

## [HDFC Bank – Loan on Credit Card – Steps to book in NetBanking / FAQs](#)

- [Using NetBanking for the first time? Steps to Login](#)
- [Registering a new credit card / Credit Card not shown in NetBanking](#)
- [Steps to book Insta Loan in NetBanking](#)
- [Steps to book Insta Jumbo Loan in NetBanking](#)
- [Steps to book SmartEMI in NetBanking](#)
- [What is difference between Insta Loan & Insta Jumbo Loan?](#)
- [How soon the loan request will be processed for Insta Loan / Insta Jumbo Loan / SmartEMI?](#)
- [What is the EMI and monthly payment for Insta Loan / Insta Jumbo Loan / SmartEMI?](#)
- [Is there any documentation to be submitted?](#)
- [What is the billing date and payment due date for Insta Loan / Insta Jumbo Loan / SmartEMI?](#)
- [How to make payment for Insta Loan / Insta Jumbo Loan / SmartEMI?](#)
- [Is the interest rate shown in NetBanking is per month or per year?](#)
- [How to calculate the interest rate per month or interest rate per year?](#)
- [Processing Fees, Pre-closure charges and other Terms & Conditions](#)
- [How to check the available credit limit?](#)
- [What is the promo code to be entered in the loan booking page?](#)
- [Where can read more about Insta Loan / Insta Jumbo Loan / SmartEMI?](#)

## Using NetBanking for the first time? Steps to Login

To Login to HDFC Bank NetBanking, you will need your Customer ID & NetBanking Password (also known as IPIN).

If you don't know your Customer ID, [click here](#)

If you know your Customer ID and have not registered for NetBanking, [click here](#) to register.



- Enter your Customer ID & click 'Go'
- Confirm your registered mobile number
- Input the OTP (OTP is a One Time Password that is valid for only one specific transaction which you have received on your mobile)
- Select your Debit card & Input the Debit Card details.
- Set your IPIN. IPIN is your NetBanking password which shouldn't be shared with anyone.

Login to NetBanking with Customer ID and NetBanking Password (IPIN).

To login to NetBanking, [click here](#) or copy paste the below URL in an internet browser (Chrome / Internet Explorer, Mozilla, etc) and press enter

NetBanking URL: <https://netbanking.hdfcbank.com/netbanking/>

## Registering a new credit card / Credit Card not shown in NetBanking

In case your card number is not listed in the drop-down, please register your credit card by clicking **Request** in the left side menu & then **Register New Card**.

