

BANK USE SECTION

Sourcing Channel	<input type="checkbox"/> Branch	<input type="checkbox"/> DST	<input type="checkbox"/> DSA	<input type="checkbox"/> PBK	<input type="checkbox"/> Web	<input type="checkbox"/> Referral Sales	<input type="checkbox"/> Other Channel (Specify)
Source 1							Source 4
Branch Code		LTS/CRMN No.				Sales Promo Code	LG Code
SM Emp Code		SE Code				DSA/DDSA Name	
TSE Code		TL Code				DSA /DDSA Vendor Code	Dealer SE Code

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

GSTN No.

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

New Car ☐ Used Car ☐ Two Wheeler ☐

Application date

Existing Customer	App1 Cust Id		App 2 Cust Id		App 3 Cust Id		CKYC No. (If available- ETB/NTB Customer)
Savings/ Current A/C no.						Loan no.	

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

Title	Mr	Ms	M/S	Others	Applicant	Co-Applicant	Guarantor	PAN No.
Applicant Name								
Maiden Name (if any)								
Mother's Name								
Nationality	Indian	Others	Residential Status	Resident Individual	Non Resident Indians	Overseas Citizenship of India (OCI)	Foreign National	Person of Indian Origin
Proof of identity (Document to be submitted as detailed)	Passport	Date of Expiry	Letter issued by the National Population Register	Election / Voter's ID Card	NREGA Job ID Card	Aadhaar Card	Letter	
Driving Licence	Date of Expiry	Others (Notified by central Govt.)						
Proof of identity - Identification Number for mentioned proof (other than Aadhaar)								
Father's/ Husband's Name								
Date of Birth/ Incorporation		Gender	Third Gender	Status	Single	Married	No. of Dependents	
Educational Details	Undergraduate	Graduate	Post Graduate & above	Others	Religion	SC	ST	Physically Disabled
						OBC	Other	Yes No

Present / Current Address (Residence)								
Landmark							Years at current city	Y Y M M
Village	City							
District	PIN Code						Years at current residence	Y Y M M
State	Country						Voter ID Card No.	
Tel (R)	S T D -	Mobile no. 91						
e-mail ID							Tick if permanent address is same as above	
Present Address is	Owned	Parental	Company provided	Rented (Monthly Rent in ₹	Tick if current/present address is different from Aadhaar Address			

Permanent Address (Residence / Regd Office)								
Landmark							I/We hereby authorize and give consent to the Bank to link Aadhar No. with account/s maintained with HDFC Bank.	
City	PIN Code							
State	Country						Aadhaar Card No.	
Tel (R / O)	S T D -	Mobile no. 91						
Please tick if Address Type is other than Residential	Residential	Business	Registered Office	Proof of Address	Passport	Election / Voter's ID Card	NREGA Job ID Card	
	Residential & Business	Unspecified	Driving Licence	UID (Aadhaar Card)	Others:			

## B. OCCUPATIONAL DETAILS

Occupation	Salaried	Self employed	Self employed professional	Retired	Housewife	Student	Other
If self employed professional	Doctor	CA / CS	Consultant	Architect	Lawyer	Other	
If self employed businessman / Constitution	Type of company	Pvt. Ltd.	Partnership	Proprietor	Public Ltd.	Ltd. liability co.	Other
	Nature of business	Manufacturer	Agriculturist	Service Provider	Traden/Distributor	Comm. Agent	Retailers
If Salaried	Type of company	Pvt Ltd.	Partnership	Proprietor	Public Ltd.	Retailers	PSU
	Type of industry	Automobiles	Agriculture based	Banking	BPO	Capital goods	Telecom
		Real estate	Consumer Durables	FMCG	NBFC	Marketing / Adv.	Pharma

Employer / Business Details	Designation:	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 (O)	S T D -	Preferred Mailing Address					
Official e-mail ID	Residence Office						



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

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																

Existing Loan Details:

1) Bank / Co. name \_\_\_\_\_ Loan Type \_\_\_\_\_ Loan Account No. \_\_\_\_\_ Amount (₹) \_\_\_\_\_ EMI(₹) \_\_\_\_\_ Tenure \_\_\_\_\_ Start date \_\_\_\_\_

2) Bank / Co. name \_\_\_\_\_ Loan Type \_\_\_\_\_ Loan Account No. \_\_\_\_\_ Amount (₹) \_\_\_\_\_ EMI(₹) \_\_\_\_\_ Tenure \_\_\_\_\_ Start date \_\_\_\_\_

