

Fields marked in "RED" are mandatory

## BANK USE SECTION

[illegible]

**CUSTOMER SECTION (to be filled by the Customer in CAPITAL LETTERS)**

I wish to apply for below ticked ( ✓ ) loan and request you to process the loan application as per details provided in the form Application date

☐ Personal
 ☐ Business
 ☐ Large Ticket Business
 ☐ Self Employed Professional

[illegible]

### A. PERSONAL DETAILS (Leave space between two words)

Title	Mr.	Ms.	M/S.	Others	Applicant	Co-Applcmt	Guarantor	PAN No.													
<b>Applicant Name</b>																					
Maiden Name (If any)																					
<b>Mother's Name</b>																					
Nationality	<input type="checkbox"/> Indian	<input type="checkbox"/> Others				<b>Residential Status</b>	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indians	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin											
Proof of Identity & Address Proof (Document to be submitted as detailed)	<input type="checkbox"/> Passport	Date of Expiry	D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> Election / Voter's ID Card	<input type="checkbox"/> NREGA Job ID Card	<input type="checkbox"/> Aadhaar Card / Letter	<input type="checkbox"/> OCI - Overseas Citizen of India							
	<input type="checkbox"/> Driving Licence	Date of Expiry	D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> NPR	Aadhaar Number	XXXXXXXXXX								
	<input type="checkbox"/> Other (Notified by central Govt.)										In case Aadhar is provided as OVD , only last four digits of Aadhar number should be mentioned.										
<b>*Proof of Identity (Individual)</b>																					
Proof of Existence (Non Individual) - CAT A Doc CAT B Doc																					
Proof of Address( Non Individual) - Type																					
<b>Father's/ Husband's Name</b>																					
<b>Date of Birth/ Incorporation</b>	D	D	M	M	Y	Y	Y	Y	<b>Gender</b>	M	F	<input type="checkbox"/> Third Gender	<b>Status</b>	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<b>No. of Dependents</b>					
<b>Educational Details</b>	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate & above		<input type="checkbox"/> Others		<b>Religion</b>			<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> Physically Disabled		<input type="checkbox"/> Yes	<input type="checkbox"/> No						
											<input type="checkbox"/> OBC	<input type="checkbox"/> Other									

<b>Present Address</b>																																													
(Residence)																																													
Landmark																					Years at current city								Y	Y	M	M													
City																					PIN Code								Years at current residence								Y	Y	M	M					
State																	Country																												
Tel (R)	S	T	D	-	L	A	N	D	L	I	N	E	Mobile no.																91									Fax No.							
e-mail ID																																													
Present Address is	<input type="checkbox"/> Owned		<input type="checkbox"/> Parental		<input type="checkbox"/> Company provided		<input type="checkbox"/> Rented (Monthly Rent in ₹ _____)		<input type="checkbox"/> Tick if permanent address is same as above																																				
Proof of Address	<input type="checkbox"/> Passport		<input type="checkbox"/> Election / Voter's ID Card		<input type="checkbox"/> NREGA Job ID Card		<input type="checkbox"/> Driving Licence		<input type="checkbox"/> UID (Aadhaar Card)		<input type="checkbox"/> Others: _____																																		

Permanent Address (Residence / Regd Office)																								
Landmark																								
City																	PIN Code							
State																	Country				Voter ID Card No.			
Tel (R / O)	S	T	D	-	L	A	N	D	L	I	N	E	Mobile no.	91										