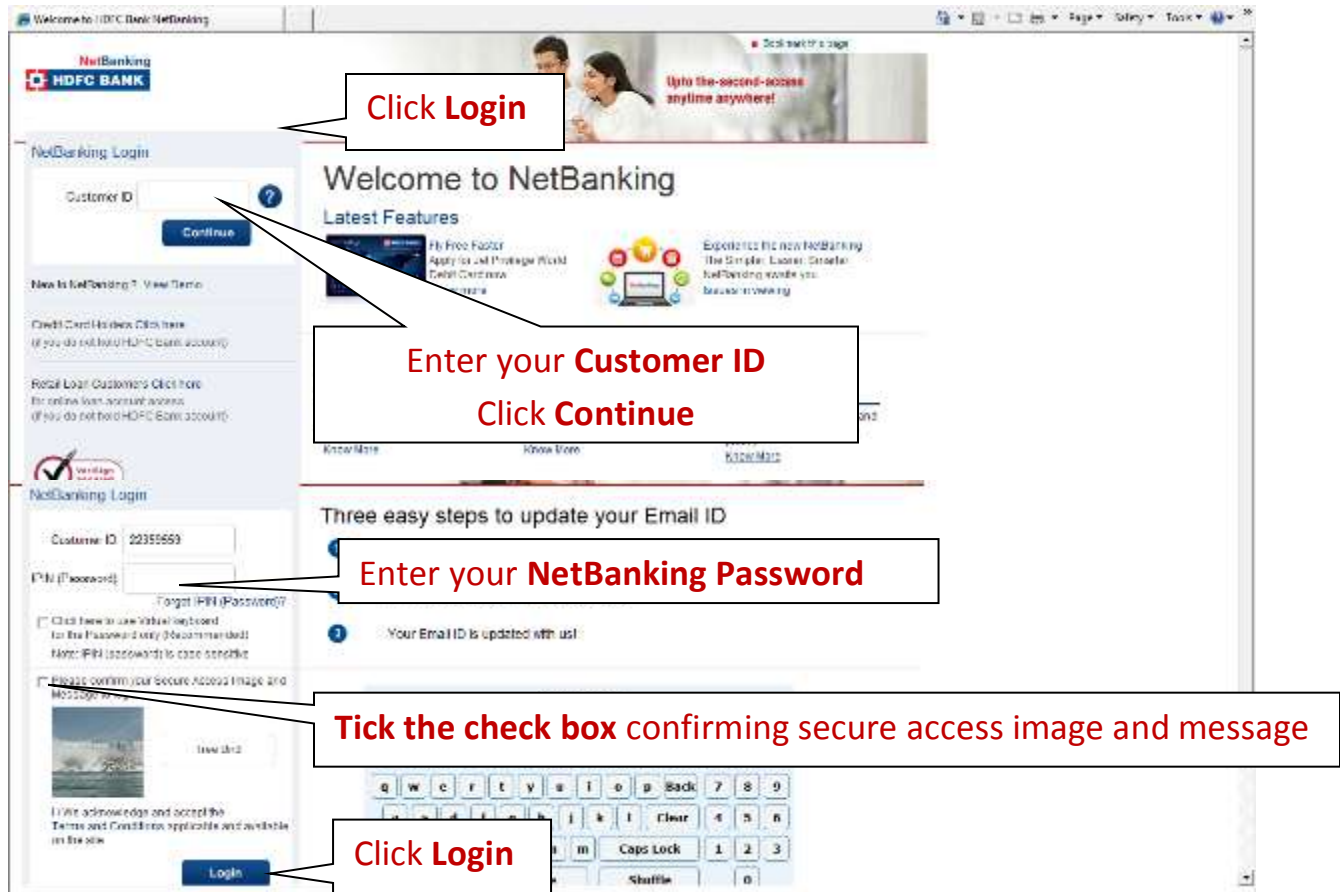


## Steps to book Insta Loan in NetBanking

1. Login to HDFC Bank NetBanking with your Customer ID & NetBanking Password.  
If you are using NetBanking for the first time, [click here](#)  
If you forgot your NetBanking Password (IPIN), [click here](#) to reset.

To login to NetBanking, [click here](#) or copy paste the below URL in an internet browser (Chrome / Internet Explorer, Mozilla, etc) and press enter.

NetBanking URL: <https://netbanking.hdfcbank.com/netbanking/>



2. After successful login, Click on **Cards** tab
3. In the menu on the left side of the screen, Click **Transact** & then **Insta Loan**



4. Select a card number from the drop-down & Click Continue

The screenshot shows the 'Cards' section of the Insta Loan booking page. The 'Card No.' field is a dropdown menu currently showing '- Select A Card -'. A callout box with a red border and red text points to this dropdown, containing the text: 'Select Your Credit Card No Click Continue'. The 'Continue' button is visible below the dropdown.

In case your card number is not listed in the drop-down, [click here to know the steps for registering your credit card](#).

5. If your Credit Card is eligible for Insta Loan, then the loan booking page with the eligible loan amount will be shown. Select the savings account that is eligible for loan credit as mentioned in the [terms & conditions](#).

The screenshot shows the 'Cards' section of the Insta Loan booking page. The 'Eligible Amount' is 280500. The 'Loan Amount' field is empty. The 'Tenure and Interest Rate' dropdown is set to '- Select Tenure " Months" and'. The 'SB Account' dropdown is set to '- Select SB Account -'. A callout box points to the 'Eligible Amount' with the text: 'This is the Maximum Loan Amount that you can avail provided the loan amount is less than or equal to Available Credit Limit'. Another callout box points to the 'Loan Amount' field with the text: 'Enter Loan Amount'. A third callout box points to the 'Tenure and Interest Rate' dropdown with the text: 'Choose Tenure and Interest Rate'. A fourth callout box points to the 'SB Account' dropdown with the text: 'Choose Your Savings A/c with same Customer ID as your Credit Card'. A fifth callout box points to the 'Continue' button with the text: 'Click Continue'. A sixth callout box points to the 'I have read and accepted The Terms & Conditions of the service.' checkbox with the text: 'Read Terms & Conditions and accept the same by selecting the tick box. Processing fees will be mentioned in the terms & conditions'.