<b>Ex-showroom Price (₹)</b>						<b>EMI Amount (₹)</b>				
(+) Insurance Cost (₹)						No. of advance EMI				
(+) Registration Tax (₹)						<b>Loan Tenure</b>			Months	
(+) Accessories Amount (₹)						<b>Asset Make</b>				
(-) Dealer Discount (₹)						<b>Model</b>				
(-) Manufacturer Discount (₹)						<b>Usage</b>	<input type="checkbox"/> Personal	<input type="checkbox"/> Commercial	<input type="checkbox"/> Top Up	
<b>= On Road Vehicle Cost / Valuation Price (₹)</b>						<b>Purpose of Loan</b>	<input type="checkbox"/> Home Renovation	<input type="checkbox"/> Marriage	<input type="checkbox"/> Travel	
(-) Margin Money (₹)						<input type="checkbox"/> Education	<input type="checkbox"/> Business Expansion	<input type="checkbox"/> Agriculture/Farming		
(-) Total Advance EMI Amount (₹)						<input type="checkbox"/> Transportation of Agri Produce	<input type="checkbox"/> Other			
(-) Car Trade in Value (₹)						<b>Dealer</b>				
<b>= Gross Loan Amount</b>						<b>VEHICLE OWNED DETAILS</b>				
(-) Other Discounts (₹)						<b>Manufacturer</b>				
<b>(=) Net Loan Amount (₹)</b>						<b>Model</b>				
<b>Scheme</b>	<input type="checkbox"/> LPO	<input type="checkbox"/> AGRI	<input type="checkbox"/> Repayment	<input type="checkbox"/> Income	<input type="checkbox"/> F4	<input type="checkbox"/> NIP	<input type="checkbox"/> On - road	<input type="checkbox"/> Others		
							Brought in Year	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
							Financed	<input type="text" value="Y"/>	<input type="text" value="N"/>	

**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. \_\_\_\_\_

<input type="checkbox"/> <b>Relationship with Other bank</b>	<p>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.            (*including director of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds)</p>	<b>Nature of Relationship:</b>
<input type="checkbox"/> <b>Relationship with Financing bank</b>	<p>Applicant is a Director / Sr. Officer / relative of director or Sr. Officer of the Bank.</p>	

\*That no director of the Bank is a director, manager, managing agent, employee or guarantor of the Borrower, or of a subsidiary of the Borrower, or of the holding company of the Borrower, or holds substantial interest, in the Borrower or a subsidiary or the holding company of the Borrower and no directors of any other bank holds substantial interest or is interested as director or as a guarantor of the Borrower.

\*That no relative (as specified by Reserve Bank of India ("RBI") of a Chairman/Managing Director or director of banking company (including the said Banks) or a relative of senior officer (as specified by RBI) of the Bank, hold substantial interest or is interested as a director or as guarantor of the Borrower.

### 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, e.g. Heads of States or of Governments, senior government / judicial / military officers, senior executives of state-owned corporations important political party officials, etc.

Please tick Yes / No: 1st Applicant PEP/Relatives and close Associate of PEP ☐ Yes ☒ NO Co Applicant PEP or Relatives and close Associate of PEP ☐ Yes ☒ NO

**Additional Details Required for NRI Applicant :**

Country Name \_\_\_\_\_ Country Code \_\_\_\_\_

If applicant resident for tax purposes in Jurisdiction outside India [ ☐ Yes [ ☐ No Jurisdiction of residence \_\_\_\_\_

Tax identification Number or equivalent (If issued by jurisdiction) \_\_\_\_\_ Country of Birth \_\_\_\_\_ City/ Place of Birth \_\_\_\_\_

If address in jurisdiction where application is resident is same as Current/Permanent/ Overseas or Correspondence/ Local address details [ ☐ Yes [ ☐ No

Address in Jurisdiction \_\_\_\_\_

City/Town/Village \_\_\_\_\_ State \_\_\_\_\_ Country Zip/Post code \_\_\_\_\_



## F. PRIORITY SECTOR CATEGORY (Important: If applicant belongs to any of the below category, pls tick the box)

Agriculture and Allied Activities		Manufacturing Enterprises & Enterprises rendering Services	
P.S.L. Category	Description / Declaration by the Applicant		
(Please Tick (✓) as applicable)	I/we declare that the land admeasures _____ (acres) at the address: _____	<input type="checkbox"/> Micro	Investment in Plant & Machinery or Equipment: Not more than Rs.1 crore Annual turnover not more than Rs.5 crore
<input type="checkbox"/> Agriculture (Individual Farmers)	belongs to me/us and I/we herewith enclose the documents pertaining to the ownership of the same and the aforesaid loan/vehicle shall be used by me/us solely for the purpose of agriculture and/or assist the transport of agriculture input and farm products of my/our own farm produce. Specify Activity: _____ (Pls specify, Example of Specific Activity: Transportation of pre-harvesting items like pesticides/fertilizers etc., transportation of agri produce (specific products like paddy/wheat/sugarcane/vegetable etc. to be mentioned as per the product the farmer would be cultivating to market/mandi for sale/trading etc.)	<input type="checkbox"/> Small	Investment in Plant & Machinery or Equipment: Not more than Rs.10 crore Annual turnover not more than Rs.50 crore
<input type="checkbox"/> (Allied Activities – Individual Farmers)	I/we are carrying out allied agri activity of _____ (pls specify, for example: Dairy, Fishery, Animal Husbandry, Poultry, Piggery, Transportation of agri machinery, using vehicle for commuting to gram panchayat meetings/crop care trainings arranged by various Agri/Fertilizer companies etc.) and the aforesaid loan shall be used by me/us solely for the purpose of agriculture.	<input type="checkbox"/> Medium	Investment in Plant & Machinery or Equipment: Not more than Rs.50 crore Annual turnover not more than Rs.250 crore
		<b>Business activity (please specify)</b> <input type="checkbox"/> Manufacturing of: _____ <input type="checkbox"/> Trading of: _____ <input type="checkbox"/> Services of: _____	
<b>Customer Declaration:</b> I/we hereby declare/confirm that the vehicle purchased to be purchased/loan availed to be availed by me/us shall be used. <input type="checkbox"/> For the purpose of Agriculture/Allied activities and/or assist the transport of own agriculture input and farm product. <input type="checkbox"/> 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 and keep the bank indemnified for any claims, cost, damages incurred by the bank and make good the loss that may be suffered by the Bank on account of any false/incorrect declaration by me/us as stated above.			

