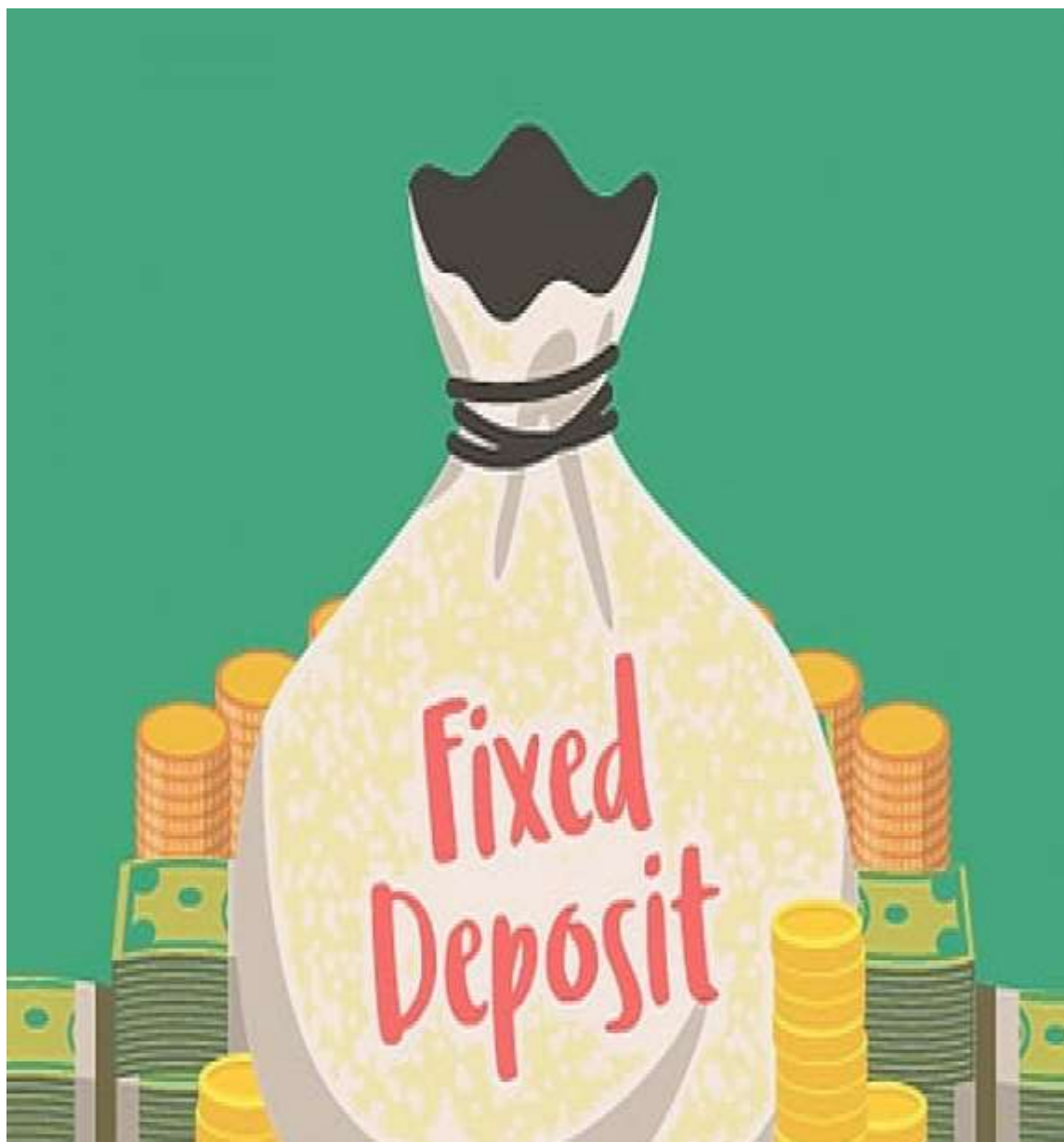


# HDFC BANK – FD/ RD – PARTNER TRAINING DECK





# Fixed Deposits

Competitive interest rates, safety & rich features – in one FD

# Fixed Deposits

## Why Fixed Deposit is an important investment in a portfolio

- ✓ Fixed deposits are one of the oldest and safest investment instruments provided by the banks.
- ✓ It is risk-free and guarantees fixed returns.
- ✓ There is no effect of market fluctuations on fixed deposit, which ensures safety of the amount invested
- ✓ Regular income source with monthly & quarterly pay out option

# Fixed Deposits

- **Minimum amount:**

Initial deposit as small as Rs 5000 can be invested in fixed deposit

- **Flexi tenures:**

Ranging from 7 days to 10 years, to suit your investment plan.

- **Interest payout option:**

Opt for periodic interest pay outs (monthly/quarterly) to help you manage your expenses

- **Compounding Interest:**

Potential to earn compound interest by **reinvesting the principal** amount along with the interest earned during the period

- **OD against FD (Super Saver)**

Avail up to 90% OD on FD in savings or current account for emergencies @ 2% higher rate than FD

- **Sweep in facility:**

Link your Fixed Deposit to your Savings/Current Account and use it to fall back in case of shortfall in the account. Sweep in can be availed on FD amount < 5 Cr & > 25 Cr.

- **Higher Interest Rates for Senior Citizens**

Additional 0.50% ROI on resident deposits less than 5 cr (not applicable for NRI accounts)



# Recurring Deposits

Start small, save regularly, enjoy great interest rates

# Recurring Deposits



A recurring deposit is a special kind of term deposit offered by banks which help people with regular incomes to deposit a fixed amount every month into their recurring deposit account and earn interest at the rate applicable to fixed deposits.

