

## FAQs

- 1. Which customers can book Fixed deposit via SMS?**

Customers holding HDFC bank CASA a/c and registered on SMS Banking can book FD via SMS from their registered mobile no.
- 2. What is the minimum & maximum amount of fixed deposit that can be booked via SMS?**

Fixed Deposit can be booked for minimum amount of Rs. 5000 & Maximum amount of Rs. 10,000 via SMS
- 3. What is the minimum & maximum tenure of fixed deposit that can be booked via SMS?**

Fixed Deposit can be booked for a minimum tenure of 6 months 1 day & maximum tenure of 120 months via SMS
- 4. What will be my maturity instruction for fixed deposit booked via SMS?**

Fixed deposit booked using SMS banking will by default get booked under re-investment nature of deposit with maturity instruction as Renew Principal & interest
- 5. How will the advice be sent to customers on booking FD via SMS?**

Electronic advice will be sent on customers registered email id.
- 6. How many fixed deposit can be booked via SMS in a day?**

Maximum 5 successful transactions per day for FD is permitted
- 7. How do I update nominee in my fixed deposit booked via SMS?**

Nominee will not be updated for FD booked through SMS. Customer can update the same through Net Banking or by visiting nearest branch.
- 8. Can I book fixed deposit in a single name from my joint a/c via SMS?**

Fixed deposit will get booked in holding Pattern same as CASA a/c registered for SMS Banking
- 9. I'm holding multiple a/cs with HDFC Bank, can I book FD from any a/c of my choice?**

Fixed deposit will be booked from account registered for SMS banking.
- 10. I have two mobile numbers; Can I send SMS from any number?**

Fixed deposit can be booked only by mobile no. registered on SMS banking.
- 11. In which branch will the fixed deposit get booked via SMS facility?**

Fixed deposit will get booked on account home branch registered for SMS Banking.
- 12. Can NR customers book fixed deposit via SMS?**

Yes, if the customer is registered on SMS banking
- 13. When do I become liable for TDS?**

If the aggregate interest that you are likely to earn for all your deposits held across branches in a customer id is greater than Rs. 40,000 (50,000 for senior citizens) in a financial year, you become liable for TDS.
- 14. Can I submit 15G/H for fixed deposit booked via SMS?**

Yes, you can submit 15G/H online via Hdfc bank net banking or by visiting any nearest Hdfc bank branch.
- 15. What is the text format for booking fixed deposit via SMS?**

Text Format to be used	Resultant Action
BOOKFD	FD will be booked with Rs 5000 for 12 months by default
BOOKFD <Amount>	FD will be booked for the amount mentioned with default tenure as 12M Example: BOOKFD 9000 to 5676712
BOOKFD <Amount> <Tenure>	FD will be booked for mentioned amount & tenure Example: BOOKFD 5000 12M 1D to 5676712

**16. Can I liquidate my fixed deposit fully/partially before maturity?**

Yes, you can. However, the below premature liquidation clause is applicable.

- Premature liquidation clause: effective 01st Dec'06 the interest rate applicable on premature closure of deposits (all amounts) will be lower of:

The rate for the original/contracted tenor for which the deposit has been booked

OR

The base rate applicable for the tenor for which the deposit has been in force with the Bank. The base rate is the rate applicable to deposits of less than Rs.2 crores as on the date of booking the deposit. As per terms & conditions of the fixed deposits accounts of the bank in case of premature closure of FD (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, except for the deposits booked with tenor 7-14 days.
- No penalty will be levied on premature closure of NRE FD
- In case of Domestic & NRO deposits no interest will be paid if the deposit is liquidated within 7 days of the date of booking. However, no interest will be paid if NRE FD is prematurely withdrawn before 1 year.