

FOCUSSED PRODUCTS : E-BOOKLET

We are **HDFC Bank**, India's leading bank and offering a **diverse range** of financial products and banking services across India.

Experience banking designed to cater to your customised needs with our **Focussed** products in **Accounts** and **Loans**.



When it comes to Banking, you can rely on us !



*Based on Retail Loan book size (excluding mortgages). Source: Annual Reports FY 20-21 and No.1 on market capitalisation based on BSE data as on 31st Dec, 2021

Beneficiary Savings Account

Beneficiary Savings Account is an individual savings product for scheme beneficiaries, who are eligible for receiving grants, funds and compensation as **Direct Benefit Transfer** from state or central government under various schemes and projects by the government.



Special features

No Minimum Balance Requirement for beneficiaries of Direct Benefit Transfer from government schemes & projects

Insurance Cover -

- Personal Accidental Death Cover by air/road/rail for `5 lakhs.
- Permanent Disability Insurance Cover of `2 lakhs* for debit card holders (This is subject to a minimum of 1 POS transaction using the Rupay Premium Debit Card, within 30 days prior to the event date)

Lifetime Free Debit Card

- Lifetime free Rupay Platinum Debit Card with 200+ exclusive offers & deals
- 5 % Cashback on utility bills paid using debit card (up to `50 per month)
- Daily cash withdrawal limit of `25,000
- Daily Shopping Limit of `1.75 lakh on Rupay Platinum Debit Card
- No liability to any fraudulent POS transactions on debit card, up to 90 days prior to reporting card loss*

Special Benefits

- Higher free cash transaction limit of ₹10 lakhs at Home Branch for 2 years
- Access to SmartBuy- One Stop Shop for all your needs
- Free UPI, NEFT & RTGS transactions
- 5 ATM transactions free at HDFCBankATMs & 5 at other bank ATMs
- 2 Lounge Access* privilege charged at a ₹2 per access.
- Access a wide network of branches and ATMs across the country
- Free monthly account statements

Premium Banking Programmes

- Personalized attention from dedicated Relationship Manager
- Investment Services for your assets
- Relationship Pricing across products like loans, foreign remittances, etc.
- Extendable to family members

Loans & Investments

- Increase pre-approved limits for beneficiaries basis transactions done within the first 6 months*
- Complete suite of loan products to meet all customer requirements with quick processing
- Investment and insurance solutions
- Wide range of credit cards to address every need

Eligibility Criteria

- All individuals/beneficiaries receiving grants through ***Direct Benefit Transfer** from specific government schemes or projects in Aadhaar seeded accounts.

***If DBT is not credited to the account , it will be converted to a regular savings account with extant balance requirement**

NRE Savings Account



The customer should be a **Non-Resident individual of Indian nationality or Person of Indian origin.** Account can be held jointly with other Non-Residents or with Resident Close Relative.

Special features

- Repatriate Principal and Interest from your account to abroad using Net-Banking
- Earn Tax free interest on your savings in the account
- Appoint your loved ones in India as a Mandate holder so that they can operate the account on your behalf

Debit Card

- Issuance of International debit card with first year free.
- POA Holder/Mandate holder is eligible to get domestic debit card/ATM card for NRE CASA account.

NRE Savings Account

Interest Earnings

- **No Tax:** Interest on NRE SB, FD and RD Account is exempt from Income Tax (India). Customer can repatriate funds (principal & interest) at any time by giving written instructions for the same.
- **Variable interest:** Effective 11th June 2020, Rate of Interest for Savings Bank Deposits Accounts will be calculated on the daily balances maintained in account and interest will be paid at quarterly intervals
- **Parity:** Banks are free to determine the interest rates of savings & term deposits of maturity of one year and above and is currently fixed at par with domestic deposit rate, without senior citizen benefits.

Premium Banking Programmes

- Get Personalised cheque book
- Free Email Statement facility
- Facility to opt for tatkal account at branch under PC 156
- Nomination facility is available for both NRE Savings & Fixed deposits account.