EMI shown above is exclusive of Service Tax.

To view the monthly repayment schedule including Service tax, visit [www.hdfcbank.com/emicalc](http://www.hdfcbank.com/emicalc)

In the EMI Calculator, Enter the Interest Rate per month i.e. Interest Rate shown in NetBanking / 12 since the interest rate shown in NetBanking is interest rate per year / 12 months.

e.g. If interest rate shown in NetBanking is 11.88%, then the interest rate per month = 11.88%/12 = 0.99%.

In the EMI calculator, interest rate per month to be entered is 0.99%.

Loan amount should be less than or equal to Available Credit Limit.

e.g.

Eligible Loan amount is 2,80,500 & Available credit limit is 2,22,275.

Then, the loan can be availed only upto 2,22,275.

Please note the processing fees will be charged as mentioned in the terms & conditions after loan booking.

Hence, enter the loan amount so that there is sufficient available credit limit for charging processing fees or else the credit card account will go into overlimit and charges as applicable will be levied.

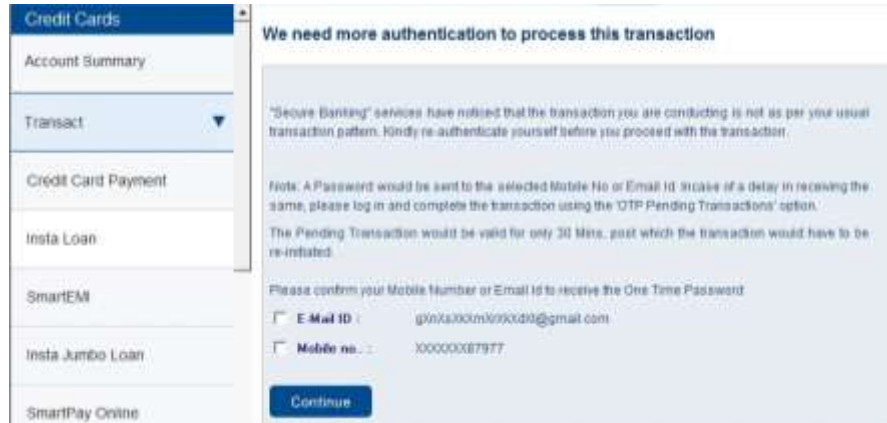
To know the **Available Credit Limit** in your credit card, please click **Enquire** in the left side menu & then **Account Information**. After checking the available credit limit, please click **Transact** > **Insta Loan** and follow the above steps to book the loan.

Field	Value
For Card No. :	- Select A Card -
Card No. :	
Total Credit Limit	374,000.00
Available Credit Limit	222,275.17
Available Cash Limit	149,600.00
Total Billed Amount (Balance as per last month's statement)	35,779.91

6. On clicking Continue in the loan booking page, the following loan confirmation page will be shown.

Field	Value
Card No.	
Eligible Amount	280500
Loan Amount	100000
Interest Rate	11.88%
Tenure	48
SB Account	50100000658988
EMI Details	2627.5

OTP (One Time Password) validation has to be completed successfully to book the loan. Please select if you want to receive the OTP to your mobile number or email id or both and click Continue.



Enter the OTP received and click Continue.



You will receive an acknowledgement message that loan request has been received mentioning the Reference No and Loan No.



**Loan amount will be credited within 1 hour\*** provided

- The selected savings account type is eligible for loan credit as mentioned in the [terms & conditions](#)
- The Customer ID in both Credit Card & Savings account are matching

If the savings account is not eligible for loan credit, loan request will be rejected. If the savings account is eligible for loan credit but there is Customer ID mismatch between credit card and savings account, loan request will be processed within 2 working days subject to additional checks and meeting terms & conditions.

## Steps to book Insta Jumbo Loan in NetBanking

1. Login to HDFC Bank NetBanking with your Customer ID & NetBanking Password.  
If you are using NetBanking for the first time, [click here](#)  
If you forgot your NetBanking Password (IPIN), [click here](#) to reset.