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

I/we agree and confirm: (1) to the applicable schedule of charges informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in "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 Form or the loan agreement. (4) the bank shall not process incomplete / defective application form, for which 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 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 discretion. (7) the Bank reserves its right to reject the loan application and retain the loan application form along with the photograph and documents. (8) that I/we shall furnish any additional documents as and when required by the Bank. (9) that I/we have not taken any loan from any other bank / finance company unless specifically declared by me / us. (10) that there is no pending litigation against me/us filed by any other financier / bank. (11) 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. (12) I/we do not have any existing customer ID or customer ID apart from the one mentioned above, and in case 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. (13) that the information furnished by me/us above is true and accurate 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. I/we authorize HDFC Bank Ltd. to make any enquiries regarding my application. I/we have read and understood the contents of all the four (4) pages of the loan application form and accept the same.

## H. DOCUMENTS SUBMITTED / SCHEDULE OF CHARGES / IMPORTANT TERMS & CONDITIONS

(Bank Copy)

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"/> 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"/> ECS/ SI mandate
<input type="checkbox"/> Security Post-dated cheques	<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		

### I. Schedule of Charges communicated to me / us by the Bank representative

1) Stamp Duty: As per State laws. 2) Interest rate of \_\_\_\_\_ % p.a. (monthly reducing). 3) \*Non Refundable Processing Fees of (SC) ₹ \_\_\_\_\_. 4) Documentation Charges (SC) : ₹ \_\_\_\_\_. 5) Payment Return Charges (AL & TW) - .450/- 6) Delayed instalment payment charges: 18% per annum on overdue instalment EMI amount. 7) CIBIL Report Copy Charges: ₹ 50 per copy (SC) 8) Registration Certificate (RC) Collection Fees: ₹ 500 for AL & ₹ 600 for TWL. 9) Legal, repossession and Incidental Charges: At actual 10) Loan re-booking/re-schedulement charges (SC) : AL - ₹ 400/- & TW - ₹ 400/- 11) Duplicate NOC - ₹ 250/- Per instance. & Special NOC Charges (SC) - ₹ 200/- 12) Amortization Schedule Charges: ₹ 50/- per schedule for physical copy. (Customer can also download from website free of cost) 13) Repayment mode change charges: ₹ 500/- (SC) 14) Valuation / Asset Verification Charges: ₹ 750/- Per Case (SC). 15) RTO Transfer charges: At actuals

**Note :** 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.

PDD Collection/ Collateral charges refundable in case of loan cancellation.  
 \*Applicable Government taxes and other levies will be charged additionally on above mentioned charges.  
 \*10% discount to senior citizens on all the service charges (SC)  
 \*NIL Processing Fees for loan facility up to Rs. 5 Lakh availed by Micro & Small Enterprises subject to URC submission prior to disbursement

Customer Signature

Type of Loan	Car Loan	TW Loan
<b>Due date of EMI</b>	5th / 7th	6th / 10th
<b>Premature Closure Charges* (For Part Payment):</b>	Upto 24 Months from 1st EMI - 5% > 24 Months from 1st EMI-3%	NA
<b>Premature Closure Charges (For Full Payment) (on Principal Outstanding)</b>	Upto 12 Months of EMI Repayment - 6% 13-24 Months of EMI Repayment - 5% from 1st EMI >24 Months of EMI Repayment - 3% from 1st EMI	Upto 24 Months of EMI Repayment- 5% > 24 Months of EMI Repayment- 3%
NIL Premature Closure Charges (For Part & Full Payment) for Fixed rate loan facility up to Rs. 50 Lakh availed by Micro & Small Enterprises and Closure from Own Source.		

Applicable Government taxes and other levies will be charged on Premature Closure charges.

\*Twice in a Loan Tenure, once in Year, part payment not allowed >25% of Principal Outstanding

## CUSTOMER ACKNOWLEDGMENT SECTION

(Customer Copy)

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/ SI mandate	<input type="checkbox"/> Loan a/c statement for balance transfer/balance transfer & top up/repayment/retention cases		

### SCHEDULE OF CHARGES

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 \*10% discount to senior citizens on all the service charges (SC)  
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<b>Premature Closure Charges (For Full Payment) (on Principal Outstanding)</b>	Upto 12 Months of EMI Repayment - 6% 13-24 Months of EMI Repayment - 5% from 1st EMI >24 Months of EMI Repayment - 3% from 1st EMI	Upto 24 Months of EMI Repayment- 5% > 24 Months of EMI Repayment- 3%
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Applicable Government taxes and other levies will be charged on Premature Closure charges.

