EDUCATION LOAN APPLICATION FORM

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(1). I/We here by apply for an educational loan fro applicant: I have applied/availed [] /not applied institution. (5). I/We certify that I/We an post completion of the course, co-applicant's /g amount. I / We confirm that I / We have no insolve that may be in force from time to time and she wise and that HDFC Bank shall disburse the my academic progress, details of aid/financia Employment address. (10.1) hereby submit in the purpose of Account opening / Aadhaar lir individuals accounts. (11) I, holder of the Aadwith UIDAI as per Aadhaar Act, 2016 and all the Bank as may be opened in future in individual Politically Exposed Persons (PEPs) are indiv	/availed [] a v/are citizens	ny educa of India, o	itional lo declare	oan fro that th	om an ne fore	y othe	r bar part	k / fina iculars	ncial institution.(4). Gu and information furnish	arantor: I I ned in this	hav agr	ve applied/availed [preement/application]/no n are	t applied	l/avai nplete	ed [and] and they	y edu alon	icatio g with	nal lo	an fro	m an ant's f	y othe uture	r bán incon	ik/ ne
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Employment address. (10.) I hereby submit n the purpose of Account opening / Aadhaar lir	ny Aadhaar n iking / seedir	number is	sued b	y UID ounts	AI, to / rela	HDF	C Ba	nk and existin	voluntarily give my c	onsent to aintained	to to	use my Aadhaar n ith HDFC Bank in	umbe my in	er for au dividua	thent	catio	on wi	th UII	DAI a s an	as per	Aadh	naar A	ct, 2	016; f in no	for on-
individuals accounts. (11) I, holder of the Aac with UIDAI as per Aadhaar Act, 2016 and all o	haar numbe other applica	r, hereby ble laws	volunt (12) la	arily g	jive m ithoriz	ny con ze HDI	sent FC B	to HDF ank to t	C Bank to obtain and o use my Aadhaar nun	l use my A ber to ope	Aad en a	dhaar number, Nar account / link and a	né ar uthen	nd Finge ticate m	rprin Aad	/Iris	and i	my Aa ber to	adha all m	ar de y acc	tails to ounts	autl / rela	nentionsh	ate n	ne ith
the Bank as may be opened in future in individua Politically Exposed Persons (PEPs) are indiv	and also in ca iduals who a	ase of noı re or hav	n-individ e been	dual ad entru	ccoun sted v	its in ad with pi	dditio romir	n to the nent pu	existing accounts and blic functions by a for	relationsh eign cour	nips ntry	s. y, including the He	ads o	f States	/Gov	ernm	ents	, sen	ior po	- oliticia	ans, s	enior	gove	rnme	ent
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Please tick Yes or No : 1st Applicant PEF 3rd Applicant PEF										EP / Rela	ativ	ve or Close Asso	ciate	of PE	י 🏻	es	N	О							
Thereby agree that the Bank reserves the right Person(s) or a relative of a Politically Expose										the event	ofa	any change in this	decla	aration a	and/o	rifls	ubse	equei	ntly b	econ	ne a P	olitic	ally E	xpose	ed
Person(s) or a relative of a Politically Expose declaration form at an HDFC Bank branch	d Person, af	fter avail	ing the	loan f	facility	y, I he	reby	agree	to promptly inform th	e Bank re	egai	arding the same ar	id for	thwith s	ubmi	the	relev	ant F	Politio	cally I	Expos	ed P	ersor	ı (PEl	P)
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Other Documents ☐ Education Loan Agreement ☐	_								andate ☐ Post ☐ Original bonafi					nos.)		Secu	urity	Pos	st da	ited	cheq	lues	(no	os.)