CREDIT FACILITIES

- **Permissible credits:** Foreign inward remittances, transfers from other FCNR/NRE accounts, FCY cash brought by the account holder during temporary visit to India & demand drafts / banker's cheque issued by Category - I / II Authorized Dealers against encashment of foreign currency brought by the account holder during temporary visit.
- **Freely Repatriable:** Funds can be repatriated in FCY on the basis of outward instructions signed by account holder.

Eligibility Criteria

- The AMB requirement is **Rs. 10,000 in Metro and Urban Branches and Rs. 5000 for Semi-urban and rural branches.**
- NON RESIDENT EXTERNAL ACCOUNT (NRE) Account is maintained in Indian rupees only.

NRO Savings Account

The customer should be a **Non-Resident individual of Indian nationality or Person of Indian origin**. Account can be held jointly with **other Non-Residents or with Resident individuals**.



Special features

- **Repatriate** Principal and Interest from your account to abroad using Net-Banking
- **Appoint** your loved ones in India or outside as a joint holder

Debit Card

- Issuance of **Domestic debit card/ATM card (select variant) with first year free**.
- POA Holder/Mandate holder is eligible to get domestic debit card/ATM card for NRO CASA account.

NRO Savings Account

Interest Earnings

- **Tax:** Subject to Income Tax. Interest earned on NRO Savings Account / NRO Fixed Deposit is subject to Tax deduction at source *(w.e.f Aug 09). TDS is deducted at 30% plus applicable surcharge and cess
- **Variable interest:** Effective 11th June 2020, Rate of Interest for Savings Bank Deposits Accounts will be calculated on the daily balances maintained in account and interest will be paid at quarterly intervals
- **Parity:** Banks are free to determine the interest rates of savings & term deposits of maturity of one year and above and is currently fixed at par with domestic deposit rate, without senior citizen benefits.

Premium Banking Programmes

- Get Personalised cheque book
- Free Email Statement facility
- Facility to opt for tatkal account at branch under PC 151
- Nomination facility is available for both NRO Savings & Fixed deposits account.

CREDIT FACILITIES

- Over draft facility against NON RESIDENT ORDINARY FIXED DEPOSIT for self & third party is available
- **Repatriable:** Bank allows repatriation of current income like rent, dividend, pension, interest, etc. of NRIs who do not maintain an NRO account in India based on an appropriate certification. Current income can also be credited to customer's NRE account provided there is no dilution of such credit in any local funds/investment

Eligibility Criteria

- The AMB requirement is **Rs. 10,000 in Metro and Urban Branches and Rs. 5000 for Semi-urban and rural branches.**
- NON RESIDENT EXTERNAL ACCOUNT (NRO) Account is maintained in Indian rupees.

Grow your business with

HDFC Bank SAB Loans



Customer Segments

- Traders and commission agents, Merchants of grains, vegetables, fruits, and spices, Computer sales and service, Department shops, supermarkets, multi-brand outlets, wholesalers, stockists, distributors, etc.
- Corrugated boxes Chemicals Small electronics, Textiles Fabrications, Tiny auto components, Packaging sector Agro-processing units,
- Printing and publishing, Engineering work, Logistics supplier

Activities Covered

- Running the business viz, purchase of raw materials / stocks,
- Stores and consumables,
- Packing materials, freight,
- Manufacturing expenses,
- Salaries & wages,
- Selling & marketing expenses etc.

SAB LOANS

Benefits

- Funding for wide spectrum off activities
- Range of funding options leading to lower cost
- Provides scope to scale up funding to suit growing business needs
- Helps you build a credit profile
- Third party due diligence of business model
- Proper legal documentation
- Assured and steady source

Letter of Credit

- Letter of Credit are Non-fund based facilities required for business purposes and helps customers to facilitate purchase of goods in international and domestic trading operations
- Bank issues a letter of assurance to the seller at the request of a buyer for payment of cost of goods / services sold on certain terms and conditions.
- LC Discounting: This is offered for discounting against the client's Inland or Domestic Letter of Credit. Usance Bills are discounted under Inland Letters of Credit. The DRUL product is available to clients who have a credit limit established through a legitimate credit evaluation. The Drawer / Drawee counter party limit has been accepted. Bills can only be discounted in locations where our bank has a branch network

