



T&C - Applicable for Sanctioned Un-Disbursed Loans

1. All loans at the sole discretion of HDFC Ltd.
2. The borrower and co-borrower/s, if any, are required to:
 - a. Visit our office at the time of 1st disbursement of the loan to sign the loan documents, and at the time of signing Supplemental loan documents in case of enhancement of loan after first disbursement.
 - b. Pay Pre-EMI interest for the month when the first or subsequent disbursement takes place, on the amount/s disbursed. Please carry your cheque book with sufficient leaves for payment of Pre-EMI interest and issue of postdated cheques for EMI on the date of final disbursement.
 - c. Bring the ECS mandate form in case you have opted for Electronic Clearing facility (ECS).
 - d. Ensure that your own contribution (Total cost - HDFC loan) has been paid/spent in full before the disbursement request is made.
3. Please note that the date of disbursement shall be fixed only after Legal & Technical clearance of the property financed and after the applicable Fees inclusive of Service Tax has been received in full.
4. Please carry the following documents at the time of receipt of disbursement cheque as the case may be:
 - (*) demand letter from authority/builder/society in direct purchase cases
 - (*) certified true photograph of the house for outstation construction cases
 - (*) own contribution receipts for the payment made by you
5. Generation of a disbursement request ID does not create any legal obligation on part of HDFC to disburse the Loan as requested. All disbursements requests shall be processed in terms of the stipulations of the Loan Agreement executed/to be executed in relation to the indicated Loan Account Number and other ancillary documents, letters etc.