## B. OCCUPATIONAL DETAILS

Occupation		<input type="checkbox"/> Salaried	<input type="checkbox"/> Self employed	<input type="checkbox"/> Self employed professional	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> Other_____		
If self employed professional		<input type="checkbox"/> Doctor	<input type="checkbox"/> CA / CS	<input type="checkbox"/> Consultant	<input type="checkbox"/> Architect	<input type="checkbox"/> Other_____				
If self employed businessman / Constitution	Type of company	<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Ltd. Liability co.	<input type="checkbox"/> Ltd Liability Partner		<input type="checkbox"/> Other_____	
	Nature of business	<input type="checkbox"/> Manufacturer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Service Provider		<input type="checkbox"/> Trader/Distributor	<input type="checkbox"/> Comm. Agent	<input type="checkbox"/> Retailers	<input type="checkbox"/> Other_____	
If Self employed Salaried	Type of company	<input type="checkbox"/> Pvt ltd.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Retailers	<input type="checkbox"/> PSU	<input type="checkbox"/> Govt.	<input type="checkbox"/> MNC	<input type="checkbox"/> Other_____
	Type of industry	<input type="checkbox"/> Automobiles	<input type="checkbox"/> Agriculture based	<input type="checkbox"/> Banking	<input type="checkbox"/> BPO	<input type="checkbox"/> Capital goods		<input type="checkbox"/> Telecom	<input type="checkbox"/> IT	<input type="checkbox"/> Retail
		<input type="checkbox"/> Real estate	<input type="checkbox"/> Consumer Durables	<input type="checkbox"/> FMCG	<input type="checkbox"/> NBFC	<input type="checkbox"/> Marketing / Adv.		<input type="checkbox"/> Pharma	<input type="checkbox"/> Media	<input type="checkbox"/> Other_____

Employer / Business Details Designaton:\_\_\_\_\_Exp in Current Job/Business\_\_\_\_\_Yrs\_\_\_\_Months\_\_\_\_\_Total Exp in Job/Business\_\_\_\_\_Yrs\_\_\_\_Months\_\_\_\_\_

Company / \_\_\_\_\_

Employers Name \_\_\_\_\_

Company / \_\_\_\_\_

Employers \_\_\_\_\_

Address \_\_\_\_\_

Landmark \_\_\_\_\_

City \_\_\_\_\_

PIN Code \_\_\_\_\_

State \_\_\_\_\_

Country \_\_\_\_\_

Tel (0) \_\_\_\_\_S\_\_\_\_\_T\_\_\_\_\_D\_\_\_\_\_ - \_\_\_\_\_L\_\_\_\_\_A\_\_\_\_\_N\_\_\_\_\_D\_\_\_\_\_L\_\_\_\_\_I\_\_\_\_\_N\_\_\_\_\_E\_\_\_\_\_E\_\_\_\_\_X\_\_\_\_\_N\_\_\_\_\_T\_\_\_\_\_Preferred Mailing Address \_\_\_\_\_Residence \_\_\_\_\_Office \_\_\_\_\_

Official e-mail ID \_\_\_\_\_I\_\_\_\_\_N\_\_\_\_\_C\_\_\_\_\_A\_\_\_\_\_P\_\_\_\_\_I\_\_\_\_\_T\_\_\_\_\_A\_\_\_\_\_L\_\_\_\_\_L\_\_\_\_\_E\_\_\_\_\_T\_\_\_\_\_T\_\_\_\_\_E\_\_\_\_\_R\_\_\_\_\_S\_\_\_\_\_O\_\_\_\_\_N\_\_\_\_\_L\_\_\_\_\_Y\_\_\_\_\_

GST No. \_\_\_\_\_(Wherever Applicable)

Proprietor / Partner / Directors Details (For Partnership / Private Ltd. / Public Ltd. Co. Only)

Name	PAN no.	Contact details	Date of birth	Education background	Profit sharing/stakeholder %	Total experience

C. INCOME AND BANKING DETAILS

Monthly salary \_\_\_\_\_R\_\_\_\_\_U\_\_\_\_\_P\_\_\_\_\_E\_\_\_\_\_E\_\_\_\_\_S\_\_\_\_\_

Annual turnover \_\_\_\_\_R\_\_\_\_\_U\_\_\_\_\_P\_\_\_\_\_E\_\_\_\_\_E\_\_\_\_\_S\_\_\_\_\_

Net profit \_\_\_\_\_R\_\_\_\_\_U\_\_\_\_\_P\_\_\_\_\_E\_\_\_\_\_E\_\_\_\_\_S\_\_\_\_\_

