



Terms and conditions for ROI

**All loans at the sole discretion of HDFC Ltd .*

- The given rates of interests applicable to salaried (as may be applicable) and self employed professionals ;*
- The differential rates of interest are made available based on the different risk assessments. Select rates of interest are made available as per the credit risk profile at certain price points, details of which may be obtained from the nearest branch of HDFC.*

- The rates of interest are applicable to Non- Housing loans (including Loan Against Property, Commercial Property Loans and Commercial plot loans) and effective for disbursements till 31st December 2020.*

- The above interest rates / EMI are applicable for loans under the Adjustable Rate Home Loan Scheme of HDFC Ltd. and subject to change at the time of disbursement. The Home Loan interest rates above are variable in nature and subject to change as per the movement in HDFC's Benchmark Rate.*

- HDFC, Ltd. 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, Ltd. in this regard.*

Trufixed

The fixed interest rate period under the TRUFIXED Home Loan product for 2 years. The fixed interest rate period will be linked to the date of the first disbursement. At the end of the fixed interest rate period, the home loan will automatically switch to the Adjustable Rate Home loan as applicable then. All loans at the sole discretion of HDFC Ltd. Terms and Conditions apply. CIN L70100MH1977PLC019916

- The above indicated rate is effective for Disbursements till 31st December 2020.**