\*Twice in a Loan Tenure, once in Year, part payment not allowed >25% of Principal Outstanding

### ACKNOWLEDGEMENT FOR LOAN APPLICATION

### CONTACT US

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. \_\_\_\_\_

To get the status of your loan application you can reach us at below Contact Numbers

Delhi & NCR	011 61606161	Chandigarh	0172 6160616
Ahmedabad	079 61606161	Jaipur	0141 6160616
Bengaluru	080 61606161	Chennai	044 61606161
Cochin	0484 6160616	Hyderabad	040 61606161
Indore	0731 6160616	Lucknow	0522 6160616
Mumbai	022 61606161	Kolkata	033 61606161
Pune	020 61606161		

Andhra Pradesh, Assam, Gujarat, Haryana, Karnataka, Kerala, MP / Chhatisgarh, Maharashtra (except Mumbai & Pune) / Goa, Orissa, Punjab, Rajasthan, Tamil Nadu / Pondicherry, UP / Uttarakhand, Bihar/Jharkhand, West Bengal / Sikkim, J & K / HP, Meghalaya/Tripura, Arunachal Pradesh, Nagaland/Mizoram/Dadra & Nagar Haveli / Daman & Diu/Lakshadweep/Telangana: 1860 267 6161

Please visit [www.hdfcbank.com](http://www.hdfcbank.com) or below link for checking application status  
<https://leads.hdfcbank.com/applications/miso/LST/loantracker.aspx>





**J. Other declarations:** I/We (1) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my / our residential or employment address. (2) I hereby confirm that I am a major and a resident of India / non resident of India and I have read and I hereby accept the Privacy Policy of the Bank available at Bank Website. (3) I hereby further expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information whether about me or not as may be deemed relevant by the Bank for its purposes (collectively, "Information"): i) to collect the Information from me and other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the Information including using my log in and password credentials on the online platforms; such collection, access and verification may be done without any notice to me; ii) process Information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank; iii) to store the Information for such period as may be required for contract, by law or for the Bank's evidential and claims purposes, whichever is longer; iv) to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent; v) any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent. (4) I expressly agree to and subject me to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank. (5) I shall credit all sums received by you in either or all the names of this account. (6) hereby confirm having received, read and understood the terms and conditions applicable to this loan and accept the same. (7) hereby unconditionally, agree that these terms and conditions may be changed by the Bank at any time and I/We will be bound by the amended terms and conditions. (8) Confirm that I/We are citizen of India. (9) hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number / email address.

I/We also confirm that the executive collecting my loan Application / Document has informed me / us: (1) that GST is applicable and will be charged in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me / us. I understand that Processing Fee, Stamp Duty and RTO charges (UCL / Re-finance/Rewards) are non-refundable charges and would not be waived/re-funded in case of loan cancellation. (4) that all post dated cheques are to be issued favouring HDFC Bank Limited A/c < Mention Product Name > only. (5) that the Bank is only a finance provider and subsequent to vehicle/asset finance disbursement to the dealer, Bank has no liability towards condition / colour / make / performance / quality of vehicle/asset at the time of delivery/delay in delivery of vehicle/accessories/spare-part from the dealer or availability of specific colour/model/quality/version at the dealership. (6) that any discount in pricing of the asset is purely an offer by the manufacturer / dealer. (7) that loan related information like "welcome letter", "repayment schedule", "loan agreement", "disbursal advice", will be sent on the e-mail id mentioned by me/us in this loan application form. (8) that I / We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I/We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be. (9) I/We agree that the rate of interest offered is valid for a period of 30 days from the date of application. HDFC Bank Ltd reserves the right to revise the interest rates, if the loan is disbursed post this period OR in case of any changes in Base Rate or Risk Based Price. In such case, the revised interest rate as communicated under revised Schedule cum Key Fact sheet will be applicable. (10) I/We hereby undertake that any discount / subvention offered by the dealer / manufacturer / DSA would be upfront deducted from the Asset Cost and funding would be net of such discount. (11) I/We explicitly understand that the Bank is not involved in any kind of discount / subvention negotiations with the dealer / manufacturer / DSA and the loan scheme does not factor such discounts in the interest rate computation. (12) I/We declare that the Invoice Price of Vehicle mentioned above is post deducting such discounts availed by me/ us from the dealer / manufacturer / DSA.

**K. DO NOT CALL REGISTRY:** I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me, I can register for "Do Not Call" service through the Bank's website www.hdfcbank.com or through PhoneBanking or other channels that the Bank may offer. I agree that this service 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 range of financial solutions designed to make my banking relationship value added and more convenient.

I/We have read and verified the entire contents of the aforesaid Loan Application Form including the information, the Most Important Terms and Conditions, the Declarations being Part A to Part K 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.

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.

Please Paste  
Latest Passport Size  
Photograph

Applicant's/Co-applicant's Signature

Dealer / DSA Stamp / Signature

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

## MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER (Customer Copy)

I/We agree and confirm: (1) to the applicable schedule of charges informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in "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 Form or the loan agreement. (4) the bank shall not process incomplete / defective application form, for which 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 atleast 7 working days post submission of all requisite documents and information as may be required by Bank as per Bank's criteria. (6) that submission of loan application to your bank does not imply automatic approval by the Bank Limited and the Bank will decide the quantum of the loan at its sole discretion. (7) the Bank reserves its right to reject the loan application and retain the loan application form along with the photograph and documents. (8) that I/We shall furnish any additional documents as and when required by the Bank. (9) that I/We have not taken any loan from any other bank / finance company unless specifically declared by me / us. (10) that there is no pending litigation against me/us filed by any other financier/ bank. (11) 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. (12) that the information furnished by me/us above is true and accurate 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. I/We authorize HDFC Bank Ltd. to make any enquiries regarding my application. I/We have read and understood the contents of all the four (4) pages of the loan application form and accept the same. (13) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my / our residential or employment address. (14) I hereby confirm that I am a major and a resident of India and I have read and I hereby accept the Privacy Policy of the Bank available at Bank Website. (15) I hereby further expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information whether about me or not as may be deemed relevant by the Bank for its purposes (collectively, "Information"): i) to collect the information from me and other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the information including using my log in and password credentials on the online platforms; such collection, access and verification may be done without any notice to me; ii) process Information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank; iii) to store the Information for such period as may be required for contract, by law or for the Bank's evidential and claims purposes, whichever is longer; iv) to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent; v) any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent. (16) I expressly agree to and subject me to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank. (17) shall credit all sums received by you in either or all the names of this account. (18) hereby confirm having received, read and understood the terms and conditions applicable to this loan and accept the same. (19) hereby unconditionally, agree that these terms and conditions may be changed by the Bank at any time and I/We will be bound by the amended terms and conditions. (20) That I/We are citizen of India. (21) hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number / email address.

