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**NON-WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS INTEREST RATES FOR AMOUNTS GREATER THAN OR EQUAL TO 2 CRS WEF 15th Feb 2023**

<b>RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL &amp; MORE THAN RS. 2 Cr</b>											
<b>Applicable for 15th Feb, 2023</b>											
<b>Period</b>	<b>2 crore to &lt; 5 crore</b>	<b>5crore&lt;5.25 crore</b>	<b>&gt;=5.25 crore &lt;5.50 crore</b>	<b>&gt;=5.50 crore &lt;24.75 crore</b>	<b>&gt;=24.75 crore to &lt;25 crore</b>	<b>&gt;= 25crore to &lt; 50 crore</b>	<b>&gt;= 50crore to &lt; 100 crore</b>	<b>&gt;= 100crore to &lt; 150 crore</b>	<b>&gt;= 150crore to &lt; 200 crore</b>	<b>&gt;= 200 crore to &lt; 500 crore</b>	<b>&gt;= 500 crore</b>
<b>90 days &lt;= 6 months</b>	NA	6.50%	6.50%	6.50%	6.50%	6.75%	6.75%	7.00%	7.00%	7.00%	7.00%
<b>6 months 1 day &lt;=9months</b>	NA	6.85%	6.85%	6.85%	6.85%	7.00%	7.00%	7.20%	7.20%	7.20%	7.20%
<b>9 months 1 day to &lt; 1 Year</b>	NA	7.00%	7.00%	7.00%	7.00%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
<b>1 Year to &lt; 15 months</b>	7.10%	7.10%	7.10%	7.10%	7.10%	7.70%	7.70%	7.75%	7.75%	7.75%	7.75%
<b>15 months to &lt; 18 months</b>	7.30%	7.30%	7.30%	7.30%	7.30%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%
<b>18 months to &lt; 21 months</b>	7.30%	7.30%	7.30%	7.30%	7.30%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%
<b>21 months to 2 years</b>	7.30%	7.30%	7.30%	7.30%	7.30%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%

Classification - Internal

2 year 1 day to 3 years	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%
3 year 1 day to 5 years	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
5 year 1 day to 10 years	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%

**IMPORTANT NOTES:**

1. The Fixed Deposits does not have any premature withdrawal facility i.e. the Fixed Deposits cannot be closed by the depositor before expiry of the term of such deposit. However, the Bank may allow premature withdrawal of these deposits in the exceptional circumstance such as in the event of any direction from any judiciary /statutory and / or regulatory authorities cases or deceased claim settlement cases
2. In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances (except for deceased claim settlement case), the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid up to the date of such premature closure will be recovered from the deposit
3. In the event of premature withdrawal of these FDs due to death claim, interest to be paid to the claimant. The interest rate applicable on such withdrawal will be the contracted rate or the base rate applicable for the period the deposit has remained with the bank, whichever is lower. For deposits 2 crore to < 5 crore, the base rate is the rate applicable to deposits of 2 crores as on the date of booking the deposit. For deposits  $\geq$ 5 crore, the base rate is the rate applicable to deposits of 5 crores as on the date of booking the deposit.
4. Sweep-in facility and partial withdrawal is not allowed.
5. The deposit is allowed for Non Resident Category also. The minimum tenor for NRE deposit is 1 Year.
6. The deposit will be booked with maturity instruction as 'Do Not Renew'

7. The Non Withdrawable Deposit is offered for amount 2 crore and above only.
8. The minimum tenor for resident and NRO deposits of 2 crores is 1 year and 90 days for 5 crore & above.
9. The interest is calculated on a quarterly basis for deposits with a tenor above 6 months.
10. 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.
11. 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.
12. The above rates are applicable for fresh fixed deposits and are subject to change from time to time without prior notice.
13. For terms and conditions and other details, please contact your nearest HDFC Bank Branch/Relationship Manager.
14. As interest rates are subject to change without prior notice, depositor shall ascertain the rates on the value date of FD.
15. Tax at source is deducted as per the Income Tax regulations prevalent from time to time.