To login to NetBanking, [click here](#) or copy paste the below URL in an internet browser (Chrome / Internet Explorer, Mozilla, etc) and press enter.  
NetBanking URL: <https://netbanking.hdfcbank.com/netbanking/>



2. After successful login, Click on **Cards** tab
3. In the menu on the left side of the screen, Click **Transact** & then **Insta Jumbo Loan**



4. Select a card number from the drop-down & Click Continue

In case your card number is not listed in the drop-down, [click here to know the steps for registering your credit card](#).

5. If your Credit Card is eligible for Insta Jumbo Loan, then the loan booking page with the eligible loan amount will be shown. Select the savings account that is eligible for loan credit as mentioned in the [terms & conditions](#).



To view the monthly repayment schedule, visit [www.hdfcbank.com/emicalc](http://www.hdfcbank.com/emicalc)

In the EMI Calculator, Enter the Interest Rate per month i.e. Interest Rate shown in NetBanking / 12 since the interest rate shown in NetBanking is interest rate per year / 12 months.

e.g. If interest rate shown in NetBanking is 11.88%, then the interest rate per month =  $11.88\%/12 = 0.99\%$ .

In the EMI calculator, interest rate per month to be entered is 0.99%.

6. On clicking Continue in the loan booking page, the following loan confirmation page will be shown.

Insta Jumbo Loan	
Card No.	
Eligible Amount	250000
Loan Amount	250000
Interest Rate	
Tenure	
SB Account	5010000000
EMI Details	₹2,084.58
Back	Confirm

OTP (One Time Password) validation has to be completed successfully to book the loan. Please select if you want to receive the OTP to your mobile number or email id or both and click Continue.

**We need more authentication to process this transaction**

"Secure Banking" services have noticed that the transaction you are conducting is not as per your usual transaction pattern. Kindly re-authenticate yourself before you proceed with the transaction.

Note: A Password would be sent to the selected Mobile No or Email Id. In case of a delay in receiving the same, please log in and complete the transaction using the 'OTP Pending Transactions' option.

The Pending Transaction would be valid for only 30 mins, post which the transaction would have to be re-initiated.

Please confirm your Mobile Number or Email Id to receive the One Time Password

E-Mail ID : gwxkx000m0990d0@gmail.com

Mobile no. : XXXXXXXX7977

Continue

Enter the OTP received and click Continue.

**More authentication needed!**

Kindly follow the instructions on the screen to help us identify you.

