

Where can I see all my HDFC Bank Loans?

You can easily view your active HDFC Bank Loans on HDFC Bank NetBanking by following this path:

Go to 'Loans' (on the top of the screen) > Scroll down to see 'Active Loans'.

If you want to view the closed Loans:

Go to 'Loans' (on the top of the screen) > Scroll down to see 'Closed Loans'.

Where can I view the total amount of my HDFC Bank Loans?

That's easy! To view the total amount of your active HDFC Bank Loans on HDFC Bank NetBanking (Total outstanding principal amount), just follow this path:

Go to 'Loans' (on the top of the screen) > 'Loan Summary'.

If you want to view the individual closed loan amounts:

Go to 'Loans' (on the top of the screen) > 'Loan Summary' > 'Closed Loans'.

How can I view all my HDFC Bank Loans?

We show you a complete list of all your HDFC Bank Loans in one place on HDFC Bank NetBanking. Here's how you go there:

Go to 'Loans' (on the top of the screen) > Scroll down to see 'Active Loans' or 'Closed Loans'.

'Active Loans' are the ones that have ongoing EMIs and 'Closed Loans' are those for which you have paid all EMIs.

What does it mean if I want to pay the Overdue Amount for my loan but the button says 'Make Final Payment'?

If you want to pay your Overdue Amount but see a 'Make Final Payment' button, here's what it means:

Overdue Amount: This is the total of missed EMI payments and late charges when there are still future instalments left to pay.

Make Final Payment: This option appears when there are no more future instalments left, but you still owe past EMI amounts and charges.

So, if you see 'Make Final Payment,' it means that after you make this payment, your loan will be fully paid off and closed.

Where can I see my closed Loans?

We show you a complete list of all your closed HDFC Bank Loans in one place. Here's how you go there:

Login to HDFC Banking NetBanking > Go to 'Loans' (on the top of the screen) > Scroll down to 'Closed Loans'.

What is the difference between 'Loan Summary' and 'EMI Summary'?

Great question!

Loan Summary: Provides an overview of all your Loans, including the total outstanding principal amount and the number of active Loans.

EMI Summary: Shows the total EMIs due for the current month and gives a simplified view of the specific Loans for which those EMIs are due.

When are my loans getting over? When is my last instalment date?

You are looking for the 'Maturity Date' of the Loans you've taken. Each loan you took will have different maturity or last installment dates. You can simply go here and view it for each loan:

Go to 'Loans' (on the top of the screen) > Scroll down to 'Active Loans' > Scroll down to the specific loan > View the 'Maturity Date'.

Here, you can also view other basic details including Outstanding and Pending Installments.

Where can I see how much is left to be repaid of my loans?

You are looking for the Outstanding Principal amount of each loan you've taken. You will find it clearly mentioned by following this path on HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to 'Active Loans' > Scroll down to the specific loan > View the Outstanding Principal.

However, if you wish to view the total Outstanding Principal of all your active Loans combined, follow this path:

Go to 'Loans' (on the top of the screen) > 'Loan Summary' > View the Total Outstanding Principal Amount.

How can I find my last paid amount for my loan?

That's easy! Simply follow this path on HDFC Bank NetBanking and you'll find both the last paid amount and the next payment due:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Scroll down to 'Transaction History'.

Where do I see all the payments I made towards my loan?

To view all the transaction details of a specific loan on HDFC Bank NetBanking, just follow this path:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Scroll down and click 'Transaction History'.

Here, you can change the period for which you want to view your transactions towards the selected loan.

Where can I view my loans' summary?

To view all your Loans' summary on HDFC Bank NetBanking, simply follow this path:

Go to 'Loans' (on the top of the screen) > View the consolidated summary of all your active Loans.

However, to view the summary of a specific loan, go here:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details'.

Can I change the loan name based on my preference?

We understand naming your loan may help you in certain ways. However, we're not offering this feature yet.

How can I know about the future EMIs scheduled for my loan?

You can view the future EMIs of your loan by following this path:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Scroll down to 'Scheduled EMI' or 'Repayment Schedule (in the 'Loan Document' section).