# Recurring Deposits

- ✓ An investment as small as Rs. 1000 (and in multiples of Rs. 100 there after) or as large as Rs. 1,99,99,900 per month
- ✓ A minimum tenure of 6 months (and in multiples of 3 months thereafter) up to a maximum tenure of 10 years
- ✓ For a much smaller investment per month, get interest rates equal to that of regular Fixed Deposits

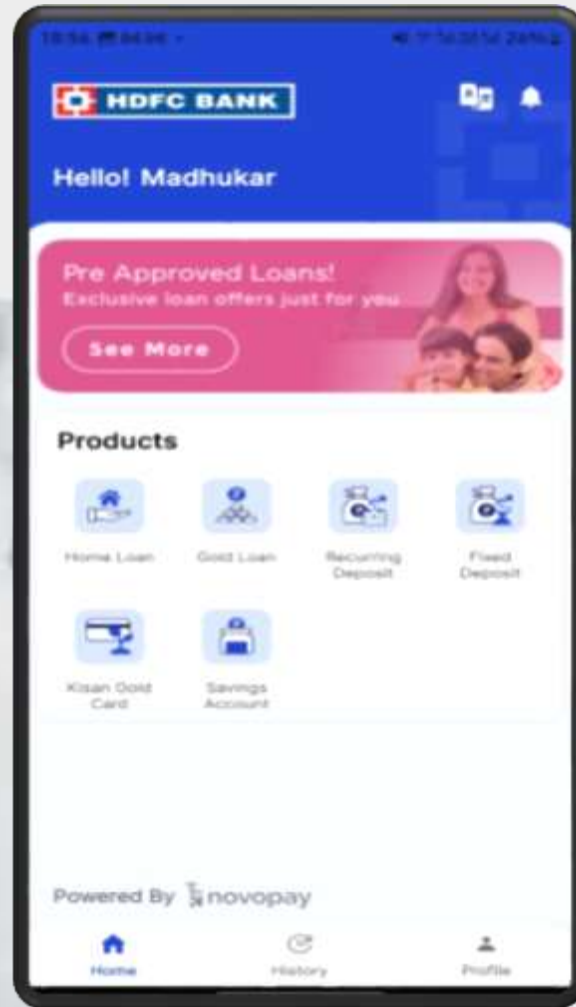




FD  
Journey  
Flow

# User Journey Flow

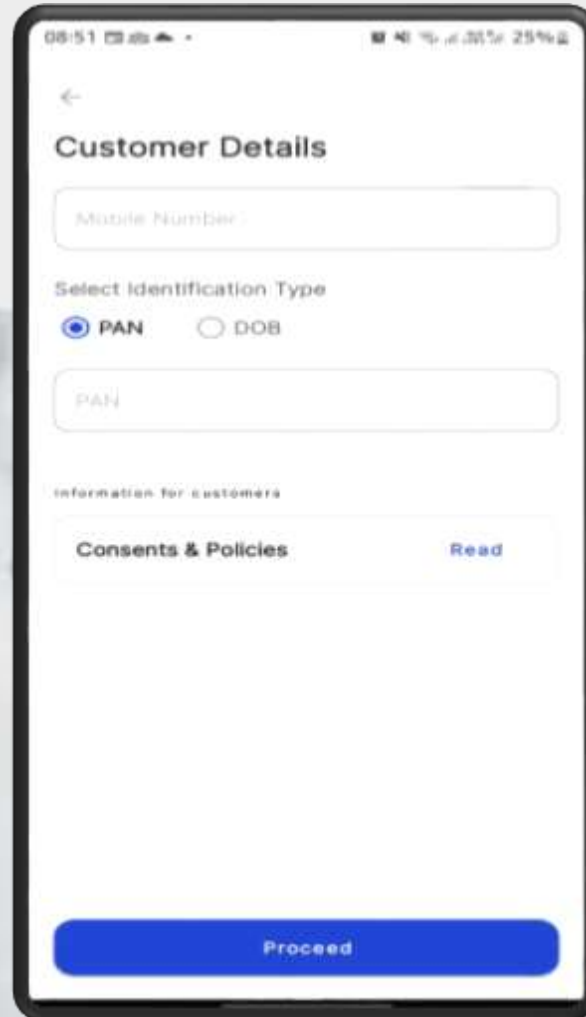




Agent to click on  
Fixed Deposit icon to  
initiate journey



Product Features –  
Agent can explain to  
customer and click on  
Get Started



08:51 4G 25%

←

### Customer Details

Mobile Number

Select Identification Type

PAN  DOB

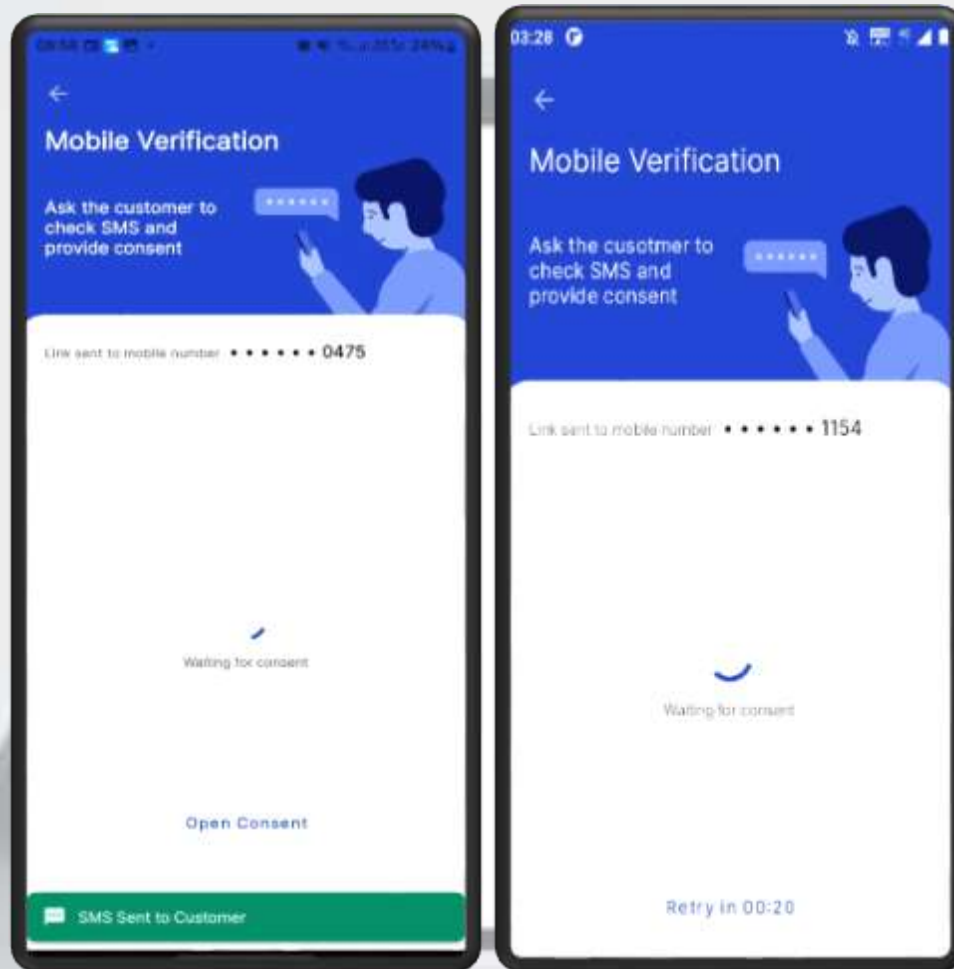
PAN

Information for customers

Consents & Policies [Read](#)

