

HDFC Bank – Loan on Credit Card – Steps to apply in NetBanking & FAQs

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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 apply for 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.

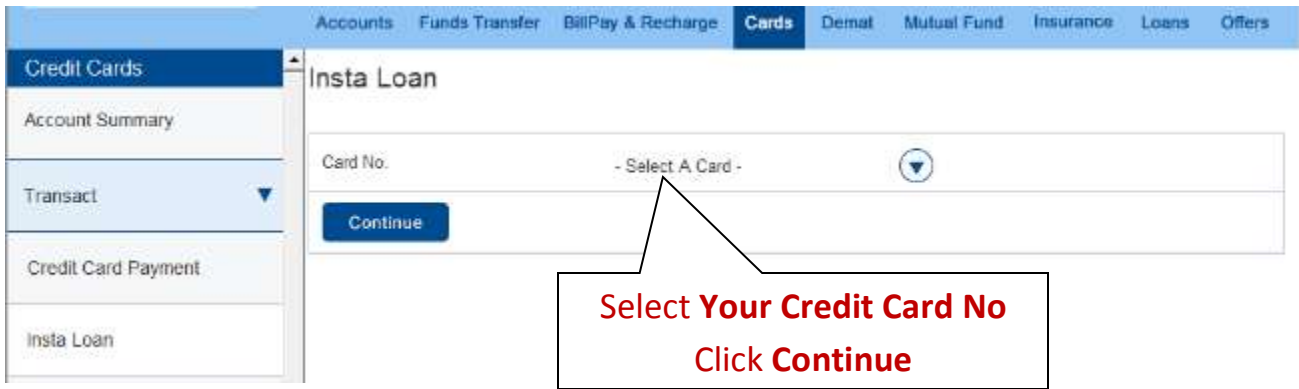
NetBanking URL: <https://netbanking.hdfcbank.com/netbanking/>

The screenshot shows the HDFC Bank NetBanking login interface. The page title is "Welcome to HDFC Bank NetBanking". The main heading is "Welcome to NetBanking". There are several sections: "NetBanking Login" with a "Customer ID" input field and a "Continue" button; "Latest Features" with a "Hi Free Factor" offer; "Three easy steps to update your Email ID"; and a "NetBanking Login" section with a "Customer ID" field (containing "22355553"), an "IPIN (Password)" field, and a "Login" button. Annotations with red text boxes and arrows point to the following elements: "Click Login" (pointing to the top right "Click here" link), "Enter your Customer ID" and "Click Continue" (pointing to the Customer ID field and Continue button), "Enter your NetBanking Password" (pointing to the IPIN field), "Tick the check box confirming secure access image and message" (pointing to the "Please confirm your Secure Access Image and Message" checkbox), and "Click Login" (pointing to the bottom "Login" button).

