

**Mr./Ms. HEMACHANDRAN S S**

**NO 24 KAMALA VINAYAGAR KOVIL**

**STREET, ARAKKONAM, NEMILI**

**PUNNAI**

**ARAKKONAM 631051**

**Dear Customer,**

Subject: SmartEMI Loan on your HDFC Bank Credit Card Number: **518159XXXXXX8995**

We are pleased to grant you SmartEMI as per the details stated below.

<b>Loan no.</b>	<b>0000000000127986342</b>
<b>Unsecured Loan Type</b>	<b>SmartEMI</b>
<b>Amount</b>	<b>Rs.39189.95</b>
<b>Fixed Interest Rate</b>	<b>1.33% p.m.</b>
<b>Tenure</b>	<b>6 Months</b>
<b>EMI</b>	<b>Rs.6840.00(Excluding GST @ 18%)*</b>
<b>Processing Fee</b>	<b>Rs.299.00</b>
<b>Preclosure charges</b>	<b>3% (of principal outstanding at the time of closure) + GST @ 18%</b>

**For the First EMI, the Interest will be calculated from the loan booking date till the payment due date. This is effective only for loans booked from September 5th, 2018 onwards.**

**In case you require any further assistance, please contact PhoneBanking within 7 days of receiving this letter.**

**Most important Terms & Conditions**

**The availed loan amount will be blocked against your credit limit on the card.** Monthly payment dues will include EMI and GST on the interest amount of the EMI. Reward points earned for any transaction, will be reversed if that transactions gets converted into SmartEMI. **This monthly payment due will be billed in the monthly statement starting from the immediate billing cycle date and be part of the Minimum Amount Due (MAD) appearing in your monthly HDFC Bank Credit Card statement.** Payment of MAD is required to keep your card regular. Interest & other applicable charges are levied on the balance outstanding. GST @ 18% are applicable on: (i) Interest amount of EMI on a monthly basis, (ii) Processing fee and (iii) Pre-closure charges. Processing fee (as applicable) amount will get levied during the immediate billing cycle post loan booking. Partial pre payment or partial closure is not permitted on this loan. The Loan can be pre closed any time during the tenure. In case of pre-closure of the loan, a charge, currently 3% of the balance principal outstanding plus GST @ 18% will be applicable. As the pre-closure charge is subject to change, we request you to contact phone banking for the applicable charge if you decide to pre-close the Loan. HDFC Bank reserves the right to revise the pre-closure penalty at its discretion. Additional interest if any on the principal outstanding from last statement date till date of loan pre closure need to be paid by customer.

**The loan cannot be availed on Gold & Jewellery related transactions as per internal policy and guidelines. If found so, the bank has the right to cancel the loan at any point of time. If there are multiple transactions clubbed as one loan, the entire loan will be cancelled.** The loan once approved and processed cannot be cancelled. Tenure confirmed at the time of booking cannot be changed. If your HDFC Bank Credit Card get closed before all the installments have been charged, the loan outstanding will get debited to your card account. In case of default in payment of EMI on the Due date, your loan account services shall be suspended and could further be terminated. Notwithstanding anything stated above, the continuation of the loan shall be at the sole discretion of the bank and outstanding will be payable to the bank on demand. HDFC Bank reserves the right at any time, without previous notice, to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part this scheme by another offer, whether similar to the offer or not, or to withdraw it all together. You will not hold HDFC Bank responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges, expenses, which a participant may suffer, sustain or incur by the Offer. GST will not be reversed under any circumstances. Processing fee will not be reversed under any circumstances.

All disputes, if any, arising out of or in connection with or as a result of the Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent Courts/Tribunals in Chennai only. The terms and conditions contained in the Card member Agreement apply over and above the terms and conditions for this Loan.

Enclosed Amortization schedule of Loan Number 000000000127986342 for loan Amount 39189.95(\*GST @ 18%). You can also view the amortization schedule by logging into NetBanking > Cards > Credit cards > Enquire > Loan Details

**HDFC BANK LTD, No: 94 SP,**

**Wavin Main Road Estate Bus Stand,**

**Mogappair East, Chennai 600058**

Instalment No.	EMI billing date	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	18-08-2025	32872.95	6317.00	523.00	6840.00

2	18-09-2025	26470.95	6402.00	438.00	6840.00
3	18-10-2025	19983.95	6487.00	353.00	6840.00
4	18-11-2025	13409.95	6574.00	266.00	6840.00
5	18-12-2025	6749.00	6661.00	179.00	6840.00
6	18-01-2026	0.00	6749.00	90.00	6839.00

This is a computer generated letter and does not require a signature.