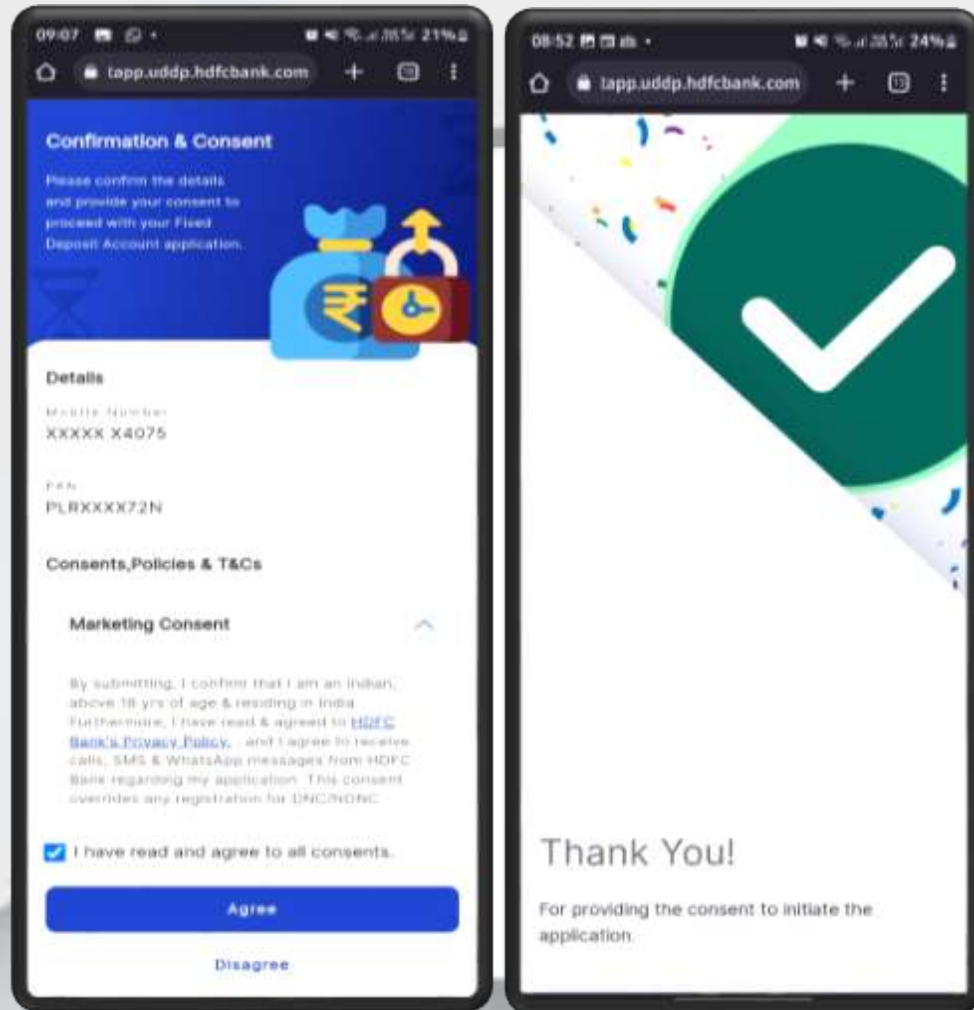
**Proceed**

Agent to fill up the customer to validate whether customer is ETB/NTB



Agent notified on SMS with short link sent to customer

Agent will be on waiting screen for customer to submit consent

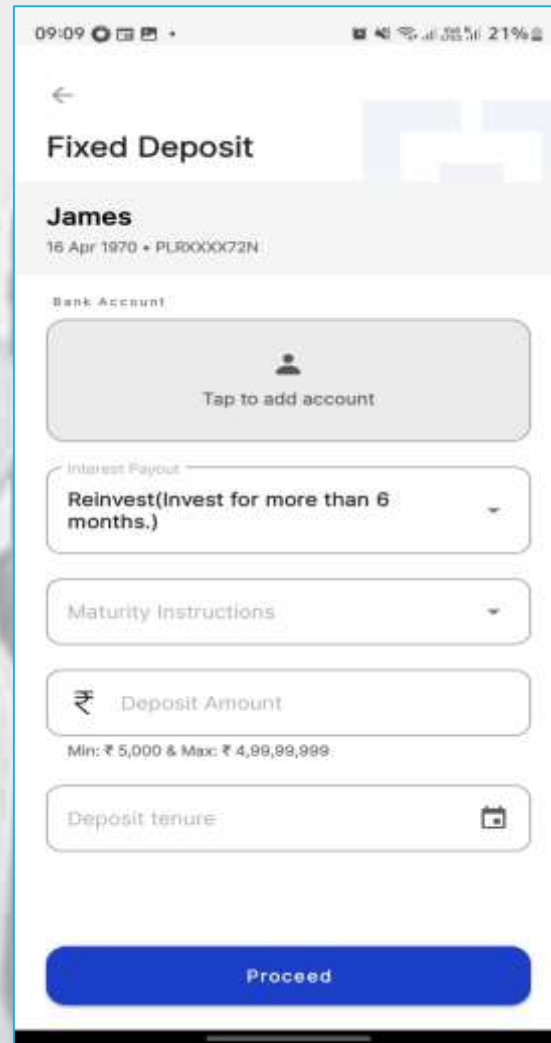


Customer opens  
& agrees to marketing  
consent

On click of Agree  
customer will be  
shown Thank You  
page



Agent will get notification customer agreed to consent



09:09 [Icons] 21%

←

### Fixed Deposit

**James**  
16 Apr 1970 • PLR000072N

Bank Account

Tap to add account

Interest Payout

Reinvest(Invest for more than 6 months.)

