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Partnership

Agriculture based

Consumer Durables

Pvt Itd.

Automobiles

Real estate

Type of company

Type of industry

If Self employed Salaried

Proprietor

Banking

FMCG

Public Ltd.

ВРО

NBFC

Retailers

Capital goods

Marketing / Adv.

PSU

Govt.

Telecom

Pharma

Other\_

Retail

Other\_

MNC

Media

IT

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D. LOAN DETAILS -	CUM -	KEY	FACT	ST	ATE	ME	NT	INC	LUI	OINC	s sc	HE	DU	LE (	OF (	CH.	AR	GE:	_								un a ud	atio.	o.f						
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Charges of Rs. Rs 450 + applicable go repossession and Inci	overnme	+ app	olicable es per i	go\ insta	verni ince	meni	tax elav	4) Pa	aym nsta	ent i	eturr	n ch vme	arge	s(wi	ithou ie:1	it pr	ejud per	lice ann	to th	ne ci + ar	vil a	ind c	rimir	nal ri	ghts nent	and	rem	edie	s of t	he b	ank mer	for the	dis	honoi 6) Leo	ur):
repossession and Inci	dental Cl	harges licab <b>l</b> e	s: At ac	tual	7) A	mort futur	izati e. <b>1</b>	on/[ <b>0)</b> Da	Rep	aym on wh	ent S	che	dule	:Rs	s 50 andi	per ina l	insta pala	ance	e 8)	Rej	payi ent	men will h	t mo	de ch	nang : 31s	je ch t Ma	arge	es:F	Rs. 50	00 + a	appl llatio	icab <b>l</b> e	gov	ernm ed wit	ent
taxes. 9) Taxes at Actu cooling off/look-up per by the customer. Prod	iod from	the loa	an disk Stamp	ourse	emei	nt da ier s	te. lı tatul	n the	eve	ent of	loan and	car	ncella T are	atior	n, int	ere	st ch	narg le c	ed fi	rom	dat	e of	disbu Jld r	urser	men e wa	t till t	he d d/refi	ate o	of loa	n car	ncel e of	lation loan	will l	be boi cellati	rne on.
by the customer. Proc Rebooking charges:- between account cred	Rs 1000 it date (i.e	) + app e. of th	olicable e disb	e gó urse	vern men	men it am	t tax	ces fo t) and	or re	e-boo	king H dat	the	loar	n. 12 e tha	<ol> <li>Gan 30</li> </ol>	ap <b>I</b> 0/31	nter dav	est /s	will	be r	eco	vere	d fro	om d	isbu	rser	nent	am	ount	whe	re th	ne nur	nbe	r of da	ays
Note: Senior Citizen Cu Visit http://www.hdfcb	istomers a	are eliq	ioi sidil	110%	o aisc	coun	:on a	all the	sen	vice c	narq	es.																							
Type of Loan											<u>,</u>   / (p			_				_		_	_														
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Applicable Government I hereby confirm that I ar																			ept th	ne P	riva	су Ро	olicy				Sigr ⁄ailab			k wel	osite	- www	hdfc	bank.	 .com
E. ADDITIONAL DET	AILS																																		
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11.7	urance		lutual f					lit car					gs/C			/c		F	-D/R	D			1	Advis	ory/	Frea	sury			Lo	an _				
PERSONAL REFERE  1) Name	ENCE (N	Name	& ad	dre	ss c	of re	fere	ence	e liv	ing	in th	ne s	sam		ity) 2) Na	omo																			
Relationship with appli	cant												_					in wi	ith ap	nlica	ant													_	
Residential address																			dress																
			City	/			S	tate_							_										City_				Sta	ite				_	
PIN	Mobile no						and	line n	10				_		PI	IN _				M	lobile	e no.						L	andlin	e no.				_	
Relationship with Other bank	Applicant other ban																uara	ntor	or is a	a rela	ative	of dir	ectors	s of		N	latu	re o	of Re	elati	ons	ship:			
Relationship with Financing bank	Applicant																								_										
	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 /																																		

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.

