

Dear Students,

Financial assistance facility in the form of loan is arranged for the benefits of students with HDFC Bank. **Personal Loan facility, easy EMI facilities are available** with HDFC Bank all over India.

The approval of loan would be solely the discretion of HDFC Bank without any risk and liability of Vajiram & Ravi. All cost pertaining to loan and foreclosure is to be borne by the candidate. Foreclosure charges will be charged for cancellation of loan as per HDFC Bank's terms and conditions. HDFC Bank will take all efforts to approve the loan at the earliest.

1. Parameters for applying Personal Loan in HDFC Bank.

- Applicant should be salaried (Can be considered on the basis of the working family members as well)
- Minimum income (Net Take Home Salary) should be Rs 30,000/.
- Minimum Loan Amount is Rs 50,000 & maximum is Rs 40,00,000 (Can be extended loan amount according to profile).
- Minimum Tenure is 12months and maximum is 60months (Extension of the tenure can be done as per applicant profile and other parameters).
- You can reach out to any branch at HDFC bank for applying for a personal loan if the above-mentioned conditions are met and can also get in touch with below mentioned numbers for any queries related to loans
- Rate of Interest (ROI) of the Loan starts from 10.25% depending on the eligibility and tenure of the loan.

2. Pay through easy EMI Online:

- Student can pay through Debit card or Credit card EMI depending on the facilities available to the student.

3. Pay through easy EMI Offline/Paper Finance:

List of documents required for EMI Offline/Paper Finance –

- ID proof
- Address proof

- Relationship proof
- PAN card

Standard Processing Fee (PF) for EMI Offline/Paper Finance:

- PF is collected @ each asset/service financed
- In case of Loan amount \leq 1L, processing fees charged is Rs 499 + GST
- In case of Loan amount $>$ 1L, processing fees charged is Rs 749 + GST
- The PF is collected upfront @ the centre from the customers by the cashier
- The payment will be settled with the amount deducting the PF

Loan applicant kindly contact Finance Desk, HDFC Bank.

Contact:

Dhruv Pahwa

Relationship Manager

Phone No: 9910213522

Gaurav Gaur

Personal Loan Manager

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