Maturity Instructions

₹ Deposit Amount

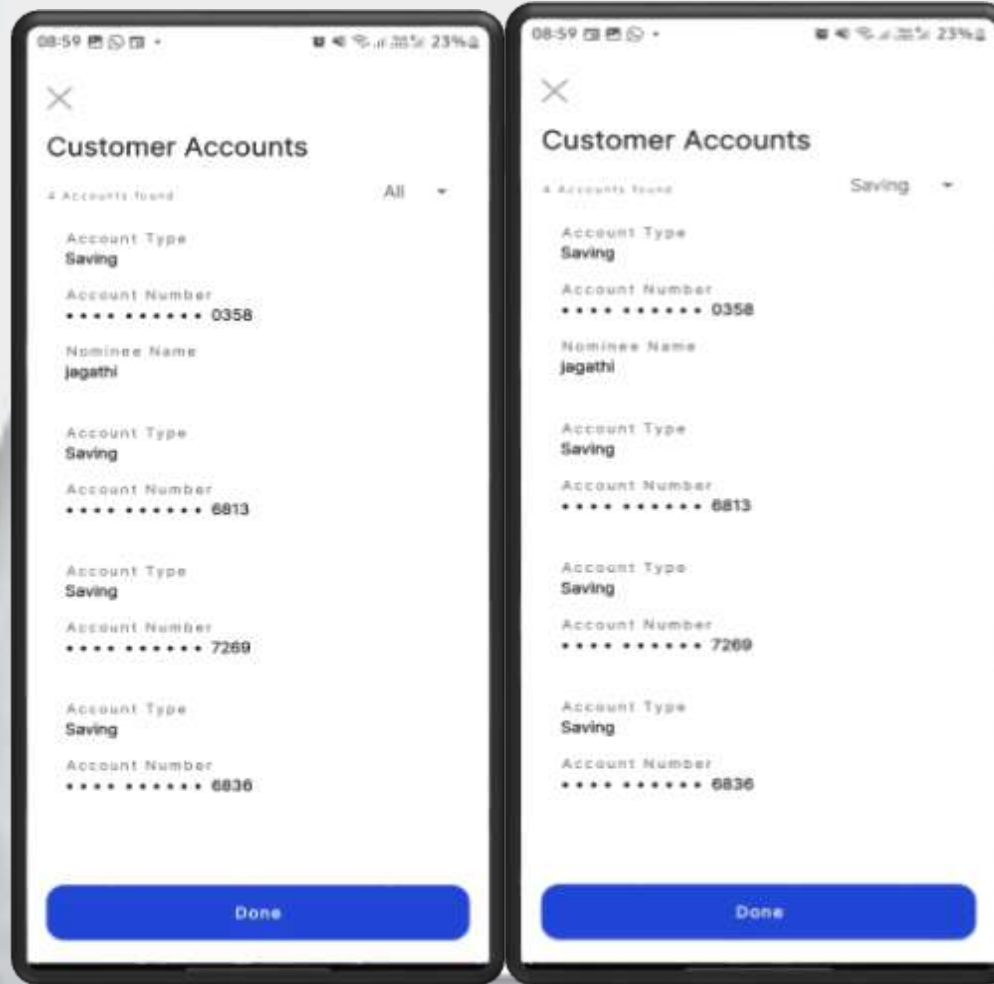
Min: ₹ 5,000 & Max: ₹ 4,99,99,999

Deposit tenure

Proceed

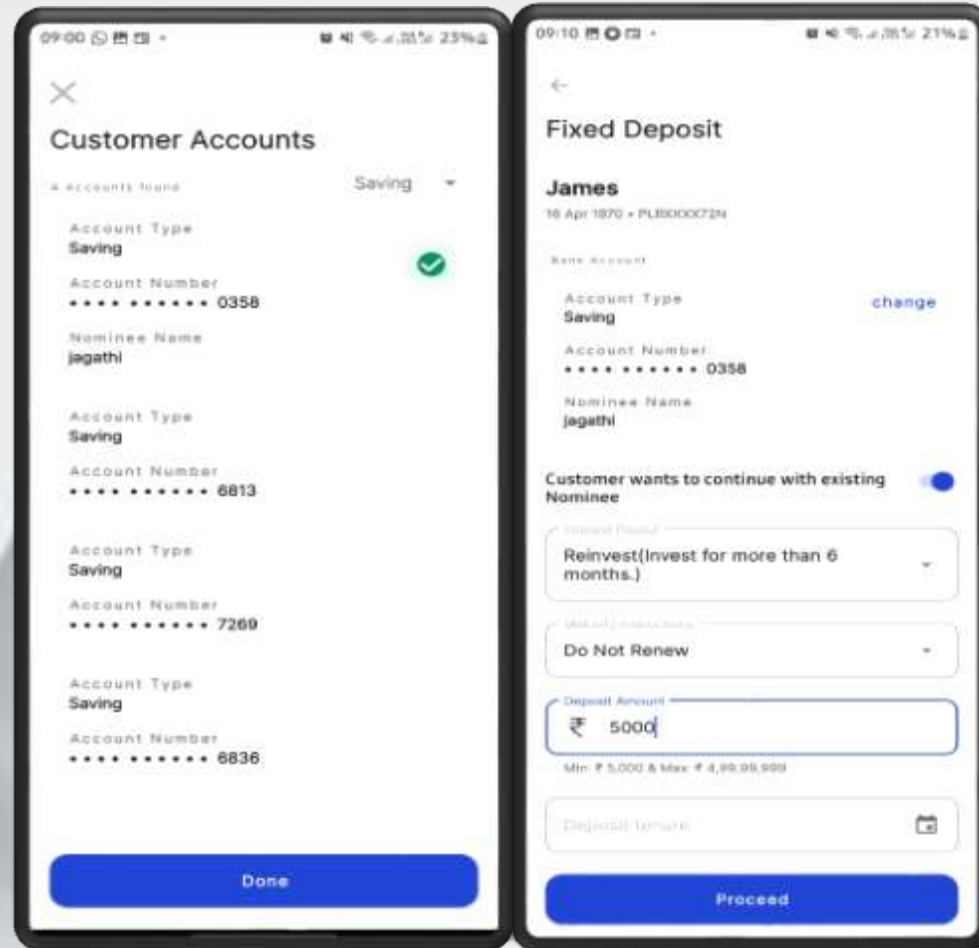
Agent to fill details for booking deposit





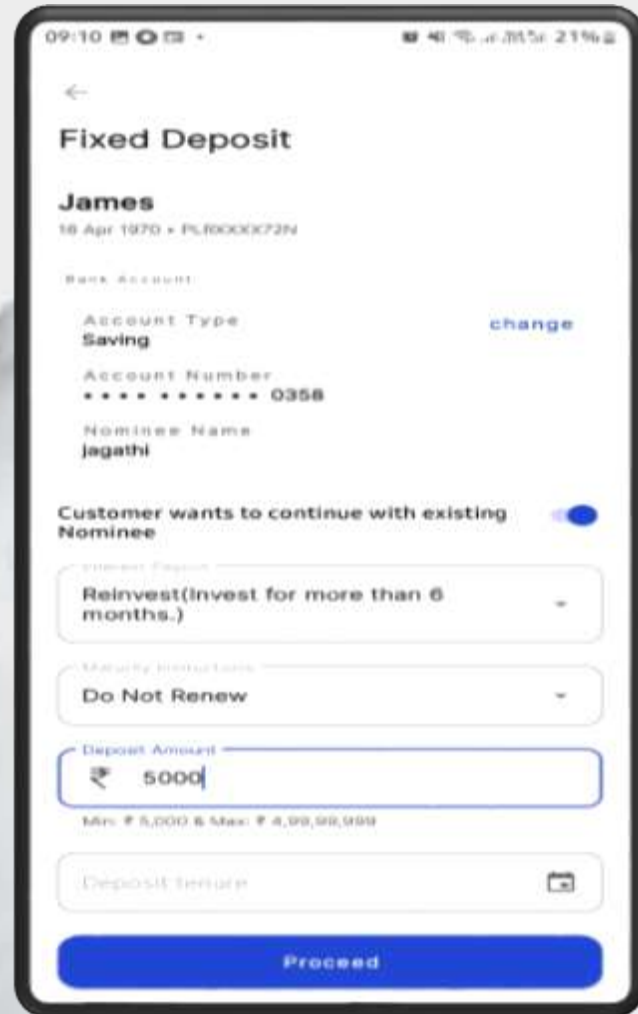
Screen which shows all a/c's – customer holding with bank

Agent can filter the a/c's based on a/c type



Agent to select  
customers  
preferred account

Selected A/c will  
reflect in Account  
Card



09:10 4G 21%

←

### Fixed Deposit

**James**  
18 Apr 1970 • PLR0000072N

BANK ACCOUNT

Account Type **Saving** [change](#)