(13). Please credit all sums received by you in either or all the names of this account. (14). I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose. (15). I/We authorize HDFC Bank Ltd. to make any enquiries with any other finance co. / bank / registered credit bureau regarding my/our credit history with them and also authorize HDFC Bank Ltd. to provide details of my/our credit history to any other bank / finance co. / registered credit bureau. I / We shall provide any further information that the Bank also authorize HDFC Bank Ltd. to provide details of my/our credit history to any other bank / finance co. / registered credit bureau. I / We shall provide any further information that the Bank may require in the future. HDFC Bank will be at liberty to take such action, as it may deem necessary if the statement/information provided by me / us is found to be untrue/incorrect. (16). HDFC Bank Ltd. reserves the rights to retain the photo graphs and documents submitted within this application and will not return the same to the applicant. There are no pending litigations against me / us by any other financer / bank. (17). I/We confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned in the application form, and in case found otherwise, Bank reserves the right to consolidate the customer ID's under a single customer ID as it may decide, without any prior notice to me/us. (18). I / We consent / do not consent to receive information / services etc. for Marketing purposes through Telephone / Mobile / SMS / Emails by the Bank / its agent. I / We agree and acknowledge that only direct telephone numbers (not board /general telephone numbers of offices / corporates / employers) will be accepted for registration of "Do Not Call". I / We am / are aware that post registration, I / We may receive a call from the Bank to verify the correctness of the request for registration, I / We confirm that I / We have read and understood the Declaration, and that all the details provided on the form are true and correct. (19) The Applicant hereby irrevocably and unconditionally consents to and authorises the Bank (acting through any of its officers, representatives, systems) to, without notice to me/ us, access, use, store, reproduce, disclose any part of the Applicant and data including the personal data and sensitive information and data entaining under any of the documents or copies thereof submitted systems) to, without notice to me/ us, access, use, store, reproduce, disclose any part of the information and data including the personal data and sensitive information of the Applicant and information and data pertaining to any other person, as furnished by the Applicant as part of or pursuant to the Application including under any of the documents or copies thereof submitted to the Bank, for the purposes of data/information verification, appraisal, credit risk analysis, reporting, or for other related purposes that the Bank may deem fit, cross-selling of products and services by the Bank or its subsidiaries, affiliates, including where any such verification, analysis, etc. is from or through any persons, sources, whether official, governmental, public, private, web-based, electronic, personal, etc. and whether it requires or results in access of further information or data including on or through any electronic platforms, websites, sportals, etc., and where so required, to act for and on behalf of and/or in the name of the Applicant for the aforesaid purposes (including access, authentication), and to use and disclose, without notice to me/ us, for any of the aforesaid purposes, any such data and information or any part thereof to any of the authorities, agencies, persons, websites, service providers, the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/regulatory authorities or third parties, as also to access, preserve, store, use any furnished/accessed information/data including any further information, the Most Important Terms and Conditions, the Declarations being Part I to Part VII and I/We hereby irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same. I/We further agree that these terms and conditions may be changed by HDFC Bank Ltd, at any time and I/We shall be bound by the amended ter **DECLARATION PART - VI** PART-VI: I/WE CONFIRM THAT THE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS PART-VI:I/WE CONFIRM THATTHE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS

(1) Informed me/us about interest servicing and non-interest servicing payment options during moratorium. (2) Informed me / us that the applicable interest rate sp.a. (monthly /reducing). (3) Processing fee of as deemed fit by the bank will be charged towards loan application (4) Not received any payment in cash, bearer cheque or kind along with or in connection with this loan application from me / us. (5) Informed me / us that Government government levies as may be applicable will be charged in connection with the loan. (6) Informed me / us that HDFC BANK LTD will not be liable for loss or delay in receipt of documents. (7) Informed me / us that documents / photographs will not be returned, under any circumstances, once submitted to HDFC BANK LTD. (9) Informed me / us that approval of the application is at sole discretion of HDFC BANK LTD. (10) Informed me / us that the quantum of the loan will be finally decided by HDFC BANK LTD and has not made any commitments to me / us regarding the same. (11) Informed me / us that Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month. (12) Collected self-attested copies of the following documents from me / us. Pre sanction Documents: Application Form Photograph Latest 6 months Bank statement (Where salary income is credited) Latest 3 months salary slips Last 2 years ITR with computation of income/certified financials Proof of Identity (Specify) Proof of Turnover (Latest Sales / Service Tax Returns) Proof of Residence (Specify) Proof of Office (Specify) Proof of Continuity, Current Job (Specify) Proof of Qualification (Specify) Loan Account Statement for Balance Transfer/Balance Transfer & Top up/Repayment/Retention cases Certified Admission Letter Other Documents: 🗌 Education Loan Agreement 🗍 Signature Verification 🗎 ACH / Auto Debit Mandate 🗍 Post dated cheques (PDC) (nos.) 🔲 Security Post dated cheques (nos.) 🔲 Income Certificate (issued by Gazetted Officer) 🔲 Interest Subsidy Agreement 🔲 Original bonafide student letter issued by the institute Schedule of Charges: *Loan Processing Charges: Maximum upto 1% of the loan amount as applicable, *Pre-payment charges: Nil Charges, No Due Certificate/No Objection Certificate (NOC): Nil, Duplicate of No Dues Certificate/NOC: Nil, Delayed instalment payment charges: @ 18% p.a. plus applicable government taxes on overdue instalment amount, *Payment Return Charges: Upto Rs. 450/- per instance, Legal /incidental charges: At actual, Stamp Duty & other statutory charges: As per applicable laws of the state, Loan cancellation charges: Nil cancellation charges. However, interest for the interim period (date of disbursement to date of cancellation), Stamp Duty will be recovered from the 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. Terms & Condition apply. *Charges which are in nature of fees are EXCLUSIVE of government levies. GST and other government levies, as applicable, would be charged additionally. Vidya Lakshmi Portal charges as applicable. IMPORTANT NOTE: Kindly DO NOT make any payment in cash, bearer cheque or kind to the Executive in connection with this loan application.

