

Home loans starting from
6.90% p.a.



*All loans at the sole discretion of HDFC Ltd. T&C Apply



- *Quoted rate (s) above is available under the special Housing Loan Scheme for a limited period only for those loans that are sanctioned on or before 25th April 2021 and where disbursement (s) (part/full) are availed on or before 30th June 2021. Quoted rate (s) is subject to the credit/ risk profile assessed by HDFC on the basis of certain parameters such as credit scores, segments, details of other loans, etc. The rates indicated are applicable for applicants/customers with the credit score of 730 and above.
- 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 quoted rate (s) above is effective from 19th January, 2021.