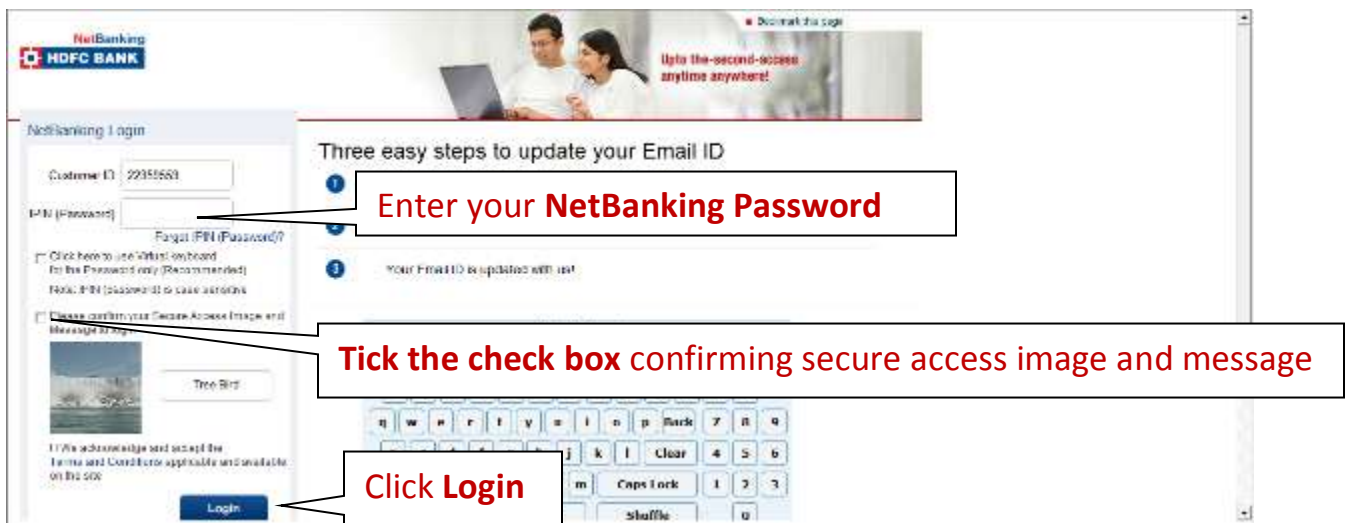
One Time Password

Continue

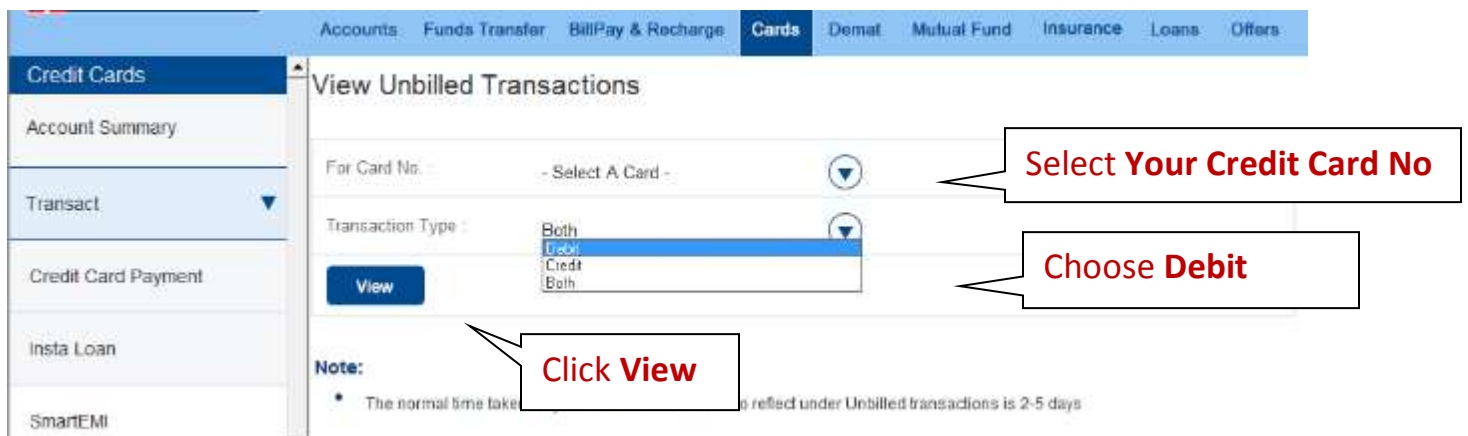
You will receive an acknowledgement message that loan request has been received mentioning the Reference No and Loan No. Loan request will be processed in the next working day.

## Steps to book SmartEMI in NetBanking

1. Login to HDFC Bank NetBanking with your Customer ID & NetBanking Password.  
If you are using NetBanking for the first time, [click here](#)  
If you forgot your NetBanking Password (IPIN), [click here](#) to reset.  
To login to NetBanking, [click here](#) or copy paste the below URL in an internet browser (Chrome / Internet Explorer, Mozilla, etc) and press enter.  
NetBanking URL: <https://netbanking.hdfcbank.com/netbanking/>



2. After successful login, Click on **Cards** tab  
In the menu on the left side of the screen, Click **Transact** & then **SmartEMI**.



All Transactions eligible for Conversion into EMI will have a hyperlink mentioning 'Click here to know your eligibility'. Click on the hyperlink corresponding to the transaction you want to convert into SmartEMI.

	Accounts	Funds Transfer	BillPay & Recharge	Cards	Demat	Loans	Offers
<b>Credit Cards</b>							
Account Summary	28/02/2015	FUTURE LIFESTYLE FASHI CHENNAI I		6,999.00			Click to know your eligibility
Transact	28/02/2015	NIKE STORE CHENNAI I		4,090.00	Dr		Click to know your eligibility
Credit Card Payment	28/02/2015	KRISPY KREME CHENNAI IN		392.00	Dr		
Insta Loan	28/02/2015	HOTEL SENNTHUR CHENNAI IN		785.00	Dr		Click to know your eligibility
SmartEMI	28/02/2015	MARKS AND SPENCER RELIACHENNAI IN		7,047.00	Dr		Click to know your eligibility
Insta Jumbo Loan	27/02/2015	ORIENTAL CUSINES PVT LTCHENNAI IN		720.00	Dr		Click to know your
Smart Pay Online							