I/We also confirm that the executive collecting my loan Application / Document has informed me / us: (1) that GST is applicable and will be charged in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me / us. I understand that Processing Fee, Stamp Duty and RTO charges (UCL / Re-finance/Rewards) are non-refundable charges and would not be waived/re-funded in case of loan cancellation. (4) that all post dated cheques are to be issued favouring HDFC Bank Limited A/c < Mention Product Name > only. (5) that the Bank is only a finance provider and subsequent to vehicle/asset finance disbursement to the dealer, Bank has no liability towards condition / colour / make / performance / quality of vehicle/asset at the time of delivery/delay in delivery of vehicle/accessories/spare-part from the dealer or availability of specific colour/model/quality/version at the dealership. (6) that any discount in pricing of the asset is purely an offer by the manufacturer / dealer. (7) that loan related information like "welcome letter", "repayment schedule", "loan agreement", "disbursal advice", will be sent on the e-mail id mentioned by me/us in this loan application form. (8) that I / We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I/We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be. (9) I/We agree that the rate of interest offered is valid for a period of 30 days from the date of application. HDFC Bank Ltd reserves the right to revise the interest rates, if the loan is disbursed post this period OR in case of any changes in Base Rate or Risk Based Price. In such case, the revised interest rate as communicated under revised Schedule cum Key Fact sheet will be applicable. (10) I/We hereby undertake that any discount / subvention offered by the dealer / manufacturer / DSA would be upfront deducted from the Asset Cost and funding would be net of such discount. (11) I/We explicitly understand that the Bank is not involved in any kind of discount / subvention negotiations with the dealer / manufacturer / DSA and the loan scheme does not factor such discounts in the interest rate computation. (12) I/We declare that the Invoice Price of Vehicle mentioned above is post deducting such discounts availed by me/ us from the dealer / manufacturer / DSA. (13) End to End disbursal TAT for manned location is 5 days & 7 days for non-manned location.

### Important information for Customer – Form No IL

1) Anti-Rebate 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 the 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) If or any loss reported under the section of Credit Shield Cover of Sarva Suraksha Plus/Star, the Loss will be paid by Insurance Partner to HDFC Bank Ltd under "Assignee Clause"

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



## MEMBER ENROLMENT FORM Credit Assurance Plan (CAP)

Date				Customer Signature	
Loan Tenure		Months			
<b>Health Assurance Plan (HAP)</b>					
"Insurer (Arranged Alphabetically)"	ABHI	BAGIC	HDFC ERGO	ICICI LOMBARD	NIVA BUPA
"(A) EMI Protect (Your EMI will be paid by Insurance Company in case of hospitalization)"	4 EMIs covered per policy year   Borrower and Co-Borrower can be covered in Policy   Age Entry - 18 to 60 years   1st EMI paid on hospitalization of 2 days and every additional EMI payable on hospitalization of additional 2 days   Multiple Hospitalizations allowed   Initial waiting period of 30 days.				
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Premium Amount (with GST)					
"Insurer (Arranged Alphabetically)"	ABHI	BAGIC	HDFC ERGO	ICICI LOMBARD	NIVA BUPA
"(B) Critical Illness (Basis diagnosis of any listed diseases, your outstanding loan amount is covered)"	Sum Insured upto 1 cr  Borrower and Co-Borrower can be covered in Policy   Age Entry - 18 to 60 years				
"Insurer (Arranged Alphabetically)"	ABHI	BAGIC	HDFC ERGO	ICICI LOMBARD	NIVA BUPA
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Premium Amount (with GST)					
*For benefits refer to the next page					
I hereby authorize HDFC BANK to pay the premium in on my behalf and the same to be included in the loan amount from the bank and recovered from me in EMIs.					
Nominee Name		Relationship with Proposer			
Declaration: I hereby declare that the above statements are true and complete in all respects and there is no other information which is relevant to my application of insurance that has not been disclosed to you. I agree that this proposal and the declaration shall be the basis of the contract between me and the selected insurance company and I agree to accept the policy subject to the condition prescribed by selected insurance company.					
Good Health Declaration: Are you in good health and/or not suffering from any mental/physical impairment and/or deformity and/or disablement since or after birth?				<input type="radio"/> Yes	<input type="radio"/> No
Signature of Customer					

