

T & C for Non Housing Loans

- The interest rate of 8.25%* p.a. onwards is available for loans up to Rs. 9 crore for applicants with a credit score of 730 and above for Loan Against Property("LAP") Self Occupied Residential Property ("SORP") / Non Residential Property ("NRP") / Lease Rental Discounting ("LRD")-AAA Rentals and AAA Commercial Properties.
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- The interest rate of 8.65%* p.a. onwards is available for loans up to Rs. 9 crore for applicants with a credit score of 730 and above for Loans Against NRP("NRP Equity")/ Loan Against Property("LAP") Non Self Occupied Residential Property ("Non SORP")
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- The interest rates are subject to the credit risk profile as assessed by HDFC.
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- 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 Retail Prime Lending Rate (RPLR)- Non Housing and are variable through the tenor of the loan.
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- 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.
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- *All loans are at the sole discretion of HDFC.
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- The above indicated rate is effective only for disbursements (part/full) availed on or before 31st March 2021.