Other income \_\_\_\_\_R\_\_\_\_\_U\_\_\_\_\_P\_\_\_\_\_E\_\_\_\_\_E\_\_\_\_\_S\_\_\_\_\_

Other income source \_\_\_\_\_Rental \_\_\_\_\_Agricultural \_\_\_\_\_Other \_\_\_\_\_

Interested in opening HDFC Bank Account \_\_\_\_\_Yes \_\_\_\_\_No \_\_\_\_\_

A/C no. \_\_\_\_\_

Bank name \_\_\_\_\_

Branch \_\_\_\_\_

Cust ID \_\_\_\_\_

Account type \_\_\_\_\_

Credit card no. \_\_\_\_\_

Issuing Bank \_\_\_\_\_

Existing Loan Details

1) Bank / Co. name \_\_\_\_\_

Loan type \_\_\_\_\_

Amount (₹) \_\_\_\_\_EMI (₹) \_\_\_\_\_

Tenure \_\_\_\_\_Start date \_\_\_\_\_

Loan a/c no. \_\_\_\_\_

2) Bank / Co. name \_\_\_\_\_

Loan type \_\_\_\_\_

Amount (₹) \_\_\_\_\_EMI (₹) \_\_\_\_\_

Tenure \_\_\_\_\_Start date \_\_\_\_\_

Loan a/c no. \_\_\_\_\_

D. LOAN DETAILS - CUM - KEY FACT STATEMENT INCLUDING SCHEDULE OF CHARGES

Purpose of loan \_\_\_\_\_Home renovation \_\_\_\_\_Marriage \_\_\_\_\_Travel \_\_\_\_\_Education \_\_\_\_\_Business expansion \_\_\_\_\_Agriculture/Farming \_\_\_\_\_Transportation of Agri Produce \_\_\_\_\_Other \_\_\_\_\_

Loan Amount (₹) \_\_\_\_\_Loan Tenure \_\_\_\_\_Months\_\_\_\_\_EMI (₹) \_\_\_\_\_

No. of Advance EMI \_\_\_\_\_Scheme\_\_\_\_\_

1) Stamp Duty: At actual as per applicable law. 2) Fixed Interest rate (subject to changes as per Terms and Conditions/ Agreement) \_\_\_\_\_% p.a. (monthly reducing). 3) Processing Charges of Rs. \_\_\_\_\_+ applicable government tax 4) Payment return charges(without prejudice to the civil and criminal rights and remedies of the bank for the dishonour): Rs 450 + applicable government taxes per instance. 5) Delayed Instalment payment charge : 18% per annum + applicable government tax on Overdue instalment amount 6) Legal, repossession and Incidental Charges: At actual 7) Amortization / Repayment Schedule : Rs 50 per instance 8) Repayment mode change charges: Rs. 500 + applicable government taxes. 9) Taxes at Actuals, applicable presently or in future. 10) Date on which annual Outstanding balance statement will be issued: 31st May 11) Loan cancellation is allowed within cooling off/look-up period from the loan disbursement date. In the event of loan cancellation, interest charged from date of disbursement till the date of loan cancellation will be borne by the customer. Processing Fee, Stamp duty, other statutory charges and GST are non-refundable charges and would not be waived/refunded in case of loan cancellation. Rebooking charges:- Rs 1000 + applicable government taxes for re-booking the loan. 12) Gap Interest will be recovered from disbursement amount where the number of days between account credit date (i.e. of the disbursement amount) and first EMI date is more than 30/31 days

**Note:** Senior Citizen Customers are eligible for 10% discount on all the service charges.

Visit <http://www.hdfcbank.com> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website.