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

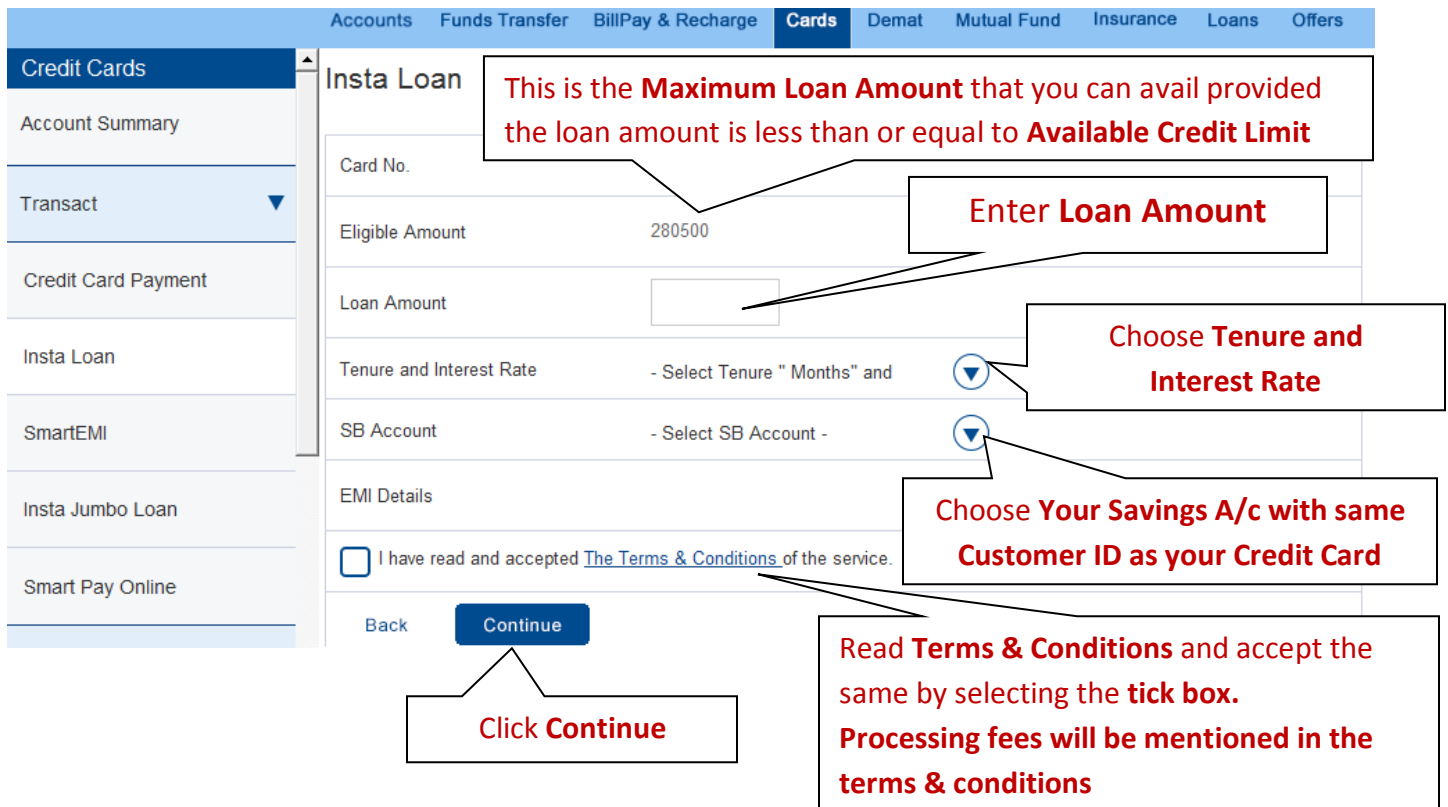
The screenshot shows the "Cards" menu in the HDFC Bank NetBanking interface. The top navigation bar includes "Accounts", "Funds Transfer", "BillPay & Recharge", "Cards", "Demat", "Mutual Fund", "Insurance", "Loans", and "Offers". The "Cards" menu is expanded, showing options: "Credit Cards", "Account Summary", "Transact", "Credit Card Payment", "Insta Loan", "SmartEMI", and "Insta Jumbo Loan". The "Transact" option is highlighted. Annotations with red text boxes and arrows point to: "Click on Transact" (pointing to the "Transact" menu item), "Click on Cards tab" (pointing to the "Cards" tab in the top navigation bar), and "Click on Insta Loan" (pointing to the "Insta Loan" menu item).

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 Loan, then the loan application 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](#).



EMI shown above is exclusive of Service Tax.

To view the monthly repayment schedule including Service tax, visit www.hdfcbank.com/emicalc

In the EMI Calculator, kindly choose the value for 'You are entering Interest Rate' field as 'per annum' and enter the interest rate shown in NetBanking for the specific tenure.

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.

