

3 years										
3 year 1 day to 5 years	4.50%	3.20%	4.50%	3.20%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
5 year 1 day to 10 years	4.50%	3.20%	4.50%	3.20%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%

IMPORTANT NOTES:

1. The interest rate applicable on premature closure of deposits (all amounts) will be lower of :

a. The rate for the original/contracted tenor for which the deposit has been booked **OR**

b. The base rate applicable for the tenor for which the deposit has been in force with the Bank

c. No Interest will be paid if the NRE deposit is prematurely withdrawn before 1 Year. The minimum tenor for NRE deposit is 1 Year

2. In case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be "1.00% below the contracted rate or the Base rate applicable for the period the deposit has remained with the bank, whichever is lower. The base rate is the rate applicable to deposits of 5 crores as on the date of booking the deposit.

3. WEF 01/09/2017 for a Single Fixed Deposit of Rs. 25 crore and above, in case of premature closure of Fixed Deposit, the interest rate will be the contracted rate or the base rate applicable for the period the deposit has remained with the bank, whichever is lower. The base rate is the rate applicable to deposits of 5 crores as on the date of booking the deposit

WEF 29/08/2018 for deposits booked in 5.25 crore < 5.50 crore and 24.75 crore < 25 crore, in case of

premature closure of Fixed Deposit, the interest rate will be the contracted rate or the base rate applicable for the period the deposit has remained with the bank, whichever is lower. The base rate is the rate applicable to deposits of 5 crores as on the date of booking the deposit.

4. The base rate is the rate applicable to deposits of 5 crores as on the date of booking the deposit.
5. The above base rate will be applicable only if minimum single deposit size is 5 crores
6. Partial withdrawal and sweep-in facility is not allowed (except for amounts greater than or equal to 25 crs).
7. The interest is calculated on a quarterly basis for deposits with a tenor above 6 months. A deposit with a tenor below 6 months, interest is calculated on maturity as Simple Interest. The period of such Fixed Deposit is calculated in number of days.
8. The FD rate applicable for a monthly interest option will be a discounted rate over the standard FD Rate. Please contact the nearest Branch for further information.
9. Deposit will be booked upon availability of clear funds with the bank and applicable interest rate will be given as on the date of receipt of the funds by the bank.
10. The above rates are applicable for fresh and renewal fixed deposits and are subject to change from time to time without prior notice.
11. For terms and conditions and other details , please contact your nearest HDFC Bank Branch/Relationship Manager

12. As interest rates are subject to change without prior notice, depositor shall ascertain the rates on the value date of FD.

13. Tax at source is deducted as per the Income Tax regulations prevalent from time to time.