



- ❖ Shriram Finance is the Country's biggest retail NBFC.
- ❖ Attractive returns on investment with highest security
- ❖ Proven track record of more than 40 years
- ❖ SFL has the trust and loyalty of three generations of depositors
- ❖ Regulated by RBI
- ❖ Listed in NSE & BSE: now part of Nifty 50 index

“(ICRA) AA+(Stable)” by ICRA

“IND AA+/Stable “ by India Ratings & Research
(Indicates a high degree of safety)

FIXED DEPOSIT

Return as high as
9.40%* p.a.

SFL FD Rates (Revised with effect from 09th April'2024)

DEPOSIT (SFL Interest Rate) NORMAL SCHEME

Non cumulative Deposits

Cumulative Deposit

Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 100000/-
12	7.59	7.63	7.71	7.85	7.85	107840
18	7.73	7.77	7.85	8.00	8.16	112240
24	7.87	7.92	8.00	8.15	8.49	116980
30	8.05	8.10	8.18	8.35	8.88	122200
36	8.38	8.43	8.52	8.70	9.49	128460
42	8.42	8.47	8.56	8.75	9.75	134120
50	8.47	8.52	8.62	8.80	10.10	142140
60	8.47	8.52	8.62	8.80	10.50	152500

**Additional Benefits:*

- ❖ Additional interest of **0.50%** p.a for Senior Citizen
- ❖ Additional interest of **0.10%** p.a for Women Investors
- ❖ Additional interest of **0.25%** p.a on renewal

BAJAJ FINANCE LIMITED

BAJAJ FINANCE DIGITAL FD

Digital FD is applicable in 42 month tenure and available only on Bajaj Finance Website and App

LOAN AGAINST DEPOSIT AVAILABLE

As per RBI guidelines, loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit principal amount, subject to the terms and conditions of Bajaj Finance Ltd. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

Fixed Deposits Annualized rate of interest for **Regular Citizens** valid for deposits up to Rs. 5 crore (w.e.f. April 3, 2024)

Table 1

Special Period	Cumulative	Non-Cumulative			
	At Maturity (% p.a.)	Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
12-14 Months	7.40	7.16	7.20	7.27	7.40
15-23 Months	7.50	7.25	7.30	7.36	7.50
24-35 Months	7.80	7.53	7.58	7.65	7.80
36-60 Months	8.10	7.81	7.87	7.94	8.10

Table 2

Special Period	Cumulative	Non-Cumulative			
	At Maturity (% p.a.)	Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
18 Months	7.80	7.53	7.58	7.65	7.80
22 Months	7.90	7.63	7.68	7.75	7.90
33 Months	8.10	7.81	7.87	7.94	8.10
42 Months	8.60	8.28	8.34	8.42	8.60
44 Months	8.25	7.95	8.01	8.09	8.25

Fixed Deposits Annualized rate of interest for **Senior Citizens** valid for deposits up to Rs. 5 crore (w.e.f. April 3, 2024)

Table 3

Special Period	Cumulative	Non-Cumulative			
	At Maturity (% p.a.)	Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
12-14 Months	7.65	7.39	7.44	7.51	7.65
15-23 Months	7.75	7.49	7.53	7.61	7.75
24-35 Months	8.20	7.91	7.96	8.04	8.20
36-60 Months	8.35	8.05	8.10	8.18	8.35

Table 4

Special Period	Cumulative	Non-Cumulative			
	At Maturity (% p.a.)	Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
18 Months	8.05	7.77	7.82	7.89	8.05
22 Months	8.15	7.86	7.91	7.99	8.15
33 Months	8.35	8.05	8.10	8.18	8.35
42 Months	8.85	8.51	8.57	8.66	8.85
44 Months	8.50	8.19	8.24	8.33	8.50

ICICI Home Finance

EARN MORE
with higher FD Interest rates upto
8.05%* p.a.