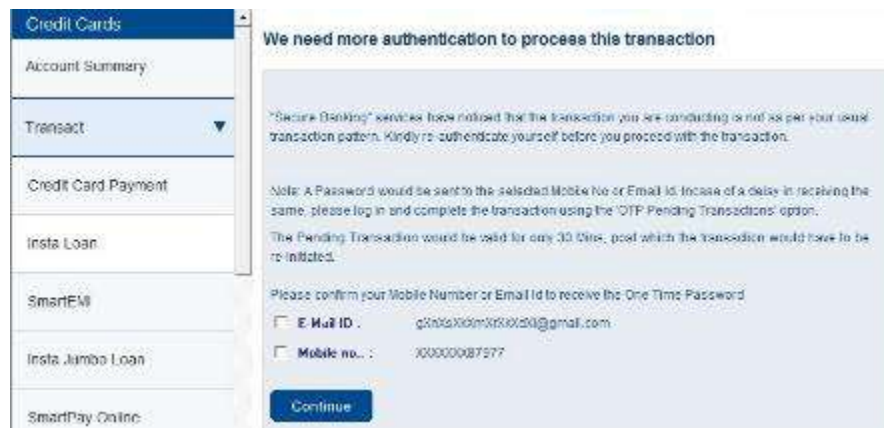
To know the **Available Credit Limit** in your credit card, please click **Enquire** in the left side menu & then **Account Information**. After checking the available credit limit, please click **Transact** > **Insta Loan** and follow the above steps to book the loan.

Field	Value
For Card No. :	- Select A Card -
View	
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 application page, the 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	26275

OTP (One Time Password) validation has to be completed successfully to submit the loan application. 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 to savings account in 1 second* 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

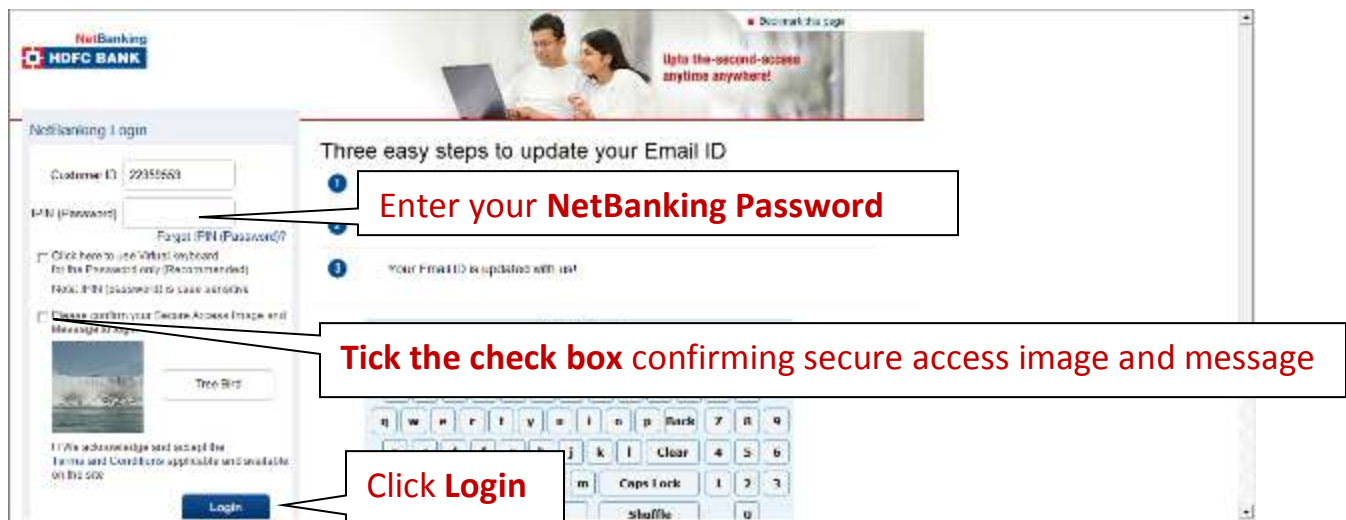
If the savings account is not eligible for loan credit, loan request will be rejected.