Accounts Funds Transfer BillPay & Recharge **Cards** Demat Mutual Fund Insurance Loans Offers

**Credit Cards**

Account Summary

Transact

Credit Card Payment

Insta Loan

SmartEMI

Insta Jumbo Loan


Smart Pay Online

**SmartEMI**

Card No

Eligible Limit 374000

Loan Amount 6999.00

Tenure and Interest Rate - Select Tenure "Months" and 

EMI Details

I have read and accepted [The Terms & Conditions](#) of the service.

Back **Continue**

**Important:** request you to read all the Terms and fully prior to loan confirmation.

Verify the loan details. If you want to change, click **Back**

Choose **Tenure and Interest Rate**

Click **Continue**

Read **Terms & Conditions** and accept the same by selecting the **tick box**.  
**Processing fees will be mentioned in the terms & conditions**

EMI shown above is exclusive of Service Tax.

To view the monthly repayment schedule including Service tax, visit [www.hdfcbank.com/emicalc](http://www.hdfcbank.com/emicalc)

In the EMI Calculator, Enter the Interest Rate per month i.e. Interest Rate shown in NetBanking / 12 since the interest rate shown in NetBanking is interest rate per year / 12 months.

e.g. If interest rate shown in NetBanking is 16.20%, then the interest rate per month =  $16.2\%/12 = 1.35\%$ .

In the EMI calculator, interest rate per month to be entered is 1.35%.

SmartEMI	
Card No.	5522742000018296
Eligible Amount	374000
Loan Amount	6999.00
Interest Rate	11.88%
Tenure	36
EMI Details	232.07

Back

After verifying the loan details, Click **Confirm** for loan booking

You will receive the following acknowledgement message with Reference No and Loan No if loan booking is successful.

SmartEMI	
Reference No.	24832
Loan No.	0000000000015154091

Note :

- Detailed amortization letter will be send to your communication address with 7 working days by post.

[Return To Transaction](#)

## What is difference between Insta Loan & Insta Jumbo Loan?

Insta Loan	Insta Jumbo Loan
Pre-approved Loan <b>within the credit limit</b> i.e. Loan amount will be blocked against the credit limit of your credit card. e.g. If your available credit limit is 3 Lac and loan amount availed is 1 Lac, then the available credit limit on your credit card will become 2 Lac.	Pre-approved Loan <b>Above the credit limit</b> i.e. Loan amount will <b>NOT</b> be blocked against the credit limit of your credit card. e.g. If your available credit limit is 3 Lac and loan amount availed is 1 Lac, then the available credit limit on your credit card will be 3 Lac.
Instant Account Credit – Credit within 1 hour* on any day (including Sunday / Holidays), any time.	Account Credit in the next working day. Loan can be applied even on Sunday / Holidays
Monthly payment will include EMI and Service tax on the interest amount of EMI.	Monthly payment will include EMI
Monthly payment dues will be added to your monthly statement of your credit card. Visit <a href="http://www.hdfcbank.com/emicalc">www.hdfcbank.com/emicalc</a> for EMI Calculator and choose product as Insta Loan.	2 Statements will be sent on the monthly billing date – one statement for your credit card and Separate statement for Jumbo Loan Card No. Visit <a href="http://www.hdfcbank.com/emicalc">www.hdfcbank.com/emicalc</a> for EMI Calculator and choose product as Insta Jumbo Loan.
Payment to your Credit Card before the payment due date	Total Amount Due as Jumbo Loan Card No will be Auto Debited from the Savings A/c on the payment due date. Sufficient Balance for payment to be maintained in the savings account before payment due date.
Cash Limit will be zeroised	Cash Limit will not be zeroised
No Documentation	
Lowest Rate of Interest in the Market	

## What is the EMI and monthly payment for Insta Loan / Insta Jumbo Loan / SmartEMI?

For Insta Loan & SmartEMI, monthly payment will include EMI and Service Tax on the Interest amount of EMI every month.

For Insta Jumbo Loan, monthly payment will include EMI as shown in NetBanking.