Account Number  
\*\*\*\*\*0358

Nominee Name  
**Jagathi**

Customer wants to continue with existing Nominee

Investment Period  
**Reinvest (Invest for more than 6 months.)**

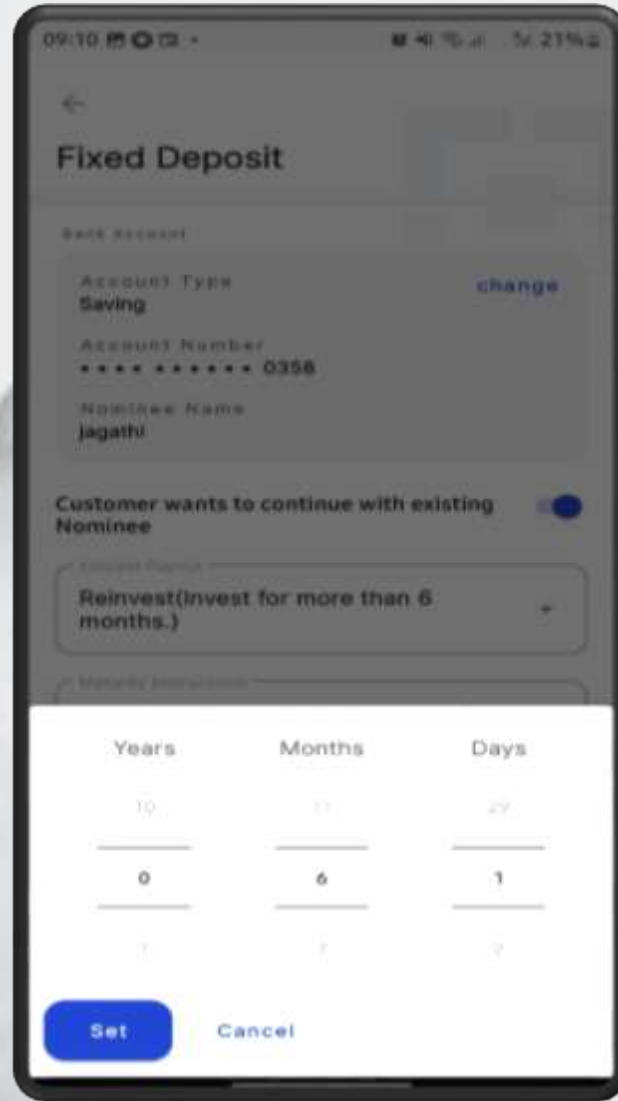
Maturity Interest Term  
**Do Not Renew**

Deposit Amount  
₹ **5000**  
Min: ₹ 5,000 & Max: ₹ 4,99,99,999

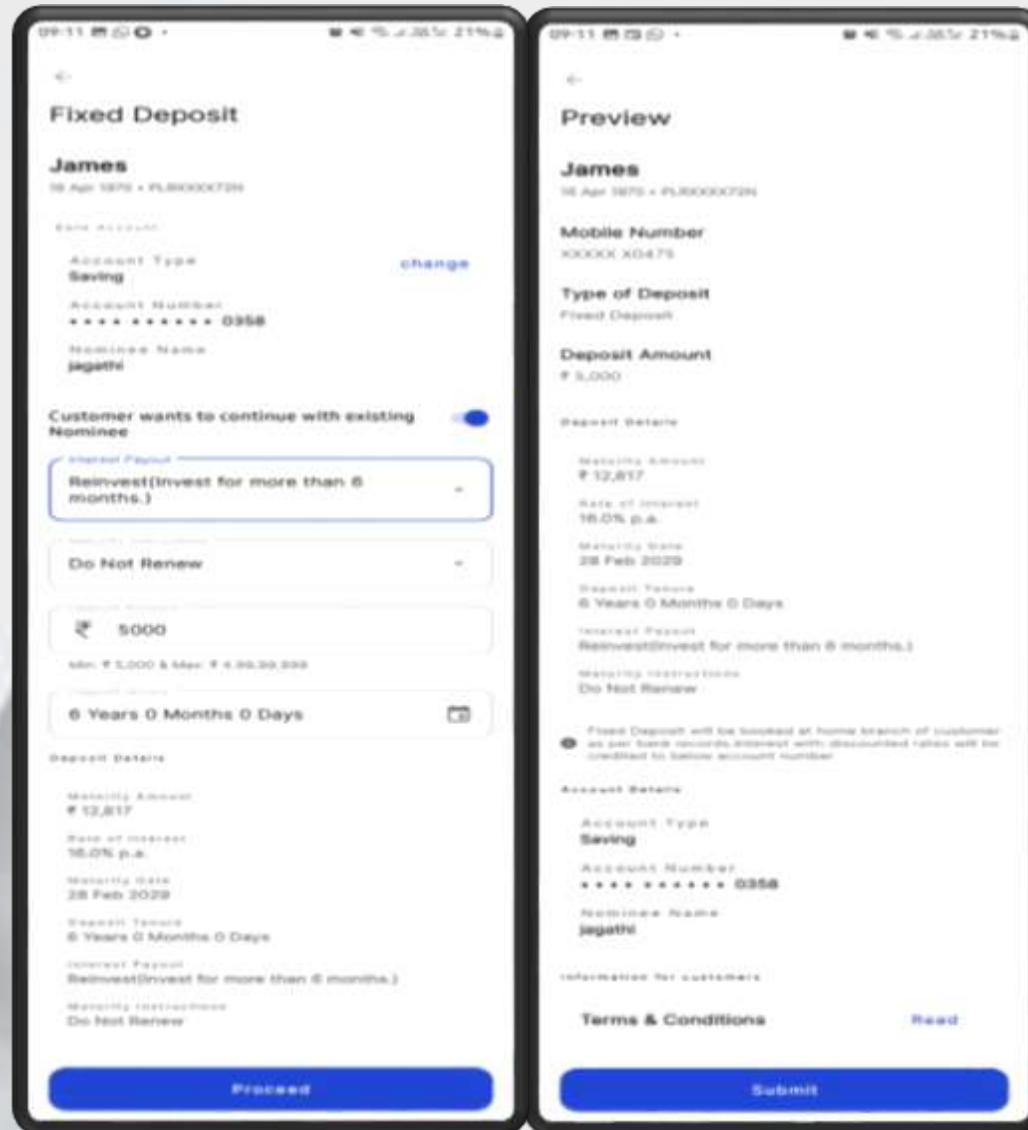
Deposit Tenure

**Proceed**

Agent to enable toggle if customer prefers to with same nominee & fill deposit details



Agent to select  
tenure using scroll



**Fixed Deposit**

**James**  
10 Apr 1975 • FLR00000726

**Bank Account**

Account Type: **Saving** [change](#)

Account Number: \*\*\*\*\* 0356

Nominee Name: **jagathi**

Customer wants to continue with existing Nominee

Interest Payout: **Reinvest(Invest for more than 6 months.)**

**Do Not Renew**

₹ **5000**  
Min: ₹ 1,000 & Max: ₹ 4,00,00,000

Deposit Tenure: **6 Years 0 Months 0 Days**

**Deposit Details**

Maturity Amount: ₹ 12,817

Rate of Interest: 10.0% p.a.

