



**THANK YOU FOR GUIDING AND  
INSPIRING OUR FUTURE GENERATIONS**

SPECIAL  
OFFER  
FOR  
TEACHERS

APPLY FOR HDFC HOME LOANS AT

**8%\***  
p.a. onwards | **ZERO#**  
Processing Fees

Offer Period: 5<sup>th</sup> - 30<sup>th</sup> September, 2022



### **TERMS & CONDITIONS FOR TEACHER'S DAY OFFER:**

- Interest rate of 8 % p.a. onwards\* and a zero-processing fee offer# is available under the Special Housing Scheme for a limited period only for Teachers employed with schools/colleges/universities/other educational institutions with a CIBIL score of 750 and above, applying for loans from 5th September, 2022 to 30th September, 2022 (both inclusive) and availing disbursements (part/full) on or before 31st December, 2022. Quoted rate (s) is subject to the credit/ risk profile as assessed by HDFC on the basis of certain parameters such as credit scores, segments, repayment of other loans, etc.
- The interest rates and offer on processing fee are applicable to Home Loans, including House Renovation, Home Extension, Plot, Plot plus Construction and Refinance/ balance transfer from other financial institutions.
- The above interest rates / EMI are applicable for loans under the Adjustable-Rate Home Loan Scheme, and subject to change at the time of disbursement. The rates are linked to HDFC's Benchmark Rate and are variable through the tenor of the loan;
- HDFC reserves the right to withdraw the offer on interest rates and processing fee at any point in time without any further intimation or notice, and no claims shall be entertained by HDFC in this regard;
- \*All loans are at the sole discretion of HDFC.
- #The effect of applicable Zero Processing fee shall be given by way of adjustment of the amount received up-front from the applicant teachers as Processing fee towards part EMI/Pre EMI, as the case may be, payable by the applicant teachers upon availment of the loan.
- The quoted rate (s) above and the offer on processing fee are effective from 5th September, 2022.