

## **CONSUMER DURABLES LOANS**

### **Benefits & USP of Consumer durable and life style loan to our clients**

- **Provides affordability** to clients
- Options to pay in **easy EMIs**
- **Pre approved** Limits
- **Required Documentation for customer will be fulfilled by the Bank Staff co-ordinating with the customer.**
- Documents- PAN is compulsory along with any one other proof ( Driver's License/ Passport/ Aadhar/ Voter's ID card)
- **Nominal Processing Fee**
- **No Down Payment** required (\*as per scheme)
- **No Extra Cost** Schemes available on most Consumer durable products.

### **Form Factors**

- CD** : Paper Loan at a store with a HDFC Bank CDL Tie-up.
- CCEMI** : Credit card swipe for EMI at the time of purchase of a Durable /  
Electronics or lifestyle product where there is a existing tie up
- DCEMI** : SMS DCEMI space last 4 digits of your Debit card and send across  
to 56767, the clients with a limit on their card, would have a limit  
set on their debit card, independent of the balance held in their Saving account .

### **Products**

#### **Consumer durables- CD consumer durables**

All electronic goods and mobile phones. E.g. Television, Air-Conditioner, Refrigerator, Washing Machine, Laptops, Mobiles, etc.

#### **Life style products- CD Lifestyle products**

Lifestyle products are high value branded consumer goods such as Furniture and furnishing, High-end audio systems, luxury watches, modular kitchen, High end mattresses, Travel and holiday packages, Gym Memberships, Gym Equipment, High end Cycles, Solar panels, etc.

#### **Health care products - CD Lifestyle products**

Health care products would cover - Grooming and high cost health care tie ups such as Hair weaving, skin treatment, cosmetic Surgeries, Dental surgeries, We are further looking at tie up's for Stents, IVF / Stem cell therapy , Health packages etc.

### **EMI Types**

Typically a "**No extra cost EMI**" would mean - No interest Burden to the customer, as the pays only the principal amount in EMI over a period of 6/9/12 months as per available Schemes.

We also have a CIB ( **Customer interest bearing**) model where the customer would have to bear the interest component on the principal amount and repay in EMI.

### **Processing fees**

Processing Fee not applicable on credit Card and Debit Card EMIs.  
Applicable only on CD Paper finance.

- CD loan < 1 lakh - 399 + GST@ 18%
- CD loan > 1 Lakh -749 + GST @ 18%.