Export Facilities

- **Export Finance:** Export packaging credit (pre shipment finance) is provided to exporters against an export order for the manufacture or purchase of items that need to be shipped. This also includes discounting of export receivables once the goods are dispatched.
- **Post-shipment export credit (PSL):** A loan or advance made by a bank to an exporter of products or services from India after the items have been shipped, based on the term sight or usance. Provided in the form of export bills which are either purchased, discounted, negotiated in Indian currency and the discounted proceeds can be appropriated with outstanding EPCL or PCFC on a FIFO basis in FCY.
- **CGTMSE Scheme:** This is a collateral-free loan facility for all new and existing MSMEs involved in manufacturing, retail dealers or service activities. This plan also covers retail dealers.

SAB LOANS

Types of Credit facilities

- **Cash Credit:** The sanctioned drawings are limited to the sanctioned limitations or available drawing power (whichever is less). This should only be used for reasons that the limit has been sanctioned for. The number of debit and/or credit transactions in the account is unlimited, just like in an active operating account. All sales/purchases/other transactions involving other borrowers are expected to be handled through this account.
- **Bank Guarantees:** The margin is limited between 10% to 25%, with the remainder in the form of collateral.
- **Overdraft:** The restrictions are usually set at 20% of the audited turnover for manufacturers and 15% of the turnover for traders and distributors.
- **Term Loan:** They are often issued to satisfy the requirement for capital investment, i.e., the acquisition of fixed assets for the aim of establishing new units or expanding.
- **Working Capital Demand Loan:** A short-term loan repayable on demand is provided to match working capital requirements for a period of 3 to 6 months. This must be returned in instalments according to the terms of approval.
- **Bill / Invoice Discounting:** This service is provided in exchange for the discounting of hundi (bills of exchange) or invoices created by customers. These are advances against bills of exchange drawn on customers' clients. The restriction ranges from 20 to 25% of turnover.

Eligibility Criteria

- Turnover : Should be More than 60 Lacs
- Business Entity: Entity should be Proprietor, Partnership Firm, LLP, Private Ltd Company or Public Ltd Company
- Business Vintage: Entity should have a vintage of at least 3 years
- Collateral Availability: Customer should have a Residential, Commercial, Industrial property
- Profit Making: Entity should be profitable
- Negative Business Profiles: Educational institutions, agriculture, Self Help Groups (SHGs), and Training Institutions

Dukandar Overdraft



An overdraft facility is highly helpful for **small businesses, shopkeepers, retailers and Kirana stores** in maintaining a good payment history and reducing the risk of direct debit or cheque bouncing.

Special features

- Avail Dukandar Overdraft for **up to Rs.10 lakhs**
- Pay interest only on the amount utilised
- **Collateral-free** and offers flexible EMI options
- Digital product with Customer journey built to provide Best in Class user experience.
- **No Business financials required.** Limit evaluation basis Bank statement analysis.
- No Requirement for Stock statement submission.
- No Commitment charges levied.
- Limit Auto renewals subject to satisfactory account conduct.

Criteria

- 3 years in Current Business for Overdraft Limit requirement up to Rs. 7.50 Lakhs, with Min Average Balance of Rs 10000 to be maintained in 4 out of previous 6 months.
- 4 years in Current Business for Overdraft Limit requirement above Rs. 7.50 Lakhs & up to Rs.10 L, with Min Average Balance of Rs. 15000 to be maintained in 4 out of previous 6 months.

Customer Segment

- Individuals running business under Individual name churning business proceeds through Individual CA/SA
- Registered Business Proprietorship Entities.

Loan Eligibility & Tenor

- Minimum Rs. 10,000 and maximum at Rs. 10,00,000
- Tenor of 1 year, which can be renewed
- Limit will be setup only in Current Account opened with HDFC Bank. (Individual or Proprietorship CA)

Documents

- Previous 12m Bank Statements required. Both Current Account and Savings account allowed to be submitted

Grow your business with HDFC Bank MSME Loans

From buying equipment to funding working capital, there's a loan for all needs of the MSME's. Enjoy speedy approvals, attractive interest rates, transparent practices and flexible repayment options with our popular Loans.