F	. Priority Sector/ MSME ca	ategory (Important : If application	ant belongs to any of the bel	ow category, pls tick the b	oox)	(Bank Copy
	Direct Agri (Agriculturist / Fa	armer / Agri allied activities like, dairy farm 3 to 5 >5 to 10 >10		keeping etc)  fy (acres):	_ Location:	Pin Code
-	Indirect Agri : Service units lik	se trader / dealer in fertilizers / seeds / pes	ticides / cattle feed / poultry feed	/ agri equipment or machinery	, dealer of tractors or contracting tract	ors / borewells etc.
-	Turnover Upto Rs 5 C			e than Rs 50 Cr and upt		han Rs 250 Cr
	Turnover:	inoro man o or ana apto	_(In Value)	o man no do or ana apr		
	Investment in Plant and Machinery	Upto Rs 1 Cr More Than 1 Investment in Plant and machiner	Cr and upto Rs 10Cr y/ equipment:-		0 Cr and upto Rs 50 Cr Value)	More than Rs 50 Cr
_	Khadi & village industries	(KVI sector)		Persons with Dis	sabilities (PwD)	
_	Declaration: I/we hereby declare/con	firm that the vehicle purchased/ to be purc	hased / loan availed / to be availe	ed by me/us shall be used		
		/or assist the transport of agriculture input	· ·			
		/e are aware that it is on the faith of this re all indemnify the bank to make the loss of		,	* ''	
(	G. DOCUMENTS SUBMI	TTED				
		itted the following self attes	tod documents (ticker	d bolow) along with	this loan application form	to the Bank representative
ľ	Photograph	Proof of Identity	Proof of residence	Latest 2 salary slips	3/6 months bank statement	Post Dated Cheques
	Proof of continuity of current jo	b Proof of office	Proof of qualification	Loan Agreement	Signature Verification	ACH/SI mandate
	Security ACH Mandate instruc	,	st sales/services tax returns)		Last 2 yr ITR with computed in	ncome
Ų		e transfer / balance transfer & top up	1 7			
		MS AND CONDITIONS AND			and as more particularly mentioned in th	e "Schedule of Charges" of this Application
	(2) That the bank's representative/ staff w given to me/ us by the Bank or any of its	ble schedule of charges, fees, commissions ill not receive any payment in cash/ bearer ch authorized representative(s) other than wha	neque or kind along with or in conne tt is not documented in this applica	ection with this loan application ation form the Terms and Condi	from me/ us. (3) That no discount or free tions/Agreement pursuant to the Loan.	gift or any other commitment whatsoever is (4) The Bank shall not process incomplete
	defective application form, requisite if any documents and information as may be red	loss or delay is caused to me/ us, I/We will no quired by the Bank asper Bank's criteria (6) T	ot hold the Bank liable for such loss of That submission of loan application	or delay. (5) That Loan processii to your bank does not imply aut	ng and disbursement will take at least 7 v omatic approval- by the Bank and the Ba	vorking days post submission of all requisite ank will decide the quantum of the loan at its
	including personal information, details in	n its sole and absolute discretion may either relation to Loan, defaults security, etc to the option agencies, service providers, other banks	Credit Information Bureau of India	(CIBIL) and/or any other govern	mental/regulatory/statutory or private a	gency/entity, credit bureau, RBI, the Bank's
	related purposes. (8) The Bank reserves	ating agencies, service providers, other banks ad necessary by the publisher / Bank/ RBI incl its right to reject the Ioan application and reta	in the loan application form along v	with the photograph, information	n and documents. (9) That I/ We shall fur	rnish anv additional document as and when
	asset filed/reported-by any other bank/fin	e not taken any loan from any other bank/ fina anced bank. (12) That the funds shall be used ntioned above, and incase found otherwise, l	d for the purpose for which loan has	been applied and will not be use	ed for speculative or antisocial purpose.	(13) I/We do not have any existing customer
	information furnished by me/ us above is	true and accurate. (16) I would like to make e d that, the above information furnished by me	nquire for insurance. I hereby cons	sent to receive information / serv	rices through Telephone / Mobile / SMS	E-mail / any other mode of communication
	I hereby submit myAadhaar number issue seeding to all my accounts / relationships	ed by UIDAI, to HDFC Bank and voluntarily gir (existing, new and future) maintained with HD	ve my consent to use myAadhaar n PFC Bank in my individual capacity a	umber for authentication with U and or as an authorized signator	IDAI as per Aadhaar Act, 2016; for the pu y in non-individuals accounts.	rpose of Account opening /Aadhaar linking /
	other applicable laws.	oluntarily give my consent to HDFC Bank to of the standard of the standard find and auth		· ·		
	accounts in addition to the existing accour 1. The loan proceeds shall not be utilised for	nts and relationship. or construction of farm houses; or Carry on ac	aricultural/plantation/real estate bus	siness; or Trade in transferable o	development rights: or Act as Nidhi or Chi	
	<ol> <li>Further, loan proceeds cannot be used to 3. The loan amount shall not be remitted o</li> </ol>	or any other activity where foreign investmen utside India or credited to NRE/FCNR(B)/NR	t is not allowed. This shall be applic NR account of the borrower;	able even if the loan is utilised in	association with other person;	······································