Effective from June 1, 2024

Highest rating
of AAA/Stable
from CRISIL,
ICRA and CARE



Key interest rates for public & other than public deposits

Special Deposit Scheme Rates for Public and other than Public Deposits < ₹20.0 mn					
Tenure (In Months)	Effective June 1, 2024				
	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
39	7.80%	8.51%	7.55%	7.60%	7.80%
45	7.80%	8.68%	7.55%	7.60%	7.80%
0.25% additional interest for senior citizen and ICICI Group employees for public deposits					

**In case of cumulative deposit, interest is compounded before deduction of Tax.

Base Scheme Rates for Public and other than Public Deposits < ₹20.0 mn					
Tenure (In Months)	Effective June 1, 2024				
	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	7.25%	7.25%	7.00%	7.05%	7.25%
>=24 to <36	7.65%	7.94%	7.40%	7.45%	7.65%
>=36 to <48	7.75%	8.37%	7.50%	7.55%	7.75%
>=48 to <60	7.75%	8.70%	7.50%	7.55%	7.75%
>=60 to <72	7.65%	8.91%	7.40%	7.45%	7.65%
>=72 to <84	7.55%	9.13%	7.30%	7.35%	7.55%
>=84 to <108	7.55%	9.49%	7.30%	7.35%	7.55%
>=108 to <=120	7.55%	10.28%	7.30%	7.35%	7.55%
0.25% additional interest for senior citizen and ICICI Group employees for public deposits					

**The yield mentioned is calculated using the first month of each tenure grid & in case of cumulative deposit, interest is compounded before deduction of tax.

For deposits >= ₹ 20.0 million, rates would be offered by Treasury on a case-to-case basis.

Statutory Advertisement for Fixed Deposits:

<https://www.icicifhc.com/content/dam/new-icicifhc-assets/propertyauctionimage/Eng.jpg>

DISCLAIMER: RBI/NHB Notification: As regards deposit taking activity of the company, the viewers may refer to the advertisement in the newspaper/ information furnished in the application form for soliciting public deposits; The Company is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any or guarantee the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.

T&C apply* All terms and conditions applicable shall be as per the respective eligibility criteria and terms applicable to the products, services and schemes of ICICI HFC.



CARE 'AA+/Stable' &
CRISIL 'AA/Positive' indicates
high level of safety

GROWTH YOU CAN COUNT ON. FIXED DEPOSITS

INVITE PUBLIC DEPOSITS

Deposit upto ₹5 crore						
Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI	Tentative Yield to Maturity*	Monthly	Quarterly	Half Yearly	Annual
12-23	7.45%	7.45%	7.21%	7.25%	7.32%	7.45%
24-35	7.25%	7.51%	7.02%	7.06%	7.12%	7.25%
36-47	7.75%	8.37%	7.49%	7.53%	7.61%	7.75%
48-59	7.40%	8.26%	7.16%	7.20%	7.26%	7.40%
60-71	7.60%	8.85%	7.35%	7.39%	7.46%	7.60%
72-84	7.40%	8.91%	7.16%	7.20%	7.27%	7.40%
120	7.40%	10.42%	7.16%	7.20%	7.27%	7.40%
Minimum Deposit Amount	₹10,000		₹25,000	₹10,000	₹10,000	₹10,000

*For cumulative option, interest rate is compounded annually on March 31st.

*The tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

NOTE: • Above rates are applicable for deposits upto Rs.5 crore with effect from 1.06.2024.

- Senior Citizen (above 60 years) will be eligible for 0.30% p.a. additional Rate of Interest for tenure 12-23 & 24-35 months with effect from 15.04.2024 (applicable for deposit upto 1 Cr only).
- Senior Citizen (above 60 years) will be eligible for 0.20% p.a. additional Rate of Interest for tenure 36 months and above with effect from 15.04.2024 (applicable for deposit upto 1 Cr only).
- Rating: Credit Analysis & Research Ltd (CARE) 'AA+/Stable'. Credit Rating Information Services of India Ltd (CRISIL) 'AA/Positive' indicates high level of safety.

Interest rates are subject to change and rate applicable will be the rate prevalent on the date of realization of Cheque/ Online fund transfer in Company's Bank Account.