Type of Loan	Personal Loan (Salaried) / Business Loan (Self Employed)
Due Date	06th
Premature Closure Charges (For Full Payment)	Premature closure Charges (applicable on principal outstanding) post Cooling Period off / look-up Period. • Up-to 24 EMI repayment - 4% of principal outstanding, • Post 24 EMI and up to 36 EMI repayment - 3% of principal outstanding, • Post 36 EMI repayment - 2% of principal outstanding.
Premature closure charges (For Part Payment).	Partial Premature closure charges (applicable on part payment amount) :- • Partial premature payment is allowed post payment of first EMI. • Post 01 EMI and up to 24 EMI repayment - 4% of part payment amount. • Post 24 EMI and up to 36 EMI repayment - 3% of part payment amount. • Post 36 EMI repayment- 2% of part payment amount. Partial premature payment is allowed up to 25% of Principal Outstanding, only once in the financial year and twice during the loan tenure.

NIL Premature Closure Charges for Fixed rate loan facility up to Rs. 50 Lakh availed by Micro & Small Enterprises, Closure from Own Source, and submission of Udyam Registration Certificate prior to disbursal.

Applicable Government Tax and Levy will be charged on Premature Closure Charges for Full / Part Payment

Customer Signature\_\_\_\_\_

I hereby confirm that I am a major and a resident of India / Non-Resident Indian and I have read, and I hereby accept the Privacy Policy of the Bank available at bank website- [www.hdfcbank.com](http://www.hdfcbank.com)

E. ADDITIONAL DETAILS

Vehicle Owned : Manufacturer : \_\_\_\_\_Model : \_\_\_\_\_Bought in Yr. \_\_\_\_\_Y\_\_\_\_\_Y\_\_\_\_\_Y\_\_\_\_\_Y\_\_\_\_\_Financed \_\_\_\_\_Y\_\_\_\_\_N\_\_\_\_\_

Other Items : \_\_\_\_\_LCD / LED \_\_\_\_\_Microwave \_\_\_\_\_Home theatre \_\_\_\_\_Washing machine \_\_\_\_\_Modular Kitchen \_\_\_\_\_Smartphone \_\_\_\_\_AC \_\_\_\_\_Laptop / Tablet \_\_\_\_\_

Wish to Apply for : \_\_\_\_\_Insurance \_\_\_\_\_Mutual fund \_\_\_\_\_Credit card \_\_\_\_\_Savings / Current a/c \_\_\_\_\_FD/RD \_\_\_\_\_Advisory/Treasury \_\_\_\_\_Loan \_\_\_\_\_

PERSONAL REFERENCE (Name & address of reference living in the same city)

1) Name \_\_\_\_\_Relationship with applicant \_\_\_\_\_Residential address \_\_\_\_\_City \_\_\_\_\_State \_\_\_\_\_PIN \_\_\_\_\_Mobile no. \_\_\_\_\_Landline no. \_\_\_\_\_

2) Name \_\_\_\_\_Relationship with applicant \_\_\_\_\_Residential address \_\_\_\_\_City \_\_\_\_\_State \_\_\_\_\_PIN \_\_\_\_\_Mobile no. \_\_\_\_\_Landline no. \_\_\_\_\_

Relationship with Other bank	Applicant is a director of any Bank or is a Firm in which any director is interested as partner / guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or director.	Nature of Relationship: _____
Relationship with Financing bank	Applicant is a Director / Sr. Officer / relative of director or Sr. Officer of the Bank.	

**Politically Exposed Person(PEP) Declaration**

Politically Exposed Person are individuals who are or have been entrusted with prominent public function in India or in foreign country. Eg. Heads of States or of Governments, senior goernment / judicial / military officers, senior executives of state owned corporations important political party officials etc.

Please tick Yes or No : 1st Applicant PEP / Relatives and close Associate of PEP \_\_\_\_\_Yes \_\_\_\_\_No \_\_\_\_\_Co Applicant PEP / Relatives and close Associate of PEP \_\_\_\_\_Yes \_\_\_\_\_No \_\_\_\_\_

(Bank Copy)

**Declaration:** I/we hereby declare/confirm that the vehicle purchased/ to be purchased / loan availed / to be availed by me/us shall be used

☐ For the purpose of Agriculture and/or assist the transport of agriculture input and farm product.

☐ For the purpose of Business : I / We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advances. I / We shall indemnify the bank to make the loss of good in the event of any loss or damage that may arise on account of false / incorrect declaration by me / us.

