

Where can I view my Deposits in Net Banking?

You can view your Deposits on HDFC Bank Net Banking - Click on FD/RD > FD/RD/Passion Funds.

How can I view complete details of Deposits booked?

You can view your Deposits on HDFC Bank Net Banking - Click on FD/RD > FD/RD/Passion Funds > Deposits Summary.

Steps to book for a new Fixed Deposit?

Fixed Deposits can be booked through HDFC Bank Net Banking. Following are the steps for booking your Fixed Deposit online:

Log in to HDFC Bank NetBanking with your Customer ID and IPIN (NetBanking password)

Go to Path:

Click on FD/RD > FD > Click on "Open FD" in the Quick links or CTA > Enter the Fixed Deposit amount, tenure, interest payout and maturity instruction > Once complete, click on "Continue" and "Confirm" the details entered.

How can I book a Fixed Deposit?

You can book Fixed Deposits through HDFC Bank NetBanking / HDFC Bank App:

Log in to HDFC Bank NetBanking with your Customer ID and IPIN (NetBanking password)

Go to:

FD/RD > FD > Click on "Open FD" in the Quick links or CTA.

SOW / JOF/ JOO/ GUR can book fixed deposit online, non individual account holders with financial rights (VAL/ TRU) can also book fixed deposit online,

Your PAN number is updated under your Customer Identification Number in Bank's records. If the principle value of FDs greater than or equal to 50,000, then PAN/ form 60 is mandatory to proceed with deposit booking.

For deposit with principle amount less than 50K ParCard/form 60 is not required.

Where can I get Fixed Deposit advice from?

You can now download Fixed Deposit advice through HDFC Bank NetBanking in PDF format.

Go to: FD/RD -> FD > Select An FD > Click on Deposit Advice in quick links or scroll down and click on the CTA.

Why is the principal amount and the fixed deposit maturity amount of my Fixed Deposit the same?

When your Fixed Deposit is booked with the quarterly / monthly interest pay out option, the maturity amount is the same as the principal amount. The interest amount will be credited to your account at quarterly / monthly intervals.

Does HDFC Bank offer preferential rate of interest on Fixed Deposits for Senior Citizens?

We offer preferential rate of interest on Fixed Deposits for Senior Citizens. If you are a senior citizen, all you need to do is register as one by calling any HDFC Bank Branch with proof of your Date of Birth. Once registered as a Senior Citizen, you are eligible for preferential rates of interest on Fixed Deposits opened through HDFC Bank NetBanking as well. The Fixed Deposit will be booked in the same combination/ order of names as the existing Current/Savings account, from which the funds are being transferred.

Whom should I approach for any other service related to HDFC Bank Fixed Deposits?

You can perform wide range of transactions related to deposits online such as premature liquidation, change in maturity instruction, setting sweep-in, OD against FD (supersaver) and updation of nomination for your deposit.

How can I avail exemption from TDS on interest earned on Fixed Deposits?

To avail exemption from TDS on interest earned on Fixed Deposits, please submit a completed Form 15H (for Senior citizens) or Form 15G (for Regular customers) through our HDFC Bank NetBanking or at any nearest HDFC Bank Branch (Form available on the website).

Go to: FD/RD > FD > Select An FD > Apply for form 15G/H.

Do I need to pay any penalty on premature closure of Fixed Deposits?

As per the Terms & Conditions of Fixed Deposit Accounts of the bank, the penalty on premature closure of Fixed Deposits, including sweep-in and partial closures, has been fixed by the Bank at the rate of 1% of the fixed deposit interest rate. This is applicable with effect from 24th January, 2011.

How Interest Rate is calculated for premature withdrawal of Fixed Deposit?

If your Fixed Deposit is withdrawn prematurely, the interest rate applicable for premature closure of deposits will be lower of:

The base rate for the original / contracted tenure for which the deposit has been booked
OR

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

The base rate is the rate applicable to deposits of less than 1 crore as on the date of booking the deposit.

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 rate applicable for the period the deposit has remained with the bank, whichever is lower.

For what period can I open a Fixed Deposit?

Tenure for a Fixed Deposit: Minimum tenure - 7 days, Maximum tenure - 10 years.

Deposit Amount limit for a Fixed Deposit?

Deposit Amount limit for a Fixed Deposit: Minimum - Rs. 5,000/-, Maximum - Rs.5 Crore.

For staff, minimum amount is Rs.1,000/-.

Can Fixed Deposit be opened in joint names?

Yes, you can open an either or survivor deposit online.

Can Fixed Deposit be opened in minor names?

Yes, Guardian can open a Fixed Deposit in a minor's name by choosing the minors account to book Fixed Deposit.

How do I add Nominee for Deposits online?

You can add nominee for your Fixed Deposit through HDFC Bank NetBanking.

Please find the steps below:

1. Log in to HDFC Bank NetBanking with your Customer ID and IPIN (NetBanking password).
2. Path: FD/RD > choose FD/RD/Passion Fund from drop down > Select An FD > Scroll down and click on Add Nominee.
3. Fill in the details
4. Click on "Continue" and "Confirm"

A Confirmation page will be displayed, confirming that you have successfully added/changed nominee for your Fixed Deposit.

Please note that this facility is available on HDFC Bank NetBanking to Sole account holders (Single owners) only.

Joint Account holders would need to download the prefilled form and submit to nearest HDFC Bank Branch.

How do I modify/change Nominee for Deposits online?

You can modify nominee for your Fixed Deposit through HDFC Bank NetBanking.

Please find the steps below:

1. Log in to HDFC Bank NetBanking with your Customer ID and IPIN (NetBanking password)

2. Path: FD/RD -> choose FD/RD/Passion Fund from drop down > Select an FD > scroll down and click on Change Nominee
3. Fill in the details
4. Click on "Continue" and "Confirm"

Is there a nomination facility for FD?

Yes, there is nomination facility available for Fixed Deposit.

How do I change maturity instructions for FD online?

You can change maturity instructions for your Fixed Deposit through HDFC Bank NetBanking.

Please find the steps below:

1. Log in to HDFC Bank NetBanking with your Customer ID and IPIN (NetBanking password)
2. Go to: FD/RD > choose FD/RD/Passion Fund from drop down > Select An FD > Scroll down and click on change maturity instructions
3. Fill in the details
4. Click on "Continue" and "Confirm"

How can I avail Sweep-in or OD Against FD (super saver) online?

Please find the steps below:

1. Log in to HDFC Bank NetBanking with your Customer ID and IPIN (NetBanking password)
2. Go to: FD/RD > Choose FD from drop down > Select an FD > Click on avail Sweep-In or OD against FD (Super Saver).

How can I remove/revoke Sweep-in or OD Against FD (super saver) online?

Please find the steps below:

1. Log in to HDFC Bank NetBanking with your Customer ID and IPIN (Net Banking password)
2. Go to: FD/RD > Choose FD from drop down > Select an FD > Click on avail Sweep-In or OD against FD (Super Saver) > Click on remove icon and confirm.