A Housing Finance Company promoted by Punjab National Bank

Non-Withdrawable Fixed Deposit Rates w.e.f. 10th JULY 2024

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs 2crs to less than 5cr	
	Rate Per Annum	Annualised Yield
89 days <= 120 Days	NA	
121 days <= 150 Days	NA	
151 days <= 6 Months	NA	
6 months 1 day <= 9 months	NA	
9 months 1 day to < 1 Year	NA	
1 Year to < 15 months	7.55%	7.77%
15 months to < 18 months	7.45%	7.66%
18 months to < 21 months	7.45%	7.66%
21 months to 2 years	7.45%	7.66%
2 Years 1 day to < 3 Years	7.20%	7.40%
3 Years 1 day to < 5 Years	7.20%	7.40%
5 Years 1 day to < 10 Years	7.20%	7.40%

- ☐ 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 / bankruptcy and / or regulatory authorities cases or deceased claim settlement cases.
- ☐ 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.
- ☐ In the event of premature withdrawal of these FDs due to death claim, interest to be paid to the claimant. With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal will be the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.
- ☐ Sweep-in facility and partial withdrawal is not allowed. Overdraft facility/Advances are not available.
- ☐ The deposit is allowed for Non-Resident Category also. The minimum tenor for NRE deposit is 1 Year.
- ☐ The deposit will be booked with maturity instruction as 'Do Not Renew'
- ☐ The Non Withdrawable Deposit is offered for amount 2 crore and above only.
- ☐ The minimum tenor for resident and NRO deposits of 2 crores is 1 year and 90 days for 5 crore & above.

All other terms and conditions as applicable to Fixed Deposit shall remain unchanged and shall be applicable to the above fixed deposit too.

To know more, please visit our website www.hdfcbank.com or contact your Engagement Manager.



Non-Withdrawable Fixed Deposit Rates w.e.f. 10th JULY 2024

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs 5 crore to less than 5.50 crores		Deposit Rs 5.50 Crore to less than 24.75 Crores		Deposit Rs 25 Crore to less than 50 Crores	
	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield
89 days <= 120 days	7.00%		7.00%		7.10%	
121 days <= 150 days	7.00%		7.00%		7.20%	
151 days <= 6 Months	7.00%		7.00%		7.20%	
6 months 1 day <=9 months	7.10%	7.29%	7.10%	7.29%	7.35%	7.56%
9 months 1 day to < 1 Year	7.35%	7.56%	7.35%	7.56%	7.55%	7.77%
1 Year to < 15 months	7.55%	7.77%	7.55%	7.77%	7.75%	7.98%
15 months to < 18 months	7.45%	7.66%	7.45%	7.66%	7.45%	7.66%
18 months to < 21 months	7.45%	7.66%	7.45%	7.66%	7.45%	7.66%
21 months to 2 years	7.45%	7.66%	7.45%	7.66%	7.45%	7.66%
2-year 1 day to 3 years	7.20%	7.40%	7.20%	7.40%	7.20%	7.40%
3-year 1 day to 5 years	7.20%	7.40%	7.20%	7.40%	7.20%	7.40%
5-year 1 day to 10 years	7.20%	7.40%	7.20%	7.40%	7.20%	7.40%

- ☐ 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 / bankruptcy and / or regulatory authorities cases or deceased claim settlement cases.
- ☐ 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.
- ☐ In the event of premature withdrawal of these FDs due to death claim, interest to be paid to the claimant. With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal will be the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.
- ☐ Sweep-in facility and partial withdrawal is not allowed. Overdraft facility/Advances are not available.
- ☐ The deposit is allowed for Non-Resident Category also. The minimum tenor for NRE deposit is 1 Year.
- ☐ The deposit will be booked with maturity instruction as 'Do Not Renew'
- ☐ The Non-Withdrawable Deposit is offered for amount 2 crore and above only.
- ☐ The minimum tenor for resident and NRO deposits of 2 crores is 1 year and 90 days for 5 crore & above.

All other terms and conditions as applicable to Fixed Deposit shall remain unchanged and shall be applicable to the above fixed deposit too.

To know more, please visit our website www.hdfcbank.com or contact your Engagement Manager.