Insurance Company	Filed Product Name and UIN		
	EMI Protect	Critical Illness	Sarv Suraksha
Aditya Birla Health Insurance	Group Active Health - UIN - ADIHLGP22190V032122	Group Active Secure - UIN - ADIHLGP22215V022122	Group Active Secure - UIN - ADIHLGP22215V022122
Bajaj Allianz General Insurance	Flexi Protect Plan Plan (Group) - UIN - BAJHLGP22165V012122	Group Guard - UIN - BAJHLGP20109V011920	Suraksha Kavach (Group) - UIN - BAJPAGP20054V011920
HDFC ERGO General Insurance	HDFC ERGO Group Protect - UIN - HDFHLGP22214V012122	Sarv Suraksha Plus (Group) - UIN - HDFHLGP21002V022122	Sarv Suraksha Plus (Group) - UIN - HDFHLGP21002V022122
ICICI Lombard General Insurance	Group Hospi-Shield Plus - UIN - ICIHLGP22209V012122	Universal Protection Insurance Policy - UIN - BHHLIP21456V022021	Income Protect ICHLGP18127V011718 Group Personal Accident BHAPAGP19021V011819 Group Safeguard Insurance ICIPAGP22088V042122
Niva Bupa Health Insurance	Xpress Health - UIN - NBHHLGP22208V022122	Smart Health - UIN - MAXHLGP21223V012021	NIVA Bupa Sahaj - UIN - NBHHLGP22157V032122

### APPLICATION FOR INSURANCE

Sarv Surksha						
"Insurer (Arranged Alphabetically)"	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	Aditya Birla Health Insurance (Group Active Secure)	Bajaj Allianz (Suraksha Kavach)	HDFC ERGO (Sarv Suraksha)	ICICI LOMBARD (Universal Protection)	NIVA BUPA (Sahaj Suraksha)	
Premium Amount (with GST)						

**Sarv Suraksha Plus**

**The selected Insurance Partner** for the tenure of \_\_\_\_\_ months, the premium amount being ₹ \_\_\_\_\_/-.

I hereby authorize HDFC Bank Ltd. to pay the premium on my behalf and the same to be included in my loan amount from the bank and recovered from me in EMIs.

Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Period of Coverage : \_\_\_\_\_ months

**Nominee Name :** \_\_\_\_\_ **Relationship with Proposer** \_\_\_\_\_

**Declaration:** I hereby declare that the above statements are true and complete in all respects and there is no other information which is relevant to my application of insurance that has not been disclosed to you. I agree that this proposal and the declaration shall be the basis of the contract between me and selected insurance partner and I agree to accept the policy subject to the condition prescribed by the selected insurance partner.

**Premium ₹** \_\_\_\_\_

Signature of Proposer

**Group Credit Protect Insurance plan from HDFC Life Insurance Co. Ltd.**

**Members Information Form**

**Premium Amount ₹** \_\_\_\_\_

**Name :** \_\_\_\_\_ **DOB :** D D M M Y Y **Gender** M F **Identification Mark :** \_\_\_\_\_

**Death Benefit:** Level term assurance Sum Assured (loan amt) ₹ : \_\_\_\_\_ Term : \_\_\_\_\_ Age proof: ☐ Driving license ☐ Passport ☐ PAN card ☐ Leaving certificate ☐ Others \_\_\_\_\_



Short Medical Questionnaire - Health Details of Member (tick the box for your answer)		Yes	No
1	Have you ever suffered or are currently suffering from: (a) Chest Pain or heart attack or any other heart disease (b) Cancer, tumor, growth or cyst of any kind (c) Stroke, paralysis, Epilepsy, any psychiatric / mental disorder, disorder of brain/nervous system or any kind of physical disabilities (d) Asthma, Tuberculosis or other lung disorder (e) Diseases or disorder of muscles, bones or joints, arthritis or blood disorder (anemia) or any endocrine disorder (f) Diseases of the kidney, digestive system (stomach, pancreas, gall bladder, intestine), liver, Hepatitis B or C or HIV/AIDS infection (g) Diabetes, high blood pressure.		
2	During the last 5 years have you undergone any major surgery or been hospitalized for more than one week?		
3	Do you take part in any adventurous sports or hobbies? (like paragliding, mountaineering, deep sea diving, motor racing, bungee jumping, etc.)		
4	Do you smoke more than 10 cigarettes a day?		
5	Has more than one of your parents and siblings died before the age of 60 years as a result of heart attack, stroke, cancer, diabetes, HIV?		
6	Are you taking any medication or has a doctor ever attended to you for any conditions, diseases or impairment not mentioned above (except for cough or cold)?		
7	For Female Lives: (a) Are you presently pregnant? (b) Do you have a history in the past of an abortion, miscarriage or caesarian section due to complications during pregnancy or due to any other cause? (c) Have you given birth to a child with any congenital disorder such as Down Syndrome, congenital heart disease, etc? (d) Have you ever had any disease of breast, uterus, cervix, ovaries or any other part of the reproductive system?		
8	Have you ever been declined, deferred, and accepted at special terms, had cover reduced or had exclusion imposed for any life, health or accident insurance cover?		
9	Do you have any history of conviction under any criminal proceedings in India or abroad?		
COVID-19 Questionnaire:		Yes	No
1	Have you / any of your immediate family members travelled outside India in the last 45 days or do you plan to travel outside India during the next 6 months?		
2	Have you / any of your immediate family members been tested positive for COVID-19 or are awaiting results of such a test or been advised to be under quarantine due to COVID-19?		
3	Are you / any of your immediate family members, currently suffering from or in the last 2 months, have suffered from fever, persistent cough, sore throat, breathing difficulties, gastro-intestinal symptoms (vomiting/diarrhea)?		

