

Retail Loans – Services Charges & TAT (Time Taken)

No.	List of Services for Retail Loans	NetBanking	Digital token Turn Around Time	Turn Around Time (No. of Working Days)	Charges Rs. (Incl of Taxes)
1	Welcome Letter with Repayment Schedule*	Download	3 Hrs	Across the Counter	Rs.50
2	Agreement Copy	NA	NA	7	NIL
3	Loan Statement of Account	Download	3 Hrs	Across the Counter	NIL
4	Interest Certificate –Individual / Corporate	Download	3 Hrs	Across the Counter	NIL
5	Balance Confirmation Certificate–Individual / Corporate	NA	3 Hrs	Across the Counter	NIL
6	Closure Letter	Download	3 Hrs	NIL	NIL
7	Duplicate NOC **	2 working days	2 working days	NIL	Auto loan and Two Wheeler loan Rs. 250 Rest all products Rs. 500
8	Special NOC****	NA	NIL	10	Auto loan and Two Wheeler loan – Rs.200
9	NOC Issuance Post Closure/ Maturity of Loan	NA	NIL	7	NIL-First time NOC issuance
10	Property Release (Post Clearance of all Dues)*****	NA	NIL	15	NIL
11	Loan Cancellation	NA	NA	7	Processing Fees, stamp duty and due interest to be borne by the customer.
12	Loan Foreclosure Request	NA	2 working days	7	As per product Grid
13	Foreclosure Inquiry	NA	3 Hrs	Across the counter	NIL
14	ACH related Query	NA	NA	Across the Counter	NIL
15	NACH return charges	NA	NIL	NIL	1st return at Rs.450 + taxes per instance, 2nd in a month Rs.500 + taxes per instance & 3rd onwards Rs.550 + taxes per instance (10% discount for Senior Citizens on applicant only)
16	Change in Repayment Instructions***	NA	2 working days	7	Rs.500
17	Change/ Updation of email id	NA	2 working days	2	NIL
18	Change/ Updation of address and Contact Details	NA	NA	2	NIL
19	Refund Request	NA	NA	3	NIL
20	Loan Rebooking	NA	NA	7	1. All products -Rs.1000 2. Education Loan - NIL 3.Two Wheeler/Auto Loan - Rs. 400
21	Loan Part Payment	NA	2 working days	7	As per Product Grid
22	RTO Confirmation	NA	2 working days	Across the counter	NIL
23	GST Invoice	NA	3 Hrs	Across the counter	NIL
24	Document retrieval charge	NA	NIL	7	Loan against property loan-Rs 75 per document set

Important Points:

*Repayment Schedule - NIL charges for Education loan and Rs.200/- for Commercial transport group (CTG), Nil charges applicable if request received digitally.

**NOC can be issued subjected to NIL blocking against overdue of loans/cards.

***No charges applicable for conversion to Standing Instruction mode, charges applicable only for swapping from external bank.

****Rs.5000/- non-interest-bearing refundable Security Deposit will be applicable for Interstate Transfer of Vehicle. Commercial / Personal Use NOC, LPG,CNG NOC and all other Special NOC are subject to requisite approval and rest of the products charges will remain as it is.

*****For loan against property request to release property papers will be raised post loan closure in system.

Important points:

TAT of deliverables where charges are applicable will be considered post receipt of clear funds.

Charges for three-wheeler is same as Commercial transport group (CTG)

For 24x7 services please visit below:

Net Banking: <https://netbanking.hdfcbank.com/netbanking/>

Digital token request : https://apply.hdfcbank.com/digital/retail_assets_phase2