Kindly Note: (1) That the receipt of your application form for the loan does not imply automatic approval of your loan by HDFC BANK LTD. (2) HDFC BANK LTD will decide the quantum of the loan at its sole discretion.(3) I agree that the Bank shall have the sole discretion to reject the application or reduce the loan amount. (4) HDFC BANK LTD may request for additional documents other than those collected in connection with the applicant. (5) HDFC BANK LTD reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant. (6) That the Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7 the of every month. (7) HDFC BANK LTD shall not be liable for loss or delay in the receipt of documents. (8) Incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise. (9) That all Post dated cheques are to be issued favoring HDFC BANK LTD only Do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form. Name of Applicant Name of Co-Applicant-1 Name of Co-Applicant -2 / Gaurantor Signature of Applicant Signature of Co-Applicant-1 Signature of Co-Applicant-2 Place Date: Date: Date: PART-VII (Declaration to be signed by Representative of HDFC BANK LTD) I/we confirm the receipt of your education loan application form along with the documents mentioned in the DECLARATION PART - V on behalf of HDFC BANK LTD. **LGR Name** LGR Code LGR Tel. No. **Sales Executive Name** Signature of the Executive 91079/16.05.2023 ACKNOWLEDGEMENT SLIP FOR EDUCATION LOAN APPLICATION Schedule of Charges: *Loan Processing Charges: Maximum upto 1% of the loan amount as applicable, *Pre-payment charges: Nil Charges, No Due Certificate/No Objection Certificate (NOC): Nil, Duplicate of No Dues Certificate/NOC: Nil, Delayed instalment payment charge: @ 18% p.a. plus applicable government taxes on overdue instalment amount, *Payment Return Charges: Upto Rs. 450/- per instance, Legal /incidental charges: At actual, Stamp Duty & other statutory charges: As per applicable laws of the state, Loan cancellation charges: Nil cancellation charges. However, interest for the interim period (date of disbursement to date of cancellation), Stamp Duty will be retained. Gap Interest will be recovered from the 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. Terms & Condition apply. *Charges which are in nature of fees are EXCLUSIVE of government levies. GST and other government levies, as applicable, would be charged additionally. Vidya Lakshmi Portal charges as applicable. **IMPORTANT NOTE:** IMPORTANT NOTE:

Kindly DO NOT make any payment in cash, bearer cheque or kind to the Executive in connection with this loan application.

Kindly Note: (1) That the receipt of your application form for the loan does not imply automatic approval of your loan by HDFC BANK LTD. (2) HDFC BANK LTD will decide the quantum of the loan at its sole discretion.(3) I agree that the Bank shall have the sole discretion to reject the application or reduce the loan amount. (4) HDFC BANK LTD may request for additional documents other than those collected in connection with the applicant. (5) HDFC BANK LTD reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant. (6) That the Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7 the of every month. (7) HDFC BANK LTD shall not be liable for loss or delay in the receipt of documents.(8) Incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise.(9) That all Post dated cheques are to be issued favoring HDFC BANK LTD only. Name of the Applicant Date of Application Branch Code Application Ref No. Bank's Stamp/ Signature

CONSENT

- 1. In this Consent the following capitalized terms shall have the meanings assigned to them hereunder:
 - "Data" shall mean all personal data, sensitive personal data or information, transactional data, Derivative Data, any other information, etc., in relation to me/us, including the following including in relation to past Products:
 - (a) know your customer (KYC)/anti money laundering (AML) data;
 - (b) information submitted while making any application or request to the Bank for any Product;
 - (c) any transactional data generated during the relationship or as a result of any transaction, statements, entries, logs, in relation thereto;
 - (d) any information obtained/received by the Bank from any other source;
 - (e) any Derivative Data.

"Derivative Data" shall mean any credit scores, credit information, behavioural projections, profiling, analytical results, reports (prepared by the Bank internally or other persons) including through any algorithms, analytics, software, automations, profiling etc., and whether such derivative is from the information collected from me/us or in combination with any other information sourced from any other person, database or source whether by the Bank or other persons. The process of arriving at and generation of such Derivative Data involving or through any of the above sub-processes/methods, shall be referred to as "Derivation".