Customer Segments

- Trader & commission agents, merchants of Grains / Vegetables / Fruits / Spices, computer sale & service, Departmental stores, supermarkets, Multi branded outlets, wholesalers, stockist, distributor, etc.
- Corrugated Boxes, Chemicals, small Electronic Equipments, textiles, fabrications, small auto parts, packaging industry, Agro Processing Units, etc.
- Printing & Publications, Engineering Job Work, Logistic provider, etc.

Benefits

- Funding for wide spectrum of income generating Activities
- Variety of Funding Options Leading to Lower Cost
- Scope to scale up funding to suit growing business needs
- Helps you build a credit profile
- Third party Due Diligence of Business Model
- Proper Legal Documentation
- Assured and Steady Source

Types of Credit facilities

- **Cash Credit:** The sanctioned drawings are limited to the sanctioned limitations or available drawing power (whichever is less). This should only be used for reasons that the limit has been sanctioned for. The number of debit and/or credit transactions in the account is unlimited, just like in an active operating account. All sales/purchases/other transactions involving other borrowers are expected to be handled through this account.
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- **Bill / Invoice Discounting:** This service is provided in exchange for the discounting of hundi (bills of exchange) or invoices created by customers. These are advances against bills of exchange drawn on customers' clients. The restriction ranges from 20 to 25% of turnover.

Letter of Credit

- Letter of Credit are Non-fund based facilities required for business purposes
- Letters of credit helps customers to facilitate purchase of goods in international and domestic trading operations
- Bank issues a letter of assurance to the seller at the request of a buyer for payment of cost of goods / services sold on certain terms and conditions.
- **LC Discounting:** This is offered for discounting against the client's Inland or Domestic Letter of Credit. Usance Bills are discounted under Inland Letters of Credit. The DRUL product is available to clients who have a credit limit established through a legitimate credit evaluation. The Drawer / Drawee counter party limit has been accepted. Bills can only be discounted in locations where our bank has a branch network

Export Facilities

- **Export Finance:** Export packaging credit (pre shipment finance) is provided to exporters against an export order for the manufacture or purchase of items that need to be shipped. This also includes discounting of export receivables once the goods are dispatched.
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- **CGTMSE Scheme:** This is a collateral-free loan facility for all new and existing MSMEs involved in manufacturing, retail dealers or service activities. This plan also covers retail dealers.

Eligibility Criteria

- Turnover : Should be More than 60 Lacs
- Target Segment / Nature of Business: Should fit into the target segments
- Business Entity: Entity should be Proprietor, Partnership Firm, LLP, Private Ltd Company or Public Ltd Company
- Business Vintage: Entity should have a vintage of at least 3 years
- Collateral Availability: Customer should have a Residential, Commercial, Industrial property
- Profit Making: Entity should be profitable

Grow your practice with

Healthcare Finance Loans



Product Offerings

- **Infrastructure Finance:** For Purchase of land and building for setting up of hospital, clinic, diagnostic center, infrastructure, new or existing renovations.
- **Medical Equipment Finance:** For Purchase of CT Scanners, Color Doppler's, Sonography Machines, MRI Machine, X-Ray Machine & Other Medical Equipment's.
- **Working Capital Finance –OD/CC/Invoice Discounting/SCM:** For meeting day to day requirements for service providers and traders or manufacturers.
- **Non-Fund Based-Trade/Treasury Products:** To manage imports/exports.

Customer Segments

- **Medical Facilities** like Clinics, Nursing Homes, Oncology Centers, Endoscopy Centers, Diagnostic Centers, Pathology Labs, Dialysis Centers, MF centers & Hospitals.
- **Medical Education Institutes** like medical/paramedical colleges, dental colleges.
- **Medical device** manufacturers, suppliers, pharmaceutical dealers.