	<ol><li>The repayment of loan should be eithe</li></ol>	ent in capital market including margin trading a or by inward remittance from outside India or any relative (as defined under Companies Ac	by debit to NRE/NRO/FCNR(B)/N	RNR/NRSR account of the bor	rower and/or out of sale proceeds realis	sed through securities offered for the loans.
	I seek from the Bank various financial assi	stance, other products and services for which	I may be found eligible by the Bank	k from time to time, at any time in	future, including after closure of any of n	ny existing or future relationships, accounts, ation companies and obtain various scores,
	,	y credit worthiness from them, and accordingl all be used for the purpose for which loan has ing chlorofluorocarbons (CFC); or (c) for pur			nsuming/producing the Ozone Depleting	Substances (ODS); or (b) to units engaged
	in the manufacture of the aerosol units us Mutual Funds; or (d) for speculative or ar Patras.	ing chlorofluorocarbons (CFC); or (c) for pur iti-social purpose; (e) for purchase of Land; (	chase of gold in any form including or (f) for investment in capital mark	primary gold, gold bullion, gold set or for purchase of shares; or	jewellery, gold coins, units of Gold Exch (g) for acquisition of/investing in Small	ange Traded Funds (ETF) and units of gold Savings Instruments including Kisan Vikas
	untrue or misleading or misrepresenting, I	ed above are true and correct to the best of n am aware that I may be held liable for it. n from Central KYC Registry through SMS/Er	,	, , , , , , , , , , , , , , , , , , , ,	ges therein, immediately. Incase any of t	the above information is found to be false or
	L. Other declarations : LWe : (1) shall advis	se the HDFC Bank Ltd. (Bank) in wilting of a	any change in my/ our residential o	or employment address (2) he	reby authorize and give consent to the	Bank to disclose, without notice to met us
	information furnished by me/ us in the app Rating Agencies! Service Providers, bank	blication form(s)/ related documents executed s/ financial institutions, governmental/ regula	d/ to be executed In relation to the fa atory authorities or third parties for i	acilities to be availed by me/ us t nformation verification, credit ris	rom the Bank, to the Bank's other brancl sk analysis, or for other related purposes	hes/ subsidiaries/ affiliates! Credit Bureaus! that the Bank may deem fit. I/ We waive the
	privilege of privacy and privity of contract. the application form and the Terms and ( conditions. (6) Confirm that I! We are citize	(3) shall credit all sums received by you in eit Conditions/Agreement and accept the same en of India.	her or all the names of this account . (5) hereby unconditionally, agree	. (4) hereby confirm having rece e that these terms may be char	ived, read and understood the terms and iged by the Bank at any time and I / We	d conditions applicable to this loan including e will be bound by the amended terms and
	* *		med me / us • (1) that Government	Tax and Levy is applicable and	will be charged in connection with the loa	an. (2) all the commissions (in the form of up
	front and trail commissions) payable to H interest charged from date of disburseme case of loan cancellation. (4) That all the	eting my loan Application Document has infor IDFC Bank for the insurance policy recomm In till the date of loan cancellation will be bon post-dated cheques are to be issued favour e to Personal Loan/Business Loan/", will be a LUWa manufacture to a physical post-	ended to me/us. (3)Loan cancellat ne by the customer. Processing Fe ring HDFC Bank Limited A/c <men< td=""><td>ion is allowed within cooling off ee, Stamp duty, other statutory of tion Product Name&gt; only (5) th</td><td>/look-up period from the loan disburserr harges and GST are non-refundable ch lat loan related information like 'welcom</td><td>nent date. In the event of loan cancellation, arges and would not be waived/refunded in the letter "repayment schedule". 'Terms and</td></men<>	ion is allowed within cooling off ee, Stamp duty, other statutory of tion Product Name> only (5) th	/look-up period from the loan disburserr harges and GST are non-refundable ch lat loan related information like 'welcom	nent date. In the event of loan cancellation, arges and would not be waived/refunded in the letter "repayment schedule". 'Terms and
	condition", -disbursal advice (as applicable) the welcome fetter and repayment schedu	e to Personal Loan/Business Loan)". will be s ile. I/ We may also request for a physical copy	sent on the e-mail id mentioned by r of Welcome Letter and Repaymen	net us in this loan application for t Schedule separately if need be	m. (6) that I/ We can log on to HDFC Ban	k Net Banking (www.hdfcbank.com) to view
	J. DO NOT CALL REGISTRY: I understa Call" service through the Bank's web s	and that in case I do not wish to receive proite www.hdfcbank.com or through Phonel	omotional information through te Banking or other channels that th	elephone calls / E-mail / SMS one Bank may offer. I agree that	n products and services not currently this will not apply to receipt of advice	and information regarding products and
	servíces currently availed by me, to hel	p me in fully realising the benefits of the ra	anged financial solutions design	ed to make my banking relatio	nship value added and more conveni	ent.
						ation, the Most Important Terms
		and Conditions , the Declarat given thereunder are complet				declare that all the information ame.
	Please Paste	Do not sign this form if i				
	Latest Passport Size Photograph	ensure all relevant section completely filled to your sa				
		only sign the form.				