Maturity Date: 28 Feb 2029

Deposit Tenure: 6 Years 0 Months 0 Days

Interest Payout: Reinvest(Invest for more than 6 months.)

Maturity instructions: Do Not Renew

**Proceed**

**Preview**

**James**  
10 Apr 1975 • FLR00000726

**Mobile Number**  
XXXXX XXXXX

**Type of Deposit**  
Fixed Deposit

**Deposit Amount**  
₹ 5,000

**Deposit Details**

Maturity Amount: ₹ 12,817

Rate of Interest: 10.0% p.a.

Maturity Date: 28 Feb 2029

Deposit Tenure: 6 Years 0 Months 0 Days

Interest Payout: Reinvest(Invest for more than 6 months.)

Maturity instructions: Do Not Renew

Fixed Deposit will be booked at home branch of customer as per bank records except with discounted rates will be credited to below account number

**Account Details**

Account Type: **Saving**

Account Number: \*\*\*\*\* 0356

Nominee Name: **jagathi**

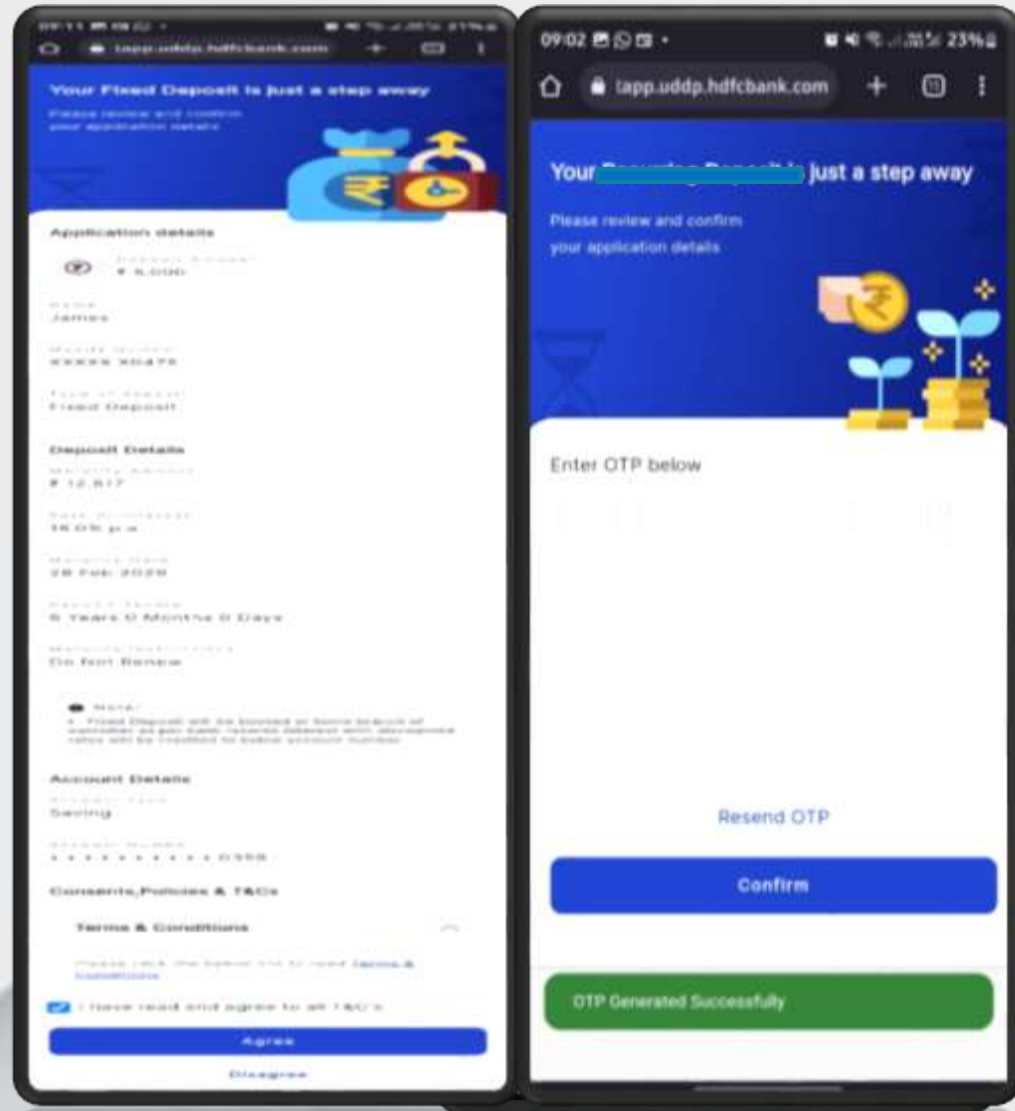
**Information for customers**

**Terms & Conditions** [Read](#)

**Submit**

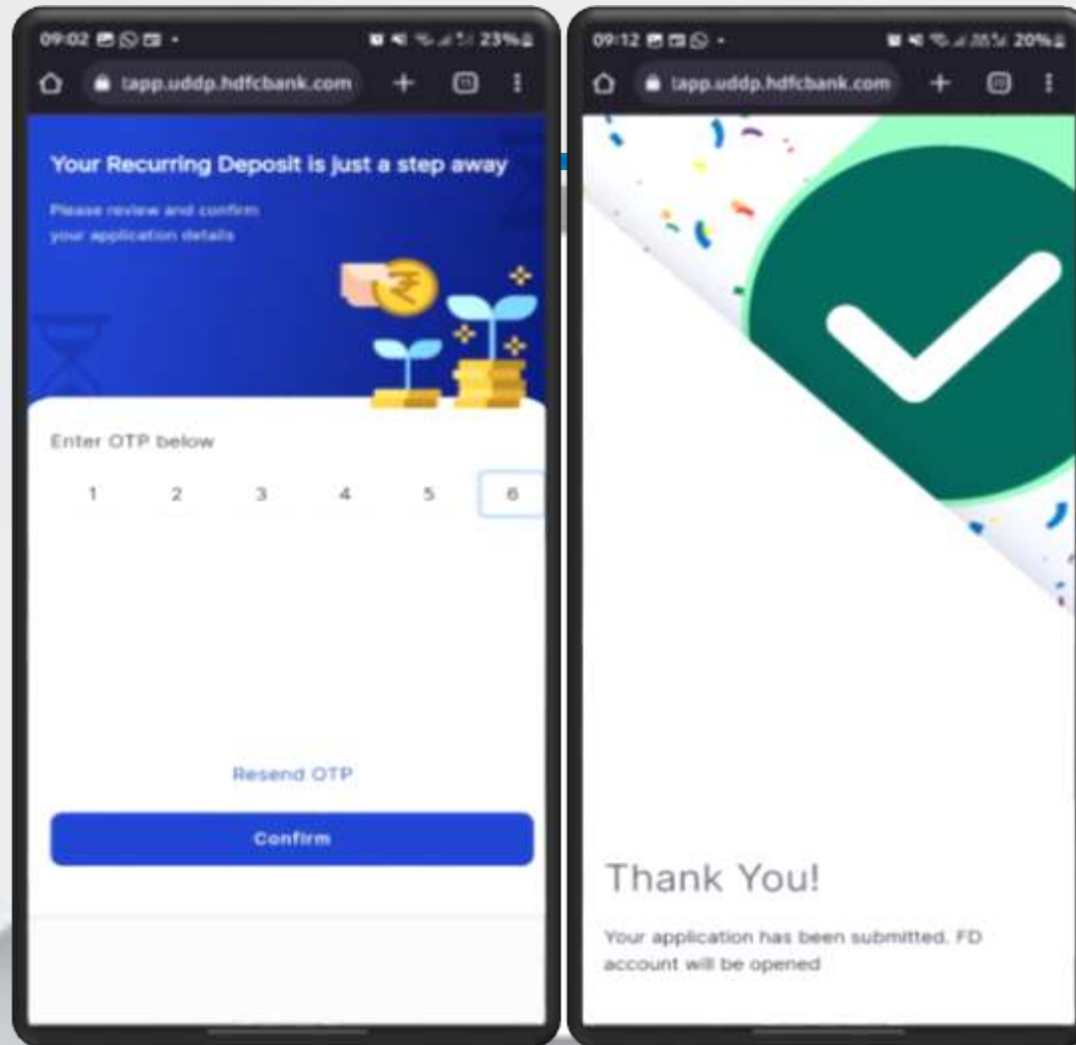
App will show detailed maturity details

Preview page which show all deposit details



Preview on  
customer screen  
and agree to  
consent

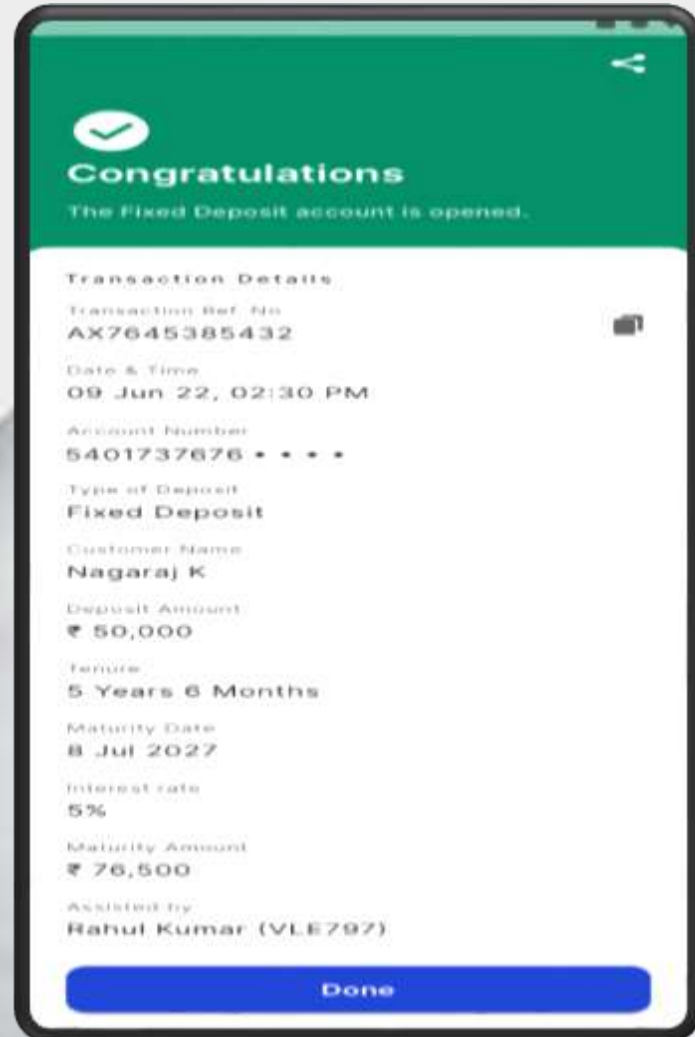
On click of Agree  
will be taken to  
OTP Screen



Customer to enter  
OTP

Customer will be  
shown Thank You  
page on submitting





Shows success message with transaction details