<input type="checkbox"/> Photograph	<input type="checkbox"/> Proof of Identity	<input type="checkbox"/> Proof of residence	<input type="checkbox"/> Latest 2 salary slips	<input type="checkbox"/> 3/6 months bank statement	<input type="checkbox"/> _____Post Dated Cheques
<input type="checkbox"/> Proof of continuity of current job	<input type="checkbox"/> Proof of office	<input type="checkbox"/> Proof of qualification	<input type="checkbox"/> Loan Agreement	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> ACH/SI mandate
<input type="checkbox"/> _____Security ACH Mandate instruction form.	<input type="checkbox"/> Proof of turnover (latest sales/services tax returns)			<input type="checkbox"/> Last 2 yr ITR with computed income	
<input type="checkbox"/> Loan a/c statement for balance transfer / balance transfer & top up / repayment / retention cases					

1. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

2. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number / email address.

**J. DO NOT CALL REGISTRY:** I understand that in case I do not wish to receive promotional information through telephone calls / E-mail / SMS on products and services not currently availed by me, I can register for "Do Not Call" service through the Bank's web site [www.hdfcbank.com](http://www.hdfcbank.com) or through PhoneBanking or other channels that the Bank may offer. I agree that this will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the ranged financial solutions designed to make my banking relationship value added and more convenient.

Applicant's/Co-applicant's Signature \_\_\_\_\_

**Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_ **Place:** \_\_\_\_\_

I / we confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative

<input type="checkbox"/> Photograph	<input type="checkbox"/> Proof of Identity	<input type="checkbox"/> Proof of residence	<input type="checkbox"/> Latest 2 salary slips	<input type="checkbox"/> 3/6 months bank statement	<input type="checkbox"/> Last 2 yr ITR with computed income
<input type="checkbox"/> Proof of continuity of current job	<input type="checkbox"/> Proof of office	<input type="checkbox"/> Proof of qualification	<input type="checkbox"/> Loan Agreement	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Proof of turnover (latest sales/services tax returns)
<input type="checkbox"/> _____ Post Dated Cheques	<input type="checkbox"/> _____ Security Post-dated cheques	<input type="checkbox"/> ECS/Sl mandate	<input type="checkbox"/> Loan a/c statement for balance transfer/balance transfer & top up/repayment/retention cases		

### SCHEDULE OF CHARGES

**1) Stamp Duty:** At actual as per applicable law. **2) Fixed Interest rate** (subject to changes as per Terms and Conditions/ Agreement) \_\_\_\_\_% p.a. (monthly reducing). **3) Processing Charges** of Rs. \_\_\_\_\_ + applicable government tax **4) Payment return charges**(without prejudice to the civil and criminal rights and remedies of the bank for the dishonour): Rs 450 + applicable government taxes per instance. **5) Delayed Instalment payment charge** : 18% per annum + applicable government tax on Overdue instalment amount **6) Legal, repossession and Incidental Charges:** At actual **7) Amortization / Repayment Schedule** : Rs 50 per instance **8) Repayment mode change charges:** Rs. 500 + applicable government taxes. **9) Taxes at Actuals**, applicable presently or in future. **10) Date on which annual Outstanding balance statement will be issued:** 31st May **11) Loan cancellation** is allowed within cooling off/look-up period from the loan disbursement date. In the event of loan cancellation, interest charged from date of disbursement till the date of loan cancellation will be borne by the customer. Processing Fee, Stamp duty, other statutory charges and GST are non-refundable charges and would not be waived/refunded in case of loan cancellation. Rebooking charges:- Rs 1000 + applicable government taxes for re-booking the loan. **12) Gap Interest** will be recovered from disbursement amount where the number of days between account credit date (i.e. of the disbursement amount) and first EMI date is more than 30/31 days

**Note:** Senior Citizen Customers are eligible for 10% discount on all the service charges.

Visit <http://www.hdfcbank.com> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website.

