

# HDFC DEPOSITS

## INDIVIDUALS

### HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty seventh 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

Fixed Rates only

Interest rates on Deposits upto ₹ 2 Crore					
Rate of Interest (p.a.)					
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

\* For cumulative option, Interest is compounded annually.

### HDFC PREMIUM DEPOSITS

Fixed Rates only

Interest rates on 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

\* For cumulative option, Interest is compounded annually.

### REGULAR DEPOSITS

Fixed & Variable Rates

Interest rates on Deposits upto ₹ 2 Crore					
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
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
Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore					
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%
Interest rates on Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore					
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%
Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
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.

- Additional ROI of 0.10% p.a. will be applicable on Individual deposits upto ₹ 50 Lakh per calendar month per customer placed/ renewed through our Online system and auto-renewed deposits.
- 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 Citizen (60 years and above)

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

#### Online Deposits

Additional Interest Rate  
(for Deposits upto ₹ 50 lakh  
per calendar month per customer) 0.10% p.a.

RATES EFFECTIVE FROM  
JUNE 10, 2021

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.

Phones: 022-67546060 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com

CIN: L70100MH1977PLC019916

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





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 CIN: L70100MH1977PLC019916

Agent's Name: SMC GLOBAL SEC. LTD.

Code No.: DE/15833

## DEPOSIT APPLICATION FORM (Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK  IN APPROPRIATE PLACES

Agents are not permitted to accept cash with application form and issue receipt. HDFC will in no way be responsible for such or other wrong tenders.

Date : \_\_\_\_\_

I/We apply for placement/renewal of deposit for a period of \_\_\_\_\_ months and will earn interest @ \_\_\_\_\_ % p.a.

**FIXED RATE INTEREST**    **VARIABLE RATE INTEREST**

### PAYMENT DETAILS

Amount ₹ \_\_\_\_\_ Cheque/RTGS/NEFT (UTR) No. \_\_\_\_\_ Date: 

D	D	M	M	Y	Y
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Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

Bank Account No. \_\_\_\_\_ MICR Code: \_\_\_\_\_ IFSC Code: \_\_\_\_\_

Interest on this deposit and redemption proceeds may be credited to above bank account directly through NACH/NEFT/RTGS/direct credit facility.

HDFC Deposit Receipt No. \_\_\_\_\_ Maturity Date 

D	D	M	M	Y	Y
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(In case of Renewal)

<b>SCHEME :</b> <input type="checkbox"/> MONTHLY INCOME PLAN <input type="checkbox"/> NON-CUMULATIVE (Quarterly) <input type="checkbox"/> NON-CUMULATIVE (Half-Yearly) <input type="checkbox"/> ANNUAL INCOME PLAN <input type="checkbox"/> CUMULATIVE	<b>STATUS :</b> <input checked="" type="checkbox"/> Resident Individual	<b>CATEGORY :</b> <input type="checkbox"/> Member of Public <input type="checkbox"/> Director/Relative of a Director <input type="checkbox"/> Shareholder (DP/Client ID _____) <input type="checkbox"/> Employee <b>DEPOSIT REPAYABLE TO :</b> <input type="checkbox"/> First Depositor <input type="checkbox"/> First Depositor or Survivor/s <b>SENIOR CITIZENS (60 years &amp; above)</b> <input type="checkbox"/> YES <input type="checkbox"/> NO
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**First / Sole Depositor's Details** (as appearing in your supporting identification document)

**CKYC Identifier** \_\_\_\_\_  
(Skip if not allotted)

**Name** \_\_\_\_\_

**Guardian's Name** \_\_\_\_\_  
(in case of Minor)

**Customer No.** (If KYC is already complied) \_\_\_\_\_ **PAN** \_\_\_\_\_

**Second Depositor's Details** (as appearing in your supporting identification document)

**CKYC Identifier** \_\_\_\_\_  
(Skip if not allotted)

**Name** \_\_\_\_\_

**Customer No.** (If KYC is already complied) \_\_\_\_\_ **PAN** \_\_\_\_\_

**Third Depositor's Details** (as appearing in your supporting identification document)

**CKYC Identifier** \_\_\_\_\_  
(Skip if not allotted)

**Name** \_\_\_\_\_

**Customer No.** (If KYC is already complied) \_\_\_\_\_ **PAN** \_\_\_\_\_

I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit.

I/We certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I/We also certify that I/we am/are not a tax-resident of any country other than India. I/We have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We permit/authorise HDFC Ltd. to collect, store, communicate and process information relating to the Account and all transactions therein, by HDFC Ltd. and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by HDFC Ltd. in accordance with the applicable Law. I/We further affirm that the information/details provided by me/us is/ are true and correct in all respect and nothing has been concealed. I/we hereby authorise HDFC Ltd. to send Email/SMS alerts for all transactions relating to my/our deposits. I/We hereby give my/our consent to HDFC Ltd. for sending OTP (One Time Password) on my/our mobile number and email id to facilitate processing of my/our deposit transactions using OTP authentication. I/We also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time to comply with regulations.

I/We have gone through the financial and other statements/particulars/representations furnished/made by HDFC Ltd. and after careful consideration, I/we am/are making the deposit with HDFC Ltd. at my/our own risk and volition.

On Maturity of the deposit, I/We hereby give my/our explicit consent to HDFC Limited to

Renew principal and interest

Renew principal

Pay the principal and interest to my/our designated Bank Account mentioned herein.

SIGNATURE OF DEPOSITOR(S)#	
FIRST/SOLE/GUARDIAN	: _____
SECOND	: _____
THIRD	: _____

### FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by