To know the monthly payment schedule for Insta Loan, visit [www.hdfcbank.com/emicalc](http://www.hdfcbank.com/emicalc) and choose **Insta Loan** as the loan on credit card you would like to apply for.

To know the monthly payment schedule for Insta Jumbo Loan, visit [www.hdfcbank.com/emicalc](http://www.hdfcbank.com/emicalc) and choose **Insta Jumbo Loan** as the loan on credit card you would like to apply for.

To know the monthly payment schedule for SmartEMI, visit [www.hdfcbank.com/emicalc](http://www.hdfcbank.com/emicalc) and choose **SmartEMI** as the loan on credit card you would like to apply for.

Processing fees as communicated at the time of booking will be billed in the immediate billing cycle after loan booking.

## Is the interest rate shown in NetBanking is per month or per year?

Interest rate shown in NetBanking is interest rate per year i.e. interest rate for 12 months.

To calculate the Interest Rate per month, Interest Rate shown in NetBanking should be divided by 12.

e.g. If interest rate shown in NetBanking is 16.20%, then the interest rate per month =  $16.2\% / 12 = 1.35\%$ .

### **Is the interest rate reducing or flat?**

Interest rate is reducing rate of interest i.e. Interest is charged on the reducing principal every month. This can be checked in the EMI Calculator where the principal outstanding for each month is shown and interest is charged on the previous month ending principal amount.

### **How to calculate the interest rate per month or interest rate per year?**

If you to know the interest rate per year, divide by 12 to get the interest rate per month.  
e.g. If interest rate per year is 16.20%, then the interest rate per month =  $16.2\% / 12 = 1.35\%$ .

If you to know the interest rate per month, multiply by 12 to get the interest rate per year.  
e.g. If interest rate per year is 1.10%, then the interest rate per year =  $1.1\% * 12 = 13.2\%$ .

### **Processing Fees, Pre-closure charges and other Terms & Conditions**

Will be charged as mentioned in the terms & conditions shown in the loan booking page during loan booking.

### **Is there any documentation to be submitted?**

No documents to be submitted.

### **What is the billing date and payment due date for Insta Loan / Insta Jumbo Loan / SmartEMI?**

Same Billing Date and Same Payment Due Date as your Credit Card.

For Customers availing Jumbo Loan, 2 Statements will be sent on the monthly billing date – one statement for your credit card and Separate statement for Jumbo Loan Card No.

### **How to make payment for Insta Loan / Insta Jumbo Loan / SmartEMI?**

<b>Insta Loan / SmartEMI</b>	<b>Insta Jumbo Loan</b>
Monthly payment will include EMI and service tax on the interest amount of EMI.	Monthly payment will include EMI
Monthly payment dues will be added to your monthly statement of your credit card. Visit <a href="http://www.hdfcbank.com/emicalc">www.hdfcbank.com/emicalc</a> for EMI Calculator and choose product as Insta Loan / SmartEMI.	2 Statements will be sent on the monthly billing date – one statement for your credit card and Separate statement for Jumbo Loan Card No. Visit <a href="http://www.hdfcbank.com/emicalc">www.hdfcbank.com/emicalc</a> for EMI Calculator and choose product as Insta Jumbo Loan.
Payment to your Credit Card before the payment due date	Total Amount Due as Jumbo Loan Card No will be Auto Debited from the Savings A/c on the payment due date. Sufficient Balance for payment to be maintained in the savings account before payment due date.

