



HDFC Bank Ltd.,
 IFSC Banking Unit (IBU),
 402,403, 404 4th Floor, Brigade
 International Financial Centre,
 Block-14, Zone-1,
 GIFT SEZ, GIFT City,
 Gujarat, India -382 355

Offshore Deposit Interest Rates % p.a. valid from 29th Mar 2025*

Period	FD rate with premature withdrawal*	USD FD rate without premature withdrawal*	EUR FD rate*	GBP FD rate*
7 days < 1 month	3.70%	3.80%	-	-
1 month < 2 months	4.40%	4.50%	2.20%	4.20%
2 months < 3 months	4.45%	4.55%	2.20%	4.20%
3 Months < 6 months	4.50%	4.60%	2.20%	4.20%
6 Months < 9 months	4.20%	4.30%	2.00%	4.10%
9 Months < 12 months	4.05%	4.15%	1.90%	4.00%
12 months < 18 months	3.90%	4.00%	1.70%	3.85%
18 months < 2 years	3.60%	3.70%	1.55%	3.60%
2 years < 3 years	3.00%	3.10%	1.05%	3.05%
3 years < 4 years	2.50%	2.60%	0.70%	2.55%
4 years < 5 years	2.25%	2.35%	0.55%	2.30%
5 years	2.10%	2.20%	0.45%	2.10%

Deposit Tenor	Premature withdrawal charges for Amt upto USD 5 mio (equivalent)	Deposit Amount above USD 5 mio (equivalent)
Upto 6 Months	Applicable Rate for Run Tenor less 1%	Will be decided by Treasury on case-to-case basis.
6 Months to 1 Year	Applicable Rate for Run Tenor less 0.25%	
Above 1 Year	Applicable Rate Run for Tenor	

*Premature liquidation will not be allowed on Deposits booked without premature withdrawal option offered to corporate/professional clients.

*In case of EUR/GBP deposits closed prematurely, rate will be 0%.

*FD rate for deposit with amount above USD 2 Million (or equivalent in other currencies) will be decided by Treasury on case-to-case basis.

**These Deposit rates are subject to change as per Bank's discretion. Kindly check with HDFC Bank IBU GIFT City's Relationship Manager. Also, please refer to the HDFC Banks – IBU GIFT City website for latest Deposit rates.*