Withdrawable Fixed Deposit Rates w.e.f. 10th JULY 2024

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs less than 3 Crores			
	Regular Interest Rate		Senior Citizen Rate #	
	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield
7 - 14 days	3.00%		3.50%	
15-29 days	3.00%		3.50%	
30-45 days	3.50%		4.00%	
46-60 days	4.50%		5.00%	
61-89 days	4.50%		5.00%	
90 days <= 6 months	4.50%		5.00%	
6 months 1 day <=9 months	5.75%	5.88%	6.25%	6.40%
9 months 1 day to < 1 Year	6.00%	6.14%	6.50%	6.66%
1 Year to < 15 months	6.60%	6.77%	7.10%	7.29%
15 months to < 18 months	7.10%	7.29%	7.60%	7.82%
18 months to < 21 months	7.25%	7.45%	7.75%	7.98%
21 months to 2 years	7.00%	7.19%	7.50%	7.71%
2 Years 1 day to < 2 Year 11 Months	7.00%	7.19%	7.50%	7.71
2 Years 11 Months (Special Edition FD - 35 Month)	7.15%	7.34%	7.65%	7.87%
2 Years 11 Months 1 day <= 3 Year	7.00%	7.19%	7.50%	7.71%
3 Years 1 day to < 4 Years 7 Months	7.00%	7.19%	7.50%	7.71%
4 Year 7 Months (Special Edition FD - 55 month)	7.20%	7.40%	7.70%	7.93%
4 Year 7 Months 1 day <=5 Years	7.00%	7.19%	7.50%	7.71%
5 Years 1 day to 10 Years	7.00%	7.19%	7.50%	7.71%

❑ Published interest rate per annum above are compounded quarterly in case of reinvestment deposit. For Trust deposits of Rs. 5 Crore and above, please contact the Engagement Manager.

❑ In case of Premature withdrawal of Deposit, With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.

Senior Citizens / Retired Personnel (>=60 years) who are Resident Indians are eligible to get special rates for Resident Deposits. Senior citizen rates do not apply to NRI's. Minimum tenure for NRE Deposit is 1 Year.

In case of premature closure of Fixed Deposit booked in the above offer (including sweep in / partial closure) on or before 5 years, the interest rate will be 1.00% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate. In case of premature closure of Fixed Deposit booked in the above offer (including sweep in / partial closure) post 5 years, the interest rate will be 1.25% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.

Note- Central or State Government establishments such as Apex Bodies, Union Government, State Government, Union Territories Government, Legislature, Judiciary, Embassies, Missions, Panchayat, District, Local Body and certain other entities which are 100% owned by Government shall be eligible for exemption from penalty applicable on premature withdrawal of Fixed deposits for Deposits booked/renewed **on or after 1st July'23. Customers who wish to avail this facility on new booking or renewal, are requested to contact your Branch/Relationship Manager to check eligibility prior to new booking or date of renewal of deposit with request letter and requisite documents (if required). Please note this facility will not be available for online booking of FD.**

All other terms and conditions as applicable to Fixed Deposit shall remain unchanged and shall be applicable to the above fixed deposit too. To know more, please visit our website www.hdfcbank.com or contact your Engagement Manager.

Withdrawable Fixed Deposit Rates w.e.f. 10th JULY 2024

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs 3 Crore to less than 5 Crores			
	Regular Interest Rate		Senior Citizen Rate #	
	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield
7 - 14 days	4.75%		5.25%	
15-29 days	4.75%		5.25%	
30-45 days	5.50%		6.00%	
46-60 days	5.75%		6.25%	
61-89 days	6.00%		6.50%	
90 days <= 6 months	6.50%		7.00%	
6 months 1 day <=9 months	6.65%	6.82%	7.15%	7.34%
9 months 1 day to < 1 Year	6.75%	6.92%	7.25%	7.45%
1 Year to < 15 months	7.40%	7.61%	7.90%	8.14%
15 months to < 18 months	7.05%	7.24%	7.55%	7.77%
18 months to < 21 months	7.25%	7.45%	7.75%	7.98%
21 months to 2 years	7.05%	7.24%	7.55%	7.77%
2-year 1 day to 3 years	7.00%	7.19%	7.50%	7.71%
3-year 1 day to 5 years	7.00%	7.19%	7.50%	7.71%
5-year 1 day to 10 years	7.00%	7.19%	7.50%	7.71%

☐ Published interest rate per annum above are compounded quarterly in case of reinvestment deposit. For Trust deposits of Rs. 5 Crore and above, please contact the Engagement Manager.

☐ In case of Premature withdrawal of Deposit, With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.

Senior Citizens / Retired Personnel (>=60 years) who are Resident Indians are eligible to get special rates for Resident Deposits. Senior citizen rates do not apply to NRI's. Minimum tenure for NRE Deposit is 1 Year.

