

Standard TruFixed (2 years) Home Loan Rates – T&C

- *Indicated rate above is available for loans up to Rs. 30 lakh for women (employed/self-employed professionals) with a credit score of 730 and above, and 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 are applicable to Home Loans, including House Renovation, Home Extension and Refinance/ balance transfer from other financial institutions;
- The above interest rates / EMI are applicable for loans under the TruFixed Plus (II) Scheme Loan, and subject to change at the time of disbursement.
 - a) The scheme under the dual rates /combination rate is as under: During the Initial Period of the loan availed under the under the TruFixed Plus (II) Scheme Loan, Initial Rate of Interest (which will remain fixed for the Initial Period) will be applicable,
 - b) whereas during the Subsequent Period of the loan (i.e., the period commencing post the completion of Initial Period) Adjustable Interest Rate/s (“AIRs”) - which means the interest rate announced by HDFC from time to time as its HDFC's Bench Mark Rate and applied by HDFC with spread, if any, as may be decided by HDFC, will be applicable. The AIR is linked to HDFC's Bench Mark Rate and is variable through the tenor of the loan (i.e., during the Subsequent Period of the loan);
- HDFC reserves the right to withdraw the offer on interest rates 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 indicated rate (s) are effective from 26th April, 2021.