposits upto Rs. 2 Crore.
- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system.
- For cumulative option, interest is compounded annually.

Other Terms & Conditions as per Deposit Application Form

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