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 apply for 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 application 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

In the EMI Calculator, kindly choose the value for 'You are entering Interest Rate' field as 'per annum' and enter the interest rate shown in NetBanking for the specific tenure.

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

Insta Jumbo Loan	
Card No.	
Eligible Amount	250000
Loan Amount	250000
Interest Rate	1
Tenure	1
SB Account	501000000
EMI Details	₹2,284.58
Back	Confirm

OTP (One Time Password) validation has to be completed successfully to submit the loan application. 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 Days, 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 : gAnsaXiaMxRXiXb0@gmail.com

Mobile no. : 90000087577

Continue

Enter the OTP received and click Continue.

More authentication needed!

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

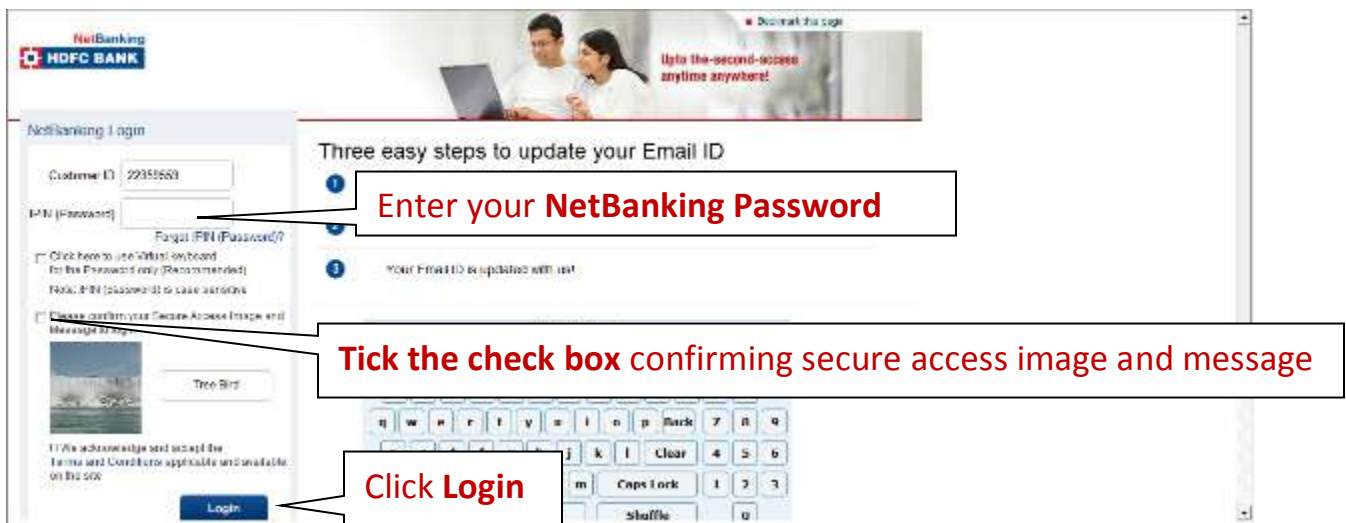
One Time Password

Continue

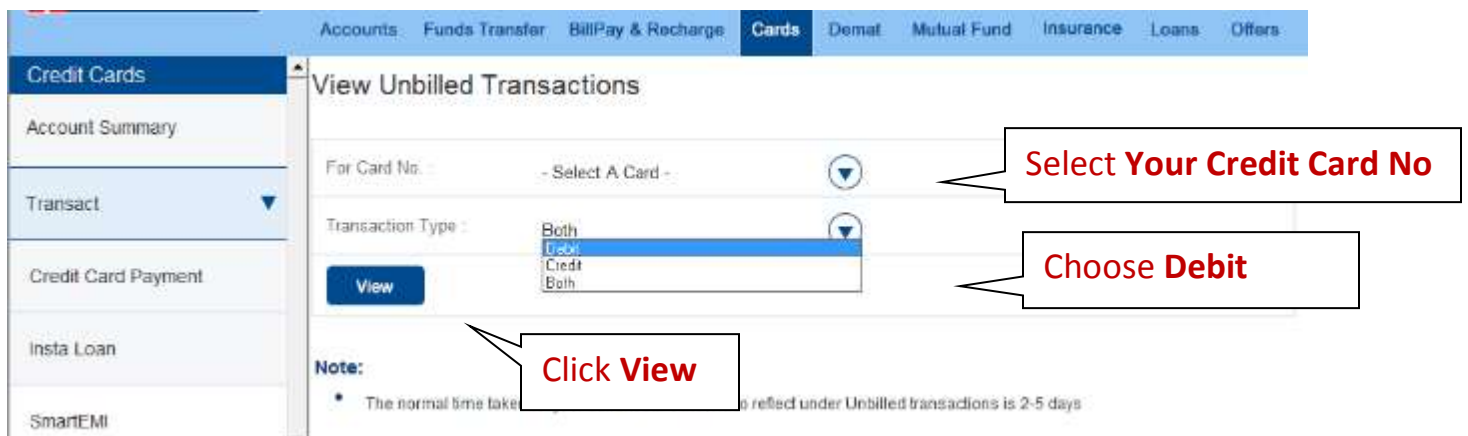
You will receive an acknowledgement message that loan request has been received mentioning the Reference No and Loan No.

Steps to apply for 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
Credit Cards							
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
In the EMI Calculator, kindly choose the value for 'You are entering Interest Rate' field as 'per annum' and enter the interest rate shown in NetBanking for the specific tenure.

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**

You will receive the following acknowledgement message with Reference No and Loan No once the loan processing 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 within the credit limit 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 Above the credit limit i.e. Loan amount will NOT 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.
Loan in 1 Second* – Loan amount credited to HDFC Bank savings account* in 1 second on any day 24x7 including 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 www.hdfcbank.com/emicalc 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 www.hdfcbank.com/emicalc for EMI Calculator and choose product as Insta Jumbo Loan.
Payment to your Credit Card before the payment due date	Total Amount Due as per Jumbo Loan statement 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 Physical Documentation	

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