You can also find 'Repayment Schedule' under 'Quick Links' on the right side of the screen.

How can I get an Annual Statement for my loan?

We've made it super convenient for you to get a Loan Statement from HDFC Bank NetBanking. Simply follow this path:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > 'View Statement' > Choose the period for which you want the statement > 'Download'.

Why is the amount of the Loan Installment showing in red colour?

We show overdue installment amounts in red to make it easy for you to spot. It means that the last repayment date for that loan has gone by and we're yet to receive payment from you. This amount, in red, includes the original installment amount and late charges (if any).

Where do I find the duration of my loan?

You can find the duration of your loan quite easily by following this path on HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details'.

Where can I find the interest rate for my loans?

To find the interest rate for your loan, simply follow this path on HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > View the interest date.

Also, you can click on 'View Details' to view the interest rate.

Where can I find my previous interest rates?

That is a good question! Simply follow this path on HDFC Bank NetBanking to find all your past interest rates for any loan:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > 'Past Interest Rates'.

Where can I find the receipts for my loan's overdue payments, partial payments, and charges?

We understand that you may need receipts of your payments towards your Loans, other than the regular EMI payments. Here's how you can download it via HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > 'Payment Receipts'.

How can I update vehicle details of my Auto Loan and Two-Wheeler Loan?

Updating your vehicle details is crucial for your Auto Loan and Two-Wheeler Loans. Here's how to go about it on HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Scroll down and click 'Insurance Details' > 'Update'.

We'll update it within 3-4 days in your loan account.

How do I download the interest certificate of my Loan?

To download the Interest Certificate of any of your Loans via HDFC Bank NetBanking, you can follow any one of these simple paths:

'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > 'Interest Certificate' (scroll down to the 'Loan Documents' section) > Select which certificate you want > 'Download'.

Or,

'Loans' (on the top of the screen) > 'Interest Certificate' (under 'Quick Links' on the right side of the screen) > Select a loan account > Select which certificate you want > 'Download'.

How can I update my PAN Card number in my loan account?

If your PAN Card details are updated in your bank account, here's how you go about linking it to your loan via HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Scroll down and click on 'Personal Details' > 'Update' (under PAN).

We'll update it within 3-4 days in your loan account.

Why can't I update my PAN in my Loan Account?

Make sure that your PAN Card details are updated in your bank account. Only then you can link it to your loan account.

Can I use the same email ID for both my Savings and Loan accounts? How do I do this?

Sure. You can use the same email ID in both your Savings and Loan Accounts. To update your email ID in your loan account, simply follow this path:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Scroll down and click on 'Personal Details' > 'Update' (under Email).

We'll update it within 3-4 days in your loan account.

How do I change my mobile number in my loan account?

We understand your needs. But, for security reasons, we don't yet offer changing of mobile number in the loan account.

How to update the insurance details of my car for which I had taken an auto loan?

Updating your car's insurance details can be very helpful as you'll be able to find all your car details in one place. Here's how to go about it:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Scroll down and click 'Insurance Details' > 'Update'.

We'll update it within 3-4 days in your loan account.

I have renewed the insurance policy for my vehicle. Where do I update the renewal details?

Timely renewal of your vehicle's insurance is the right thing to do. To update its details, follow this path via HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Scroll down and click 'Insurance Details' > 'Update'.

We'll update it within 3-4 days in your loan account.

How do I view or download my Loan Welcome Letter?

Need a copy of your welcome letter in PDF format? Here's how you can download it from HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > 'Welcome Letter' (scroll down to the 'Loan Documents' section).

Can I insure the loan I've taken from HDFC Bank?

It is a good idea to insure your loan. For any help, you can simply contact our Customer Service:

Domestic Users: 1800 1600 / 1800 2600

International Users: +9122 61606160

Can I make partial repayment towards my loans?

For a smooth loan repayment experience, we do offer a partial repayment facility. However, online partial repayment is only available for Gold Loans. Here's how you may partly repay your loan at your convenience from HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > 'Pay Partially' > Enter the part amount you want to pay > Select the account from which to pay > 'Continue' > Accept the Terms & Conditions > 'Confirm'.

