

**Date** : 31-DEC-23

**Ref** : HDFC:LET/620123625/240124050105

MRS MERGEY RADHIKA  
FLAT NO : 407,  
ATLANTICA PEARL,  
DONA/DYNAMIC COLONY,  
MIYAPUR,  
HYDERABAD-AP-500049

**Subject:** Important Update Regarding Your Existing Loan Account 620123625.

Dear Customer,

At HDFC Bank, we deeply value your relationship with us, and it is our unwavering commitment to keep you informed on available options for your existing loan with us.

**Existing Rate Details:**

Facility: NRI HOUSING LOAN - VARIABLE RATE-MTHLY RST- RURAL  
Current Rate : 10.9% per annum  
Current EMI Amount : 44808  
Last EMI Date : JAN-2033

Please note that the Bank has adjusted your loan tenor subsequent to frequent changes in Repo Rate in past, to give the effect to the above interest rate change. We would like to make you aware of below additional options that you may exercise at the time of reset i.e. increase of interest rate subject to our internal policies and checks:

1. Enhancement in EMI amount\*
2. Adjust your loan tenure\*
3. A combination of both EMI and tenure adjustment\*
4. Make a part payment (Please refer to our website for applicable charges)

Apart from the above options, you have a one-time option to convert the interest rate for your Loan Facility to a Fixed Rate\*\* (subject to applicable switch charges).

**How to Convey Your Choice:**

Visit your nearest Home Loan branch or email us at [customer.service@hdfc.com](mailto:customer.service@hdfc.com) from your email id registered in your loan account and mention the loan account number in the subject line.

Should you choose to enhance your EMI, kindly submit the necessary documents at our Home Loan Service Centre:

- 1) Applicable Financial documents such as Salary Slip, 2 years ITR, P&L, B/S, and Audit Report)
- 2) Bank statements for the latest 12 months
- 3) GST returns for the last 12 months (if applicable)
- 4) Any other documents as may be required by the bank for the necessary changes and appraisal.

Should you have any questions or require clarification after receiving this letter, we encourage you to get in touch with our Home Loan Service Centre within 15 days.

We are here to support you at every step!

Your trust and continued association with us inspire us to continuously raise our service standards.

Warm Regards,  
HDFC Bank

**Disclaimers**

- 1) \* EMI Change and Tenor Change are subject to eligibility as per Internal Checks & policy.
- 2) \*\* Once a Fixed Rate of Interest is opted for, switching to a Floating Rate of Interest is not possible.
- 3) The switch charges are applicable as prevailing at the time of conversion from floating to fixed rate of interest. The applicable charges will be communicated & published on bank's website.
- 4) The last EMI date and/or Amount is subject to change in case of change in repayment schedule/ customised repayment options. For partly disbursed loans the Last EMI Date/ EMI Amount is finalised at the time of availing the final disbursement.
- 5) \*\* The above facilitation shall be offered to all individual borrowers who have availed Housing, Extension, Renovation, Plot, Plot + Construction and/or loans defined as personal loans in the RBI circular No. DBR.No.BP.BC.99/08.13.100/2017-18 on "XBRL Returns - Harmonization of Banking Statistics" dated January 04, 2018.

*Note: This letter is system-generated and doesn't require a signature.*

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