"Specified Purposes" shall collectively mean, credit assessment, risk assessment, risk analysis, obtaining credit information reports, scores, scrubs, fraud checks, fraud detections, fraud prevention, detecting and preventing crime including crime/ terror funding, detecting malpractices or discrepant documents or information, prevention of misuse, assessment of credit worthiness, financial standing, due diligence, background check, physical and other inspections, verifications, obtaining any reports for any of the above, KYC/ AML checks, customer service, monitoring, collections, default detection, default prevention, default investigation, recovery, any legal proceedings, actions, enquiries, investigations, pursuing any remedies, enforcing rights, reporting including credit reporting, KYC reporting, default reporting, filing, perfections etc., whether any of these are undertaken internally or through any credit information company, bureau, service provider, consultant, vendor, agent, fintech entity, co-brand entity/partner, distributor, selling/ marketing agent, any partner, other player/ intermediary in any ecosystem of which we are a part, TPAP (for whom we act as PSP bank), collaborator, co-lender, co-originator, merchant, aggregator, lead generator, sourcing entity, client, customer or other person with whom we have a tie-up or contract for any products or services, person or through a combination of multiple options. Each of such credit information company, bureau, service provider, consultant, vendor, agent, fintech entity, co-brand entity/partner, person, and their respective service providers, consultants, vendors, etc is referred to as a "Processing Entity".

"Product(s)" shall mean products, services and/or businesses of the Bank/ of subsidiaries/ affiliates, or where the Bank/ its subsidiaries/ affiliates distribute, refer or act as agent or act as a sponsor bank or a PSP bank etc. in relation to any products or services (including where the initiation of any transaction is not directly with the Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where the account is not with the Bank but it is a PSP bank), whether the Bank is in direct relationship or indirect relationship through any other intermediary/ entity, vis-à-vis me/us, as also if I/we are an authorised signatory or authorised person or representative of a non-individual applicant/ customer/ user of any services, whether direct or indirect.

The Products, which have been applied/ requested by or availed by, me/us (including where the initiation of any transaction is not directly with the Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where my/our account is not with the Bank but the Bank is a PSP bank), shall be referred to as "Requested Products", and the Products (including any future products or services) other than the Requested Products, shall be referred to as "Other Products".

- 2. I have read, understood and hereby accept the Privacy Policy of the Bank (available at www.hdfcbank.com).
- 3. I/we hereby authorize HDFC Bank Limited ("Bank" which which expression shall be deemed to include its successors and assigns) to process, use, store, retain, share with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the Specified Purposes:
 - in connection with assessment or processing of the application/ request for any Requested Product, or in connection with execution or furtherance of a contract/ transaction, performance by Bank or me/us or any connected persons like guarantors, security providers, other intermediaries, of any contract or part thereof or any regulatory or legal obligations in relation to any Requested Product availed or in pursuance thereof:
 - ii. for Derivation and sharing any Derivative Data (between Bank and any Processing Entity) in connection with the aforesaid purposes;
 - iii. contacting, establishing contact, whereabouts, including through email, postal address, telephone, social media, banners on applications/electronic platforms, notifications, website, premises of third parties/ other persons;
 - iv. deploying any analytics, automated processing, algorithms, robotics, profiling, encryptions, coding, anonymizations, etc., for any of the aforesaid.
- 4. I/we authorize the Processing Entities to process, use, store, retain, share with the Bank or the other Processing Entities or collect from Bank, any other Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the aforesaid consented purposes.
- 5. For the purposes of aforesaid consents and authorizations, it shall be deemed that I/we have furnished all the Data separately under this consent.
- 6. I/we agree that the aforesaid consents/ authorizations for the aforesaid purposes shall survive beyond the validity of such application/ tenure of the Product/ consummation of any transaction.
- 7. I/we hereby authorize the Bank to process, use, store, retain, share with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the Specified Purposes for the Other Products and for:
 - a. conveying to, displaying or communicating with, marketing, selling, cross-selling to me/us, by the Bank internally or externally, any Products and for such purpose for assessing your credit worthiness or your eligibility through such means as feasible and for such activity sharing the Data with third parties, including through or on the Bank's apps/ platforms, any other channel(s) of the Bank, TPAP, service providers, agents, or otherwise through notifications, emails or other means of communications, whether online or offline or telecommunications, the availability or eligibility or offer, whether in principle or otherwise, of any of the Other Products, and for this purpose all authorisations mentioned in (i) to (iv) of 3 (a) above in relation thereto as if the same are in relation to the Other Products.

8. I/we authorize the Processing Entities to process, use, store, retain, share with the Bank or the other Processing Entities or collect from Bank, any other Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the aforesaid consented purposes.

- 9. For the aforesaid consents, authorizations and purposes covered above, it shall be deemed that I/we have furnished all the Data separately under this consent.
- 10. I/we agree that the aforesaid consents/ authorizations for the aforesaid purposes shall survive beyond the validity of such application/ tenure of the Product/ consummation of any transaction.

I authorize HDFC Bank and its representatives to Call or SMS regarding Other Products. This consent overrides my registration for DNC/NDNC.

11. The consents given or denied under this document do not limit any other consents obtained or given.

Name(s) & Signature(s):

Date _____ Place _____

Yes

No

No