Note:

- A part payment charge will be deducted at loan closure based on the part payment amount.
- Any existing dues will be deducted before the part payment.
- You can partially pay up to 10% of the outstanding principal.
- The minimum partial payment amount must be ₹1,000/-.

To partially repay any other kind of loan, please visit your nearest HDFC Bank branch. We'll be happy to help.

How can I extend my Loan Duration?

Extending a loan's duration online is only available for Gold Loans via HDFC Bank NetBanking.

And, here's how you go about it:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > 'Extend Loan Duration'.

To extend the duration of any other kind of loan, please visit your nearest HDFC Bank branch. We'll be happy to help.

Where can I find the overdue amount details of my loan and make the payment?

We understand that sometimes you might miss a payment or two. But, when you're ready with the funds, you can find the overdue amount details of your loan and pay it by following this path:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > 'Pay Overdue Amount' > Select if you want to pay the 'Total Due' or the 'Overdue Amount' > Select the account from which to pay > 'Confirm'.

Note:

Total Due = Overdue EMIs + Charges + 1 Future EMI.

Overdue Amount = Overdue EMIs + Charges.

How can I get the closure letter for my closed loan?

We want to congratulate you if you've recently closed a loan. You can find the closure letter very easily by following this path on HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > 'Closed Loans' > Scroll down to the specific loan > 'Download Closure Letter'.

How can I obtain the No Objection Certificate for my fully repaid Vehicle Loan?

You can request for the No Objection Certificate (NOC) for your fully repaid vehicle loan by following this path on HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > 'Closed Loans' > Scroll down to the specific loan > 'Request NOC'.

What to do if I have requested the NOC for my closed Vehicle Loan, but haven't received it yet?

Sorry to hear that. We assure you there's no need to worry. To know the delivery status of your NOC, simply follow this path on HDFC Bank NetBanking:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'Track NOC'.

Why am I unable to view my loans that I had taken from HDFC Bank?

We understand this can be frustrating. To see the HDFC Bank Loan on your HDFC Bank NetBanking profile, you can try linking it. Here's how:

Go to 'Loans' (on the top of the screen) > 'Link Loan' (under 'Quick Links' on the right side of the screen) > Select Loan Holder > Enter Date of Birth or Date of Incorporation > Enter Loan Account Number > Enter the last EMI paid > 'Continue' > Review the details > 'Confirm'.

How do I apply for a loan from HDFC Bank NetBanking?

Applying for a Loan from HDFC Bank NetBanking is super convenient. Simply follow this quick path:

Go to 'Loans' (on the top of the screen) > See under 'Quick Links' on the right side of the screen. Here, you will find links to apply for a variety of Loans including, Personal Loan, Car Loan, 2-Wheeler Loan, Credit Card Loan, Home Loan, Gold Loan, and more.

How do I foreclose my loan?

It can happen sometimes that when you have the necessary funds, you wish to repay the entire loan and close it. In HDFC Bank NetBanking, you can go ahead with this foreclosure process quite easily. Here's how:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Loan Actions > 'Foreclose Loan' > 'Confirm'.

This will securely guide you to our foreclosure platform and log you out of the HDFC Bank NetBanking session for your safety.

How do I unlink or delink a loan from my HDFC Bank NetBanking profile?

If you don't wish to see one of your Loans in your HDFC Bank NetBanking profile anymore, here's how you may unlink or delink it:

Go to 'Loans' (on the top of the screen) > Scroll down to the specific loan > 'View Details' > Loan Actions > 'Delink Loan' > 'Confirm'.

If you want to see this particular loan account in your HDFC Bank NetBanking once again, you can always add it by following this path:

Go to 'Loans' (on the top of the screen) > 'Link Loan' (under 'Quick Links' on the right side of the screen) > Select Loan Holder > Enter Date of Birth or Date of Incorporation > Enter Loan Account Number > Enter the last EMI paid > 'Continue' > Review the details > 'Confirm'.