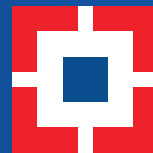


HDFC BANK PERSONAL LOANS

Features, Benefits & Application Process



VALID FROM : JULY 2023

Product	Personal Loan
Loan Amount	Up to ₹1 cr
Loan Tenure	Up to 60 months

Sourcing Criteria

Age Criteria	21 to 60 Years								
Employment Type	Only Salaried								
Net Monthly Income	₹25,000 onwards based on Company Category								
Credit Score	670 and above (Experian)								
Other Criteria	FOIR <table border="1"><tr><td>Super CAT A / CAT A</td><td>70%</td></tr><tr><td>CAT B</td><td>60% - 50%</td></tr><tr><td>CAT C</td><td>40% - 50%</td></tr><tr><td>CAT D</td><td>40%</td></tr></table>	Super CAT A / CAT A	70%	CAT B	60% - 50%	CAT C	40% - 50%	CAT D	40%
Super CAT A / CAT A	70%								
CAT B	60% - 50%								
CAT C	40% - 50%								
CAT D	40%								

Fees & Charges

Processing Fees	₹3499 plus GST
Rate of Interest	11% p.a. onwards
Loan Foreclosure	4% on remaining amount (12 months lock-in period) If the loan amount is ₹10 Lacs, then there is no foreclosure charges
Part-payment Charges	<ul style="list-style-type: none">Charges - 4%Stamp Duty & Other Statutory Charges - As per applicable laws of the statePart-payment up to 25% of Principal Outstanding. It is allowed only once in the financial year and twice during the loan tenure

Features

Key Features	<ul style="list-style-type: none">Instant loan disbursementCompletely DigitalNo Collateral neededMinimum Documentation
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Documents

Required for all Applicants	<ul style="list-style-type: none">KYC Documents PAN Card and Aadhaar CardProof of Income Latest 3 months salary slip, Company ID card and 3 months bank StatementProof of Current Address: (Any One) Aadhaar card, Rental agreement, Utility or Postpaid bills In case of rental residence - Aadhaar to be linked with Mobile number
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