HCF LOANS



Benefits

- Funding for wide spectrum of activities
- Range of funding options leading to lower cost
- Provides scope to scale up funding to suit growing business needs
- Helps you build a credit profile
- Third party due diligence of business model
- Proper legal documentation
- Assured and steady source



Letter of Credit

- **Letter of Credit** are Non-fund based facilities required for business purposes and helps customers to facilitate purchase of goods in international and domestic trading operations
- Bank issues a letter of assurance to the seller at the request of a buyer for payment of cost of goods / services sold on certain terms and conditions.
- **LC Discounting**: This is offered for discounting against the client's Inland or Domestic Letter of Credit. Usance Bills are discounted under Inland Letters of Credit. The DRUL product is available to clients who have a credit limit established through a legitimate credit evaluation. The Drawer / Drawee counter party limit has been accepted. Bills can only be discounted in locations where our bank has a branch network



Medical Equipment's

CATA: - CT, PET CT, MRI, Linear Accelerator, Cathlab – **90% LTV**

CATB: - Other new assets not covered under CAT A e.g. Sonography, Dialysis Machines, OT/ICU Units, XRay, CR (Digital X Ray), CB CT, Dental Chair, Othal Equipments, Radiological Equipments, Dermatology & MF Equipments, Ultrasound, Lasik, CArm – **85% LTV**

CAT C: - **Refurbished equipment**: CT, PET CT, MRI, Cathlab, Lineac, Gama Camera, Lasik machines – **LTV 75%**

CATD: - Assets required for operationalizing the healthcare project/equipment - **LTV 60-70%**

Security :-

- Hypothecation of the equipment in favour of the Bank as per the Equipment Loan cum Hypothecation Agreement.
- Additional Collateral is required for exposure > `350 Lakhs. Additional collateral will be taken @40% post haircut for the facility exceeding `350 Lakhs or as defined in the CAM/Proposal.
- Charge will be filed with Registrar of Companies for exposures beyond `25 Lakhs.

HCF LOANS

Credit Facilities

- **Cash Credit:** The sanctioned drawings are limited to the sanctioned limitations or available drawing power (whichever is less). This should only be used for reasons that the limit has been sanctioned for. The number of **debit and/or credit transactions in the account is unlimited**, just like in an active operating account.
- **Bank Guarantees:** The margin is limited between **10% to 25%**, with the remainder in the form of collateral.
- **Overdraft:** The restrictions are usually set **at 20%** of the audited turnover for manufacturers and 15% of the turnover for traders and distributors.
- **Term Loan:** They are often issued to satisfy the requirement **for capital investment**, i.e., the acquisition of fixed assets for the aim of establishing new units or expanding.
- **Working Capital Demand Loan:** A short-term loan repayable on demand is provided to match working capital requirements for a period **of 3 to 6 months**. This must be returned in instalments according to the terms of approval.
- **Bill / Invoice Discounting:** This service is provided in exchange for the discounting of hundi (bills of exchange) or invoices created by customers. These are advances against bills of exchange drawn on customers' clients. The restriction **ranges from 20 to 25% of turnover**.
- **Export Finance :** Export packaging credit is simply **pre-shipment financing** that assists the exporter with working capital requirements.

Eligibility Criteria

- Turnover : : Should be matching with the cash flows and progressive annually
- Nature of Business/ Target Segment: Should fit into this Asset product customer segment
- Business Entity: Entity should be Proprietor, Partnership Firm, LLP, Private Ltd Company or Public Ltd Company, Trust/Society
- Business Vintage: Entity should have a vintage of at least 1 year
- Collateral Availability: Customer should have a Residential, Commercial, Industrial property for equipment loan >3.5 Crores and infra and Project Finance
- Profit Making: Entity should be profitable

Stay connected with your bank 24x7, 365 days



**Net
Banking**



**Mobile
Banking**



**Chat
Banking**



**Phone
Banking**



ATM

*Based on Retail Loanbook size (excluding mortgages). Source: Annual Reports FY 20-21 and No.1 on market capitalisation based on BSE data as on 31st Dec, 2021