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

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 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 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 and choose **SmartEMI** as the loan on credit card you would like to apply for.

Processing fees as mentioned in the terms & conditions while applying will be applicable and billed in the immediate billing cycle after loan processing.

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

Interest rate shown in NetBanking is interest rate per annum 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 application page in NetBanking.

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?

Insta Loan / SmartEMI	Insta Jumbo Loan
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 www.hdfcbank.com/emicalc 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 www.hdfcbank.com/emicalc 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.

What is the disbursement time for Insta Loan / Insta Jumbo Loan / SmartEMI?

Insta Jumbo Loan / Insta Loan: Loan amount will be credited to HDFC Bank savings account* in 1 Second* for loan applied in NetBanking on all days 24x7 including Sunday/Holiday

SmartEMI: Transactions will be converted into SmartEMI in 1 Second* for loan applied in NetBanking on all days 24x7 including Sunday/Holiday

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 NetBanking interface. At the top, there is a navigation bar with tabs: Accounts, Funds Transfer, BillPay & Recharge, **Cards**, Demat, Mutual Fund, Insurance, Loans, and Offers. On the left, there is a sidebar menu with options: Credit Cards (selected), 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 form with the following fields and values:

For Card No. :	- Select A Card -
<input type="button" value="View"/>	
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

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.

After loan disbursement, How to check the active loans, EMI and repayment schedule?

Login to NetBanking, Click Cards tab > Credit Cards > Enquire > Loan Details

Know more about Insta Loan / Insta Jumbo Loan / SmartEMI

Visit www.hdfcbank.com/loan to know more about Loan on Credit Card

Visit www.hdfcbank.com/insta to know more about Insta Loan

Visit www.hdfcbank.com/jumbo to know more about Insta Jumbo Loan

Visit www.hdfcbank.com/smartemi to know more loan about SmartEMI

Visit www.hdfcbank.com/bte to know more loan about Balance Transfer on EMI