<b>Type of Loan</b>	Personal Loan (Salaried) / Business Loan (Self Employed)
<b>Due Date</b>	06th
<b>Premature Closure Charges (For Full Payment)</b>	Premature closure Charges (applicable on principal outstanding) post cooling off / look-up Period. • Up-to 24 EMI repayment - 4% of principal outstanding, • Post 24 EMI and up to 36 EMI repayment - 3% of principal outstanding, • Post 36 EMI repayment - 2% of principal outstanding.
<b>Premature closure charges (For Part Payment)</b>	Partial Premature closure charges (applicable on part payment amount):- Partial premature payment is allowed post payment of first EMI. • Post 01 EMI and up to 24 EMI repayment - 4% of part payment amount. • Post 24 EMI and up to 36 EMI repayment - 3% of part payment amount. • Post 36 EMI repayment- 2% of part payment amount. Partial premature payment is allowed up to 25% of Principal Outstanding, only once in the financial year and twice during the loan tenure.
NIL Premature Closure Charges for Fixed rate loan facility up to Rs. 50 Lakh availed by Micro & Small Enterprises, Closure from Own Source, and submission of Udyam Registration Certificate prior to disbursal.	

Applicable Government Tax and Levy will be charged on Premature Closure Charges for Full / Part Payment Customer Signature \_\_\_\_\_

I hereby confirm that I am a major and a resident of India / Non-Resident Indian and I have read, and I hereby accept the Privacy Policy of the Bank available at bank website- [www.hdfcbank.com](http://www.hdfcbank.com)

### MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER

I/We agree and confirm: (1) To the applicable schedule of charges, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the "Schedule of Charges" of this Application. (2) That the bank's representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. (3) That no discount or free gift or any other commitment whatsoever is given to me/ us by the Bank or any of its authorized representative(s) other than what is not documented in this application form the Terms and Conditions/Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/ defective application form, requisite if any loss or delay is caused to me/ us, I/We will not hold the Bank liable for such loss or delay. (5) That Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria (6) That submission of loan application to your bank does not imply automatic approval- by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. (7) That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/subsidiaries / affiliates /trading agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the in such manner and through such medium as it may be deemed necessary by the publisher / Bank/ RBI including publishing the name as part of willful defaulter's list from time to time, as also use for KYC information verification credit risk analysis, or for other related purposes. (8) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (9) That I/We shall furnish any additional document as and when required by the Bank. (10) That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me us. (11) That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported-by any other bank/financed bank. (12) That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (13) I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and incase found otherwise, Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us. (14) That the information furnished by me/ us above is true and accurate. (15) I would like to make enquiry for insurance. I hereby consent to receive information / services through Telephone / Mobile / SMS / E-mail / any other mode of communication from the Bank. (16) I/We hereby confirmed that, the above information furnished by me/us is true and correct to best of my/our knowledge. I/We authorize HDFC Bank Limited to make any enquiries regarding above information. I hereby submit my Aadhaar number issued by UIDAI, to HDFC Bank and voluntarily give my consent to use my Aadhaar number for authentication with UIDAI as per Aadhaar Act, 2016; for the purpose of Account opening /Aadhaar linking / seeding to all my accounts / relationships (existing, new and future) maintained with HDFC Bank in my individual capacity and or as an authorized signatory in non-individuals accounts.

I, holder of the Aadhaar number, hereby voluntarily give my consent to HDFC Bank to obtain and use my Aadhaar number, Name and Fingerprint/Iris and my Aadhaar details to authenticate me with UIDAI as per Aadhaar Act, 2016 and all other applicable laws.

I also authorize HDFC Bank to use my Aadhaar number to open account / link and authenticate my Aadhaar number to all my accounts / relationships with the Bank as may be opened in future in individual and also in case of non-individual accounts in addition to the existing accounts and relationship.