In case of premature closure of Fixed Deposit booked in the above offer (including sweep in / partial closure) on or before 5 years, the interest rate will be 1.00% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate. In case of premature closure of Fixed Deposit booked in the above offer (including sweep in / partial closure) post 5 years, the interest rate will be 1.25% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.

Note- Central or State Government establishments such as Apex Bodies, Union Government, State Government, Union Territories Government, Legislature, Judiciary, Embassies, Missions, Panchayat, District, Local Body and certain other entities which are 100% owned by Government shall be eligible for exemption from penalty applicable on premature withdrawal of Fixed deposits for Deposits booked/renewed **on or after 1st July'23. Customers who wish to avail this facility on new booking or renewal, are requested to contact your Branch/Relationship Manager to check eligibility prior to new booking or date of renewal of deposit with request letter and requisite documents (if required). Please note this facility will not be available for online booking of FD.**

All other terms and conditions as applicable to Fixed Deposit shall remain unchanged and shall be applicable to the above fixed deposit too.

To know more, please visit our website www.hdfcbank.com or contact your Engagement Manager.



Withdrawable Fixed Deposit Rates w.e.f. 10th JULY 2024

(FOR DOMESTIC/NRE/NRO TERM DEPOSITS)

Period	Deposit Rs 5 crore to less than 5.25 crores		Deposit Rs 5.50 Crore to less than 24.75 Crores		Deposit Rs 25 Crore to less than 50 Crores	
	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield	Rate Per Annum	Annualised Yield
7 - 14 days	4.75%		4.75%		4.75%	
15-29 days	4.75%		4.75%		4.75%	
30-45 days	5.50%		5.50%		5.75%	
46-60 days	5.75%		5.75%		5.75%	
61-88 days	6.00%		6.00%		6.00%	
89 days <= 120 days	6.50%		6.50%		6.95%	
121 days <= 150 days	6.50%		6.50%		6.95%	
151 days <= 6 Months	6.50%		6.50%		6.95%	
6 months 1 day <= 9 months	6.75%	6.92%	6.75%	6.92%	7.20%	7.40%
9 months 1 day to < 1 Year	6.85%	7.03%	6.85%	7.03%	7.25%	7.45%
1 Year to < 15 months	7.40%	7.61%	7.40%	7.61%	7.40%	7.61%
15 months to < 18 months	7.05%	7.24%	7.05%	7.24%	7.05%	7.24%
18 months to < 21 months	7.25%	7.45%	7.25%	7.45%	7.25%	7.45%
21 months to 2 years	7.05%	7.24%	7.05%	7.24%	7.05%	7.24%
2-year 1 day to 3 years	7.00%	7.19%	7.00%	7.19%	7.00%	7.19%
3-year 1 day to 5 years	7.00%	7.19%	7.00%	7.19%	7.00%	7.19%
5-year 1 day to 10 years	7.00%	7.19%	7.00%	7.19%	7.00%	7.19%

- ☐ Published interest rate per annum above are compounded quarterly in case of reinvestment deposit. For Trust deposits of Rs. 5 Crore and above, please contact the Engagement Manager.
- ☐ In case of Premature withdrawal of Deposit, with effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.
- ☐ Single Fixed Deposit of Rs. 25 crore and above (WEF 01/09/2017) and single deposits booked in 5.25 crore<5.50 crore and 24.75 crore< 25 crore (WEF 29/08/2018), With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal will be the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.
- ☐ Partial withdrawal and sweep-in facility is not allowed (except for amounts greater than or equal to 25 crs).

Note- Central or State Government establishments such as Apex Bodies, Union Government, State Government, Union Territories Government, Legislature, Judiciary, Embassies, Missions, Panchayat, District, Local Body and certain other entities which are 100% owned by Government shall be eligible for exemption from penalty applicable on premature withdrawal of Fixed deposits for Deposits booked/renewed **on or after 1st July'23**. Customers who wish to avail this facility on new booking or renewal, are requested to contact your Branch/Relationship Manager to check eligibility prior to new booking or date of renewal of deposit with request letter and requisite documents (if required). Please note this facility will not be available for online booking of FD.

All other terms and conditions as applicable to Fixed Deposit shall remain unchanged and shall be applicable to the above fixed deposit too.

To know more, please visit our website www.hdfcbank.com or contact your Engagement Manager.