### **How soon the loan request for Insta Loan / Insta Jumbo Loan / SmartEMI will be processed?**

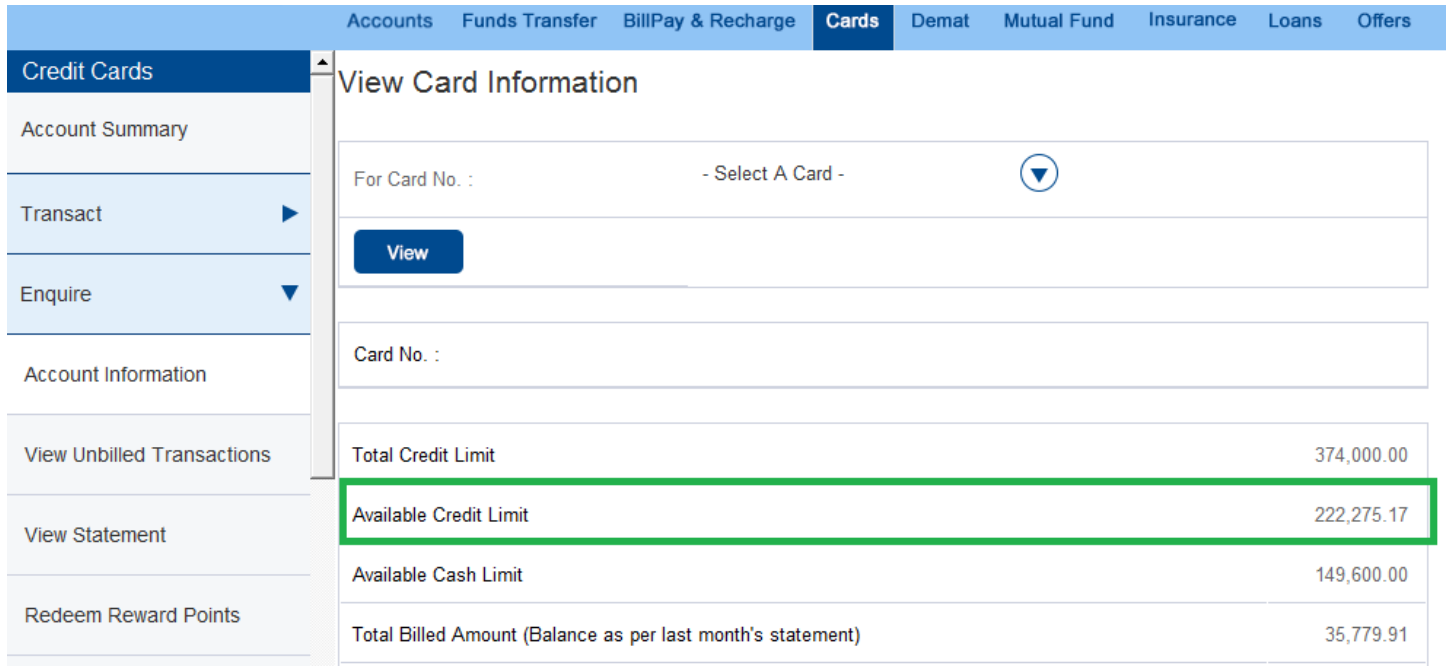
SmartEMI: 1 Second (any day, any time including Sunday / Holiday)

Insta Loan: 1 hour (any day, any time including Sunday / Holiday)

Insta Jumbo Loan: Next working day  
subject to meeting terms & conditions.

## How to check the available credit limit?

To know the **Available Credit Limit** in your credit card, please click **Enquire** in the left side menu & then **Account Information**.



The screenshot shows the HDFC Bank website's 'Cards' section. The left sidebar menu includes 'Credit Cards', 'Account Summary', 'Transact', 'Enquire', 'Account Information', 'View Unbilled Transactions', 'View Statement', and 'Redeem Reward Points'. The main content area is titled 'View Card Information' and contains a dropdown menu for 'For Card No.' with the text '- Select A Card -' and a 'View' button. Below this is a table with the following data:

Card No. :	
Total Credit Limit	374,000.00
<b>Available Credit Limit</b>	<b>222,275.17</b>
Available Cash Limit	149,600.00
Total Billed Amount (Balance as per last month's statement)	35,779.91

## What is the promo code to be entered in the loan booking page?

Promo Code is an optional field and has to be left blank.

## Where can read more about Insta Loan / Insta Jumbo Loan / SmartEMI?

Visit [www.hdfcbank.com/loan](http://www.hdfcbank.com/loan) to know more about Loan on Credit Card

Visit [www.hdfcbank.com/insta](http://www.hdfcbank.com/insta) to know more about Insta Loan

Visit [www.hdfcbank.com/jumbo](http://www.hdfcbank.com/jumbo) to know more about Insta Jumbo Loan

Visit [www.hdfcbank.com/smartemi](http://www.hdfcbank.com/smartemi) to know more loan about SmartEMI

Visit [www.hdfcbank.com/bte](http://www.hdfcbank.com/bte) to know more loan about Balance Transfer on EMI