Name:

Applicant's/Co-applicant's Signature

Date:\_

Place:

		CUSTOMER	ACKNOWLEDGMEN	T SECTION	(Customer Copy)					
/ we confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative										
	of of Identity	Proof of residence	Latest 2 salary slips	3/6 months bank statement	Last 2 yr ITR with computed income					
Proof of continuity of current job Pro	of of office	Proof of qualification	Loan Agreement	Signature Verification	Proof of turnover (latest sales/services tax returns)					
Post Dated Cheques	Security Post-da	ted cheques	ECS/SI mandate	Loan a/c statement for balance tr	ransfer/balance transfer & top up/repayment/retention cases					
		SCI	HEDULE OF CHARGI	ES						
% p.a. (monthly reduce charges (without prejudice to government taxes per instant instalment amount 6) Legal, instance 8) Repayment mode in future. 10) Date on which a cooling off/look-up period fredisbursement till the date of land GST are non-refundable + applicable government tax number of days between accomment to the complete senior Citizen Customer Visit http://www.hdfcbank.comment are updated on bank's well as the complete senior Citizen Customer Visit http://www.hdfcbank.complete.	ting). 3) Proof the civil as ce. 5) Delay repossession e change channual Outstoom the loan cancell charges and the sare eligible om for detail vebsite.	cessing Charge and criminal rigued Instalment pon and Incident harges: Rs. 500 tanding balance in disbursement ation will be bord would not be wooking the loan. Late (i.e. of the differ 10% discounded fees and charges in the sounded fees and charges in t	es of Rs	+ applicable of the bank for the 8% per annum + applual 7) Amortization / mment taxes. 9) Taxes issued: 31st May 11) nt of loan cancellation. Processing Fee, Scase of loan cancellawill be recovered from ant) and first EM I date tharges.	Terms and Conditions/ Agreement) government tax 4) Payment return dishonour): Rs 450 + applicable icable government tax on Overdue Repayment Schedule: Rs 50 per s at Actuals, applicable presently or Loan cancellation is allowed within on, interest charged from date of tamp duty, other statutory charges tion. Rebooking charges:- Rs 1000 n disbursement amount where the is more than 30/31 days					
Type of Loan	Personal	Loan (Salaried) /	Business Loan (Se	If Employed)						
Due Date	06th									
Premature Closure Charges (For Full Payment)	Tribinatare disease charges (applicable on principal existanting) post desting on resett aprincipal									
Premature closure charges	Partial Pr	emature closure	charges (applicable	on part payment amou	nt):-					

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.

 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.

Partial premature payment is allowed up to 25% of Principal Outstanding, only once in the financial year

Customer Signature

Partial premature payment is allowed post payment of first EMI.

• Post 36 EMI repayment- 2% of part payment amount.

and twice during the loan tenure.

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

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

## 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? Working days post submission of all requisite documents and information as may be required by the Bank asper Bank's criteria (6) That submission of loan application to your bank does not imply automatic approval- by the Bank also be 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 representative programments of a provider providers, and the particular providers agencylential security, eredit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates I rating agencies, service providers, other banks / financial institutions, any third parties, any assignes/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 required by the Bank. (10) That I/We have not taken any loan from

(For Part Payment)

I, holder of the Aadhaar number, hereby voluntarily give my consent to HDFC Bank to obtain and use myAadhaar number, Name and Fingerprint/Iris and myAadhaar 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.

1. 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.

2. 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;

3. The loan amount shall not be remitted outside India or credited to NRE/FCNR(B)/NRNR account of the borrower;

4. loan proceeds are not used for investment in capital market including margin trading and derivatives.

5. 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

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

ACKNOWLEDGEMENT FOR LOAN APPLICATION	CONTACT US								
Name of the Applicant Type of Loan Applied Date & Time of Receipts	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 to contact us for your Banking needs on our helpline number.								
Branch Contact Person Name Contact No Contac	You may also write to us at : loansupport@hdfcbank.com								
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									
+ HDFC BANK									
Follow us on Signature of Executive / Bank Staff www.facebook.com/hdfcbank www.twitter.com/hdfcbank offers									
Watch us on UAP									
For more information please visit www.hdfcbank.com									
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									
Important Inform	ation 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.