

HDFC - Is how millions of Indian's spell the word Home.

HDFC Ltd. was established in 1977 with the primary objective of encouraging home ownership by providing long-term finance to households. Over the years, it has turned the concept of housing finance for the growing middle class in India into a world-class enterprise with an excellent reputation for professionalism, integrity and an impeccable service.

HDFC a pioneer and leader in housing finance in India has assisted more than 84 lakh families to own a home of their own and is recognized as one of the best managed companies in India today.

HDFC's strength has been its pioneering value-added services, delivered through; a specialist team of trained and experienced professionals. Be it having advanced capabilities in the area of processing loan applications, offering customized home loan products, bouquet of flexible repayment options to serve its growing clientele, providing technical guidance in respect of documentation or liaising with property developers. HDFC has consistently had an impeccable record of customer friendly services which it delivers through a wide network of 593 offices.

HDFC has been described as a model housing finance company for developing countries with nascent housing finance markets. It has provided assistance to over 20 countries across Asia, Africa and East Europe to set up their housing finance companies.

HDFC has been receiving several accolades for various accomplishments, including the company's performance and emphasis on corporate governance and corporate social responsibility. Some recent awards & recognitions include

Awarded as 'Best Performing Primary Lending Institution' under CLSS for EWS/LIG category and second best for MIG category by Honorable Prime Minister Shri. Narendra Modi in 2018. Awarded as the 'Best Private Sector Financial Institution' for PMAY-CLSS at PMAY- Affordable Housing Awards 2019. Awarded with 'Golden Peacock Award for Excellence in Corporate Governance – 2020 and 2018. Felicitated as the Leader in Corporate Governance at the 3rd Annual Announcement of 'IFC-IIAS-BSE Governance Scores', an initiative of the BSE Limited and International Finance Corporation (IFC) in 2019 and 2018. Awarded as 'Company of The Year' at The Economic Times Awards For Corporate Excellence for the year 2020. Recognized as one of the most sustainable Indian companies by Sustain Labs Paris in association with Business World Magazine. Awarded as 'Best Audit Committee – 2019' at the 7th Asia Business Responsibility eSummit & Award Ceremony by the Asian Centre for Corporate Governance & Sustainability. Honored with 'Silver Award' by Vigyanlabs for leadership, commitment to sustainability and green computing and creating energy efficient environment. Awarded as the "Best Home Loan Provider" at the 12th CNBC-AWAAZ Real Estate Awards. Featured in exclusive list of 70

esteemed organisations titled 'Icons of Modern India' in the 70th Independence Special issue of India Today magazine 2017. Ranked 4th in the list of "India's Most Attractive Brand 2017" by TRA research. Ranked 7th by Forbes and is the only Indian company that is part of the World's Top 10 Consumer Financial Services firms for five consecutive years. Ranked 5th amongst Business Today's 500 India's Most Valuable Companies 2017. The Economic Times and the Hay Group have recognised the HDFC Board as one amongst the Five Best Boards in the country for the two consecutive years i.e. 2013 & 2014. Euromoney awarded HDFC with the Best Loan Finance Bank & Best Overall Bank for Real Estate in India 2014. HDFC won the top Indian company under 'FIs/NBFCs/Financial Services' category for the Dun & Bradstreet Corporate Awards 12 times since 2009, also as India's Leading Housing Finance Company at the Dun & Bradstreet BFSI Awards 2019 for consecutive 4 years. Most Ethical Companies and, in the process, became the only Indian company to be so honoured by the Ethisphere Institute, New York in 2011 besides being adjudged as Best Home Loan Provider by almost all media houses that have instituted such an award.

HDFC has emerged as a financial conglomerate with presence in banking, insurance (for life and general), asset management, a real estate venture fund and education finance.

HDFC's Products & Services

HDFC offers the widest range of Home Loans and each product is designed to meet specific needs of the customer. Some of its other products and services include the following:

Home Renovation Loans

This loan facilitates internal and external repairs and other structural improvements like painting, waterproofing and roofing, plumbing and electrical works, tiling and flooring, grills and aluminum windows, compound walls, construction of underground/overhead water tank, bore well etc. An existing borrower finance can be up to 100% of the cost of improvement while a new customer can borrow up to a maximum of 80% of the cost of improvement. The term of the loan is a maximum of 15 years.

Home Extension Loans

HDFC provides Home Extension Loans specifically to facilitate the extension of an existing dwelling unit. The maximum amount of such a loan is 80% of the cost of extension. The term of the loan is a maximum of 20 years.

Loan Against Property

HDFC provides Home Equity Loans to facilitate meeting of expenses such as higher education of children, marriage expenses, medical expenses etc. The loan is granted against the security of a

dwelling unit that is owned and occupied by an individual. An existing customer can borrow a maximum of 60% of the market value of the dwelling unit while a new customer can borrow a maximum of 50% of the market value of the property (including the cost of land).

Loans to Professionals for Non Residential Premises (NRP)

These are loans exclusively for professionals such as doctors, chartered accountants, lawyers and other self-employed professionals for construction, purchase, extension or renovation of their office or clinic. Customers can avail a maximum amount of up to 80 % of the cost of property.

Plot Loans

HDFC provides loans for purchase of land for constructing a residential house, a maximum of 80% of the cost of land and a maximum term of 15 years.

Home Loans for NRIs

Apart from the regular home loans, NRIs can also avail HDFC's home improvement loans, home extension loans and land purchase loans for residential housing.

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