Please note that it is important to answer the above questions correctly. Any false information will lead to rejection of the application or the claim in future.

#### Details of Nominee :

Name : \_\_\_\_\_ DOB :           Gender   Relationship with Member : \_\_\_\_\_

I/We \_\_\_\_\_, do hereby declare that I/ we have received a loan of ₹ \_\_\_\_\_ from HDFC Bank Limited ("Master Policyholder"). In order to secure the said loan I/ we have taken the above referenced policy from HDFC Life/ABSLI. In consideration of receiving the said loan I hereby authorize HDFC Life/ABSLI to make payment of Outstanding Loan Balance amount to Master Policyholder by deducting from the claim proceeds payable on happening of the contingent event covered by the Group Life Insurance Scheme/ Policy referenced above. Request you to kindly take note of the above mentioned request and update your records accordingly.

**Declaration:** I understand, Agree & confirm that these statement & this declaration are basis of contract between the insurer & the policyholder. If any untrue statements are contained herein or there has been any non disclosure of any material fact, the policy to be issued by the insurer in the name of policyholder may be treated as void as far as I am concerned. I confirm that I have read & understood, the rules & any additional rules of HDFC Life/ABSLI Insurance Plan, the standard Policy provisions & any additional provisions that govern the policy to be issued by insurer by insurer in the name of the Policyholder and on my life, & I agree & confirm that same shall be binding on me. I authorize the policy holder to disclose to the insurer such particulars as they may require including the details given above & any changes to the same pay the premium payable on my behalf / collected from me to the insurer. I understand that any statutory levy or charges including any indirect tax may be charged to me either now or in future by the insurer and I agree to pay the same. I understand that HDFC Life/ABSLI has the right to reject the proposal without giving reasons thereto and client to give an undertaking thereof that he shall not raise any claims thereof. I understand the significance of the contract and the contract will be governed by provisions of the Insurance Act 1938 and that the same will not commence until written acceptance of this application by the insurer issued on its normal terms & conditions is received.

Name : \_\_\_\_\_ Date : \_\_\_\_\_ Place : \_\_\_\_\_ **HDFC Bank is master policy holder of this policy**

Asset Protection					
Date					Customer Signature
Loan Tenure		Months			
Motor Insurance					
"Insurer (Arranged Alphabetically)"	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
	BAGIC	HDFC ERGO	ICICI LOMBARD		
Premium Amount (with GST)					
Extended Warranty					
"Insurer (Arranged Alphabetically)"	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
	BAGIC	HDFC ERGO	ICICI LOMBARD		
Premium Amount (with GST)					
I hereby authorize HDFC BANK to pay the premium in on my behalf and the same to be included in the loan amount from the bank and recovered from me in EMIs.					
Nominee Name		Relationship with Proposer			
Declaration: I hereby declare that the above statements are true and complete in all respects and there is no other information which is relevant to my application of insurance that has not been disclosed to you. I agree that this proposal and the declaration shall be the basis of the contract between me and the selected insurance company and I agree to accept the policy subject to the condition prescribed by selected insurance company.					
Good Health Declaration: Are you in good health and/or not suffering from any mental/physical impairment and/ or deformity and/or disablement since or after birth?				<input type="radio"/>	<input type="radio"/>
				Yes	No
Signature of Customer					

Declaration to be made by 3rd person: (a) The insured member has affixed his/her thumb impression : or (b) The insured person has signed in vernacular : or, (c) The insured person has not filled in the application

I hereby declare that I have explained the contents of this application form to the insured member in \_\_\_\_\_ language and have truthfully recorded the answers provided to me I further declare that the insured member has signed/affixed his/her thumb impression in my presence

Name and Address of Declarant \_\_\_\_\_ Signature of Declarant \_\_\_\_\_

For further details please refer to the Insurers Website



## Product Descriptions for Health Assurance Plan

Product	Features	ABHI	BAGIC	HDFC ERGO	ICICI LOMBARD	Niva Bupa
EMI Protect	Maximum EMI Covered Per Policy year	4 EMIs per Year	4 EMIs per Year	4 EMIs per Year	4 EMIs per Year	4 EMIs per Year
	Maximum per EMI amount	2.00 lakhs per EMI	1.00 lakhs per EMI	No Upper Cap	2.5 lakhs per EMI (10 lakhs per policy year)	25 lakhs per EMI
	Conditions for Claims - (Hospitalization)	"Length of Stay - No. of EMIs to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 8 and above - 4"	"Length of Stay - No. of EMIs to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 7 and above - 4"	"Length of Stay - No. of EMIs to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 7 and above - 4"	"Length of Stay - No. of EMIs to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 7 and above - 4"	"Length of Stay - No. of EMIs to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 7 and above - 4"
		Grid applicable on every hospitalization	Grid applicable on every hospitalization	Grid applicable on every hospitalization	Grid applicable on every hospitalization	Grid applicable on every hospitalization
	Initial Waiting Period	30 days	30 days	30 days	30 days	30 days
	PED Waiting Period	Waived Off	Waived Off	Waived Off	Waived Off	Waived Off
	Specific Waiting Period	Waived Off	Waived Off	Waived Off	Waived Off	Waived Off
	Survival Period	0 days	0 days	0 days	0 days	0 days
Critical Illness	Premium per Thousand (excluding GST)	"Tenure ( In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"	"Tenure ( In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"	"Tenure ( In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"	"Tenure ( In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"	"Tenure ( In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"
	Maximum SI	Upto Rs. 1 Crs	Upto Rs. 1 Crs	Upto Rs. 1 Crs	Upto Rs. 3 Crs	Upto Rs. 1 Crs
	No. of Critical Illness covered	35	40	50	25	41
	Initial Waiting Period	30 days	90 days	90 days	90 days	30 days
	PED Waiting Period	24 Months	24 Months	48 Months	48 Months	24 Months
	Survival Period	0 days	0 days	7 days	0 days	0 days
	Premium per Thousand (excluding GST)	"Tenure ( In years) - Final Premium Per Thousand - per Individual 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"	"Tenure ( In years) - Final Premium Per Thousand - per Individual 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"	"Tenure ( In years) - Final Premium Per Thousand - per Individual 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"	"Tenure ( In years) - Final Premium Per Thousand - per Individual 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"	"Tenure ( In years) - Final Premium Per Thousand - per Individual 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"

