

**T & C – Home Improvement Loan Campaign for Properties in Kerala:**

The Home Improvement Loan (“**HIL**”) Campaign for Properties in Kerala (hereinafter referred to as “**the Campaign**”) is applicable to the existing customers (Resident Indians and/or Non-Resident Indians) of HDFC Limited (“**HDFC**”).

The offer on the processing fee is a limited period offer owing to the circumstances in Kerala. The customers who wish to apply for availing HIL (s) under this Campaign shall have to submit their loan application forms along with the requisite documents and/ or login on or before **31<sup>st</sup> October, 2018** and once the loan has been sanctioned as per the sanction norms and other terms and conditions of HDFC, the customer is required to seek disbursement (part/full) on or before **31<sup>st</sup> December, 2018**.

Customer may apply and avail HIL under the Campaign either directly at and from HDFC or through any other sourcing channels of HDFC.

All Loans are at the sole discretion of HDFC only and subject to HDFC’s norms of technical valuation and legal assessment.

Further information on HIL is available at <https://www.hdfc.com/home-renovation-loan-salaried>.

***This is a limited period offer owing to the circumstances in Kerala. All loans are at the sole discretion of Housing Development Finance Corporation Limited (HDFC). Terms and Conditions apply. CIN:L70100MH1977PLC019916.***