- The loan proceeds shall not be utilised for construction of farm houses; or Carry on agricultural/plantation/real estate business; or Trade in transferable development rights; or Act as Nidhi or Chit fund company.
- Further, loan proceeds cannot be used for any other activity where foreign investment is not allowed. This shall be applicable even if the loan is utilised in association with other person;
- The loan amount shall not be remitted outside India or credited to NRE/FCNR(B)/NRNR account of the borrower;
- loan proceeds are not used for investment in capital market including margin trading and derivatives.
- The repayment of loan should be either by inward remittance from outside India or by debit to NRE/NRO/FCNR(B)/NRNR/NRSR account of the borrower and/or out of sale proceeds realised through securities offered for the loans.

Further, these loans can also be repaid by any relative (as defined under Companies Act) of the borrower in India through account to account transfer;

I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorise the Bank to share any of my Information (as defined hereinafter) with any credit information companies and obtain various scores, reports and information for determining my credit worthiness from them, and accordingly to contact me or cross sell to me from time to time.

Funds credited in Customer's account shall be used for the purpose for which loan has been applied and will not be used for (a) setting up of new units consuming/producing the Ozone Depleting Substances (ODS); or (b) to units engaged in the manufacture of the aerosol units using chlorofluorocarbons (CFC); or (c) for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds (ETF) and units of gold Mutual Funds; or (d) for speculative or anti-social purpose; (e) for purchase of Land; or (f) for investment in capital market or for purchase of shares; or (g) for acquisition of/investing in Small Savings Instruments including Kisan Vikas Patras.

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. Incase any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number / email address.

## ACKNOWLEDGEMENT FOR LOAN APPLICATION

Name of the Applicant \_\_\_\_\_  
 Type of Loan Applied \_\_\_\_\_  
 Branch Code : \_\_\_\_\_ Date & Time of Receipts \_\_\_\_\_  
 Branch Contact Person Name \_\_\_\_\_ Contact No \_\_\_\_\_  
 DSA Contact Person Name \_\_\_\_\_ Contact No \_\_\_\_\_

Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required \ by the Bank as per Bank's criteria



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[www.facebook.com/hdfcbank](http://www.facebook.com/hdfcbank)  
[www.twitter.com/hdfcbank\\_offers](http://www.twitter.com/hdfcbank_offers)

## Watch us on

[www.youtube.com/hdfcbank](http://www.youtube.com/hdfcbank)

For more information please visit  
[www.hdfcbank.com](http://www.hdfcbank.com)

Signature of Executive / Bank Staff

UAP

Documents Received : OVD ☐ Self-certified ☐ True copies ☐ Notary ☐  
 KYC of OVD : OSV ☐ Aadhaar e-authentication ☐ Aadhaar offline verification ☐  
 Equivalent e-document ☐  
 KYC type : Physical ☐ Biometric ☐ OTP ☐ Digital ☐ VKYC ☐

## CONTACT US

To get the status of your loan application you can reach us at below Contact Numbers  
 HDFC Bank Customer Care Number: 1800 202 6161 / 1860 267 6161 (Accessible across India).  
 Alternatively, please log on to our website [www.hdfcbank.com](http://www.hdfcbank.com) to contact us for your Banking needs on our helpline number.  
 You may also write to us at : [loansupport@hdfcbank.com](mailto:loansupport@hdfcbank.com)

## Important Information for Customer - Form No. IL

Period of Coverage: \_\_\_\_\_ months. Premium Amount: \_\_\_\_\_

**1)Anti-Rebating Warning :** As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium show on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with he published prospectus or tables of the insurer. Violations of Section 41 of the insurance Act 1938, as amended, shall be punishable with a fine which may extend to five hundred (500) Rupees.

**2)Insurance is the subject matter of the solicitation.**

**3)For any loss reported under the Section of Credit Shield Cover of Sarv Suraksha Plus / Star, the loss will be paid by HDFC ERGO General Insurance Co Ltd to HDFC Bank Limited. Under "Assignee Clause"**

**4)On receipt of request from HDFC Bank Limited, for cancellation of insurance, due to for example, cancellation of loan, forfeiture of loan, payment default etc., and also policy cancellation by the insurer, HDFC ERGO General Insurance Co Ltd to cancel the policy and pro-rata premium for the remaining tenure of the loan would be refunded to HDFC Bank Limited and the insurance would cease to exist.**