**Assignment clause for Sarv Suraksha Plus Group applicable to Personal Accident, Major Medical Illness, Loss of Income Section offered to Auto loan and Two wheeler loan customers. This will be applicable only for products opted by the Insured Person.**

It is hereby declared and agreed that:

- From the Policy Start Date, the monies payable by the Company to the Insured and all rights, title, benefits and interest of the Insured under this Policy in section mentioned above stand assigned in favour of the "Bank / Financial institution as named in the Schedule of this Policy";
- Upon any monies becoming payable under this Policy the same shall be paid by the Company to the "Bank / Financial institution as named in Schedule of this Policy" with reference / notice to the Insured, but not exceeding the Principal Out standing as defined under the Policy. In the event of any monies payable under this Policy exceeding the Principal Out standing, the Company shall pay such monies as exceeding the Principal Out standing to the Insured/Nominee;
- The receipt of such monies in the manner aforesaid by the Bank/Financial Institution and / or the Nominees, as the case may be, as named in the Schedule of this Policy and the Insured shall completely discharge the Company from all liability under the Policy and shall be binding on the Insured and the heirs, executors, administrators, successors or legal representatives of the Insured, as the case may be.
- That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Financier shall be valid and binding on all parties insured here under but not so as to impair rights of the Financier to recover the full amount of any claim it may have on other parties insured here under but not so as to impair. I have read, understood & accepted the assignment clause mentioned above & the assignee or this Proposal Form would be HDFC Bank Ltd.

### Consent for Transfer into Loan Account Number:

I hereby declare, agree and confirm that: From the Certificate Risk Start Date, any claim payable by the Company under this Certificate of Insurance shall be deposited directly in the loan account number maintained by the "Bank / Financial institution as named in the Certificate of Insurance". In the event of any claims becoming payable under this certificate of Insurance, the same shall be deposited by the Company in the aforementioned loan account held with the "Bank/Financial Institution as named in the Certificate of Insurance" without any reference / notice to the undersigned, but not exceeding the Principal Out standing as defined under the certificate. In the event of any claims payable under this certificate exceeding the Principal Out standing, the Company shall pay such claim amount exceeding the Principal Out standing to the undersigned. Upon receipt of such claim amount in the manner aforesaid by the Bank/Financial Institution as named in the certificate of insurance and the Insured shall completely discharge the Company from all liability, claims under the certificate of Insurance and shall be binding on the undersigned and the heirs, executors, administrators, successors or legal representatives of the Insured, as the case may be.

I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons. I understand that the information provided by me will form the basis of insurance policy, is subject to the Board approved under writing policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable. I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company. I/We declare and further consent to the company. Seeking medical information from any hospital who at any time has attended on the life to be insured/ proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application or insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and /or claim settlement. I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/ or claims settlement and with any Governmental and/or Regulatory Authority.

Note: The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the insured and full premium has been realized by the company.

We are under no obligation to accept any proposal for insurance. The Proposer agrees that the receipt of the Proposal Form by selected Insurance Company Limited along with the premium payment does not tantamount to the acceptance of the Proposal for insurance by selected Insurance Company Limited and does not result in a concluded contract of insurance. The acceptance of the Proposal for insurance shall be at the Company's sole and absolute discretion and upon full realization of the premium payment. In the event of acceptance of the Proposal for insurance by selected Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer by Selected Insurance Company Limited along with the date from which the insurance Cover shall become effective. Selected Insurance Company Limited shall not be liable for any claim in respect of an event giving rise to a claim covered under the Policy of Insurance that has occurred prior to policy issuance is not covered under this policy. (Your proposal form will be considered after Selected Insurance Company Limited receives premium payment.)

**Fraud Warning:** This policy shall be voidable at the option of the Company in the event of misrepresentation, mis-description or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to fraud the insurance company or any other person, files a proposal for insurance containing any false information, or conceals or the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the insurance company and result in a denial of insurance benefits.

**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 to 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 shown 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 the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs. 10 Lakhs.

Signature of Customer: \_\_\_\_\_



## 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, perfection 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](http://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:
- i. 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. ☐ Yes ☐ No

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

Name(s) \_\_\_\_\_

Signature(s): \_\_\_\_\_

Date \_\_\_\_\_ Place \_\_\_\_\_