

## HDFC Ltd launches a revolutionary ‘Spot Offer For Home Loans’ on WhatsApp

~ Just send ‘Hi’ on +91 98670 00000 to *HDFC Home Loans on WhatsApp* to get started ~

**Mumbai, May 17, 2022:** HDFC Ltd, India’s premier housing finance company has launched a first-of-its-kind ‘Spot Offer’ on WhatsApp, to provide an in-principle home loan approval to home buyers within 2 minutes.

HDFC’s ‘Spot Offer on WhatsApp’ is a platform that will enable prospective borrowers to get an in-principle home loan approval instantly. HDFC constantly seeks to enhance its delivery capabilities using technology and provide convenience to customers looking for home loans to buy the property of their choice. With this innovative concept, HDFC has attempted to create a unique digital experience for its customers by integrating its services in an environment that is already familiar and frequented by its audience. Receiving a home loan approval letter on this platform is now possible with HDFC’s revolutionary ‘spot offer’!


HDFC in association with Cognito AI has developed this solution that is built on the WhatsApp Business Platform to offer a conditional home loan approval in a couple of minutes. All that the users have to do is initiate a conversation on HDFC’s WhatsApp number (+91 98670 00000) and provide some basic information, in a few clicks through a guided conversational flow. On basis of the information keyed in by the customer, a provisional/conditional home loan offer letter is generated instantaneously.

The home loan spot offer facility can be availed 24x7. In addition to convenience, there is no ‘waiting time’ for the home loan approval letter. This facility is available to salaried resident Indians.

HDFC’s ‘spot offer’ is a first of its kind platform, proving how technology can be leveraged to benefit customers. Home ownership can now be instant, 24x7 and convenient with HDFC Home Loans!

Speaking on the occasion, Ms. Renu Sud Karnad, Managing Director – HDFC Ltd said, “We are happy to launch this innovative platform integrated with WhatsApp. This will facilitate prospective homebuyers in availing a loan to buy their dream home. We at HDFC have been focusing and investing on digital transformation for better customer experience and engagement. Demand for housing in India continues to remain extremely robust. Today, there a strong desire to be a homeowner and demand for housing continues to be from both, first-time homeowners as well as those moving up the property ladder – generally into larger homes.

### HDFC’s #QuickAndEasy ONLINE SERVICES

-  Website - <https://www.hdfc.com>
-  Online Home Loans - <https://portal.hdfc.com/>
-  Online Deposits - <https://online.hdfc.com/HdfcDeposits>

-  Existing Customer Portal - <https://portal.hdfc.com/login>
-  Blog - <https://www.hdfc.com/blog>

### HDFC ON SOCIAL MEDIA

-  Facebook - @HDFCHomeLoanExperts
-  Twitter Main Handle - @HomeLoansByHDFC
-  Instagram - @hdfchomeloans
-  LinkedIn - [www.linkedin.com/company/hdfc](http://www.linkedin.com/company/hdfc)
-  YouTube - [www.youtube.com/hdfchomeloan](http://www.youtube.com/hdfchomeloan)
-  WhatsApp - Chat with us on 98670 00000 to access your home loan

Affordability today is also better than ever and in India as income levels rise, we will see younger people being able to afford housing sooner in life.”

HDFC’s ‘spot offer’ is built on the WhatsApp Business Platform, an enterprise solution that allows businesses to communicate with new and existing customers on WhatsApp in a simple, secure, and reliable way. Speaking on the occasion, Mr. Abhijit Bose, Head of WhatsApp India said, “The way people and businesses interact is changing rapidly and brands are increasingly turning to simple and scalable platforms such as WhatsApp to improve customer experience. With WhatsApp Business Platform brands can build customised solutions that helps them meet their target audience where they want to be met and within an interface that they are familiar with. We are excited about the opportunities that HDFC’s new WhatsApp chatbot will unlock for consumers. Such innovations have immense potential to contribute towards financial inclusion in India.”

HDFC has launched host of digitally enabled services to help the customer conveniently manage their home loan account. HDFC focused on an online digital platform for loans and retail deposits, and initiated ‘HDFC Customer Connect’ for all customer requests. Today over 91% of new loan applications received are through digital channels up from less than 20% before Covid-19 pandemic. In the housing finance space, HDFC was the first institution to lay emphasis on online loan processing during the lockdown. HDFC’s thrust on digital initiatives and inherent demand for housing has been instrumental in achieving the milestone of approving retail home loans of over ₹ 2 lakh crore in FY22, highest ever in a financial year.




## About HDFC Ltd

HDFC Ltd. is India’s leading mortgage lender and a well - established financial conglomerate. It has assisted more than 9.3 million customers in acquiring their own home over the last 44 years. With a wide network of 675 inter connected offices, it caters to various towns and cities across India. HDFC Ltd has offices in London, Dubai and Singapore and service associates in Middle East to assist non-resident Indians and PIO’s. For more information on HDFC, please visit [www.hdfc.com](http://www.hdfc.com).

## For Media Queries, Contact:

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