HDFC BANK

M2015 SERIAL NO.

Loan Application Form

Mortgages

Proposal No.

Primary Applicant Details — FILL ALL THE FIELDS IN CAPITAL LETTERS

Company Name

Co. Address

Company Constitution: Pvt Ltd ☐ LTD ☐ LLP ☐ Partnership ☐ Others ☐ _____ PAN No.

Personal Details	Applicant	Co - Applicant
Title	Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ CA ☐	Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ CA ☐
First Name		
Middle Name		
Last Name		
Father's/Husband's Name		
Maiden Name (if any)		
Mother's Name		
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y
Sex	Male ☐ Female ☐ Third Gender ☐ Others ☐	Male ☐ Female ☐ Third Gender ☐ Others ☐
PAN No.		
UID / AADHAR No.	X X X X X X X X	X X X X X X X X
GST Number		
Proof of Identity	☐ Driving Licence ☐ Passport ☐ Voter ID ☐ NREGA Job Card ☐ Other _____	☐ Driving Licence ☐ Passport ☐ Voter ID ☐ NREGA Job Card ☐ Other _____
Nationality	☐ Indian ☐ Others (Specify)_____	☐ Indian ☐ Others (Specify)_____
Marital Status	Single ☐ Married ☐ Others _____	Single ☐ Married ☐ Others _____
Religion	_____	_____
Caste	☐ SC/ST ☐ OBC ☐ General ☐ Others_____	☐ SC/ST ☐ OBC ☐ General ☐ Others_____
CKYC No.	_____ Relation to Applicant Self	CKYC No. _____ Relation to Applicant _____
Education	Undergraduate ☐ Graduate ☐ Post Graduate ☐ Others: _____	Undergraduate ☐ Graduate ☐ Post Graduate ☐ Others: _____
No. of Years	At Current Address ☐☐ In the City ☐☐	At Current Address ☐☐ In the City ☐☐
HDFC Bank Customer ID*		
DIN/CIN	_____	_____
Residential Status	☐ Resident Indian ☐ NRI ☐ OCI ☐ Foreign National ☐ Person of Indian Origin	☐ Resident Indian ☐ NRI ☐ OCI ☐ Foreign National ☐ Person of Indian Origin
Type of Residence	☐ Self Owned ☐ Rented ☐ Co. Owned ☐ Parents Owned	☐ Self Owned ☐ Rented ☐ Co. Owned ☐ Parents Owned
Current Address		
☐ Mailing Address		
Landmark		
City		
State		
Country		
Pin Code		
Phone No. with STD Code		
Mobile No.		
Email ID	_____	_____
	☐ Please Tick if same as current address	
Permanent Address		
☐ Mailing Address		
Landmark		
City		
State		
Country		
Pin Code		
Phone No. with STD Code		

* For HDFC Bank Customers Only

92910/11.09.2026_M019

	Applicant	Co - Applicant

Employment / Business Details

	Applicant	Co - Applicant
	☐ Salaried ☐ Self Employed ☐ Professional _____ (Pls Specify)	☐ Salaried ☐ Self Employed ☐ Professional _____ (Pls Specify)
Firm/Company Name		
Designation		
	☐ Prop. ☐ Partnership ☐ Pvt. Ltd. Co. ☐ Others, Please Specify _____	☐ Prop. ☐ Partnership ☐ Pvt. Ltd. Co. ☐ Others, Please Specify _____
Firm/Company Address	☐ Mailing Address ☐ Same as Primary Applicant	☐ Same as Primary Applicant
Landmark		
City		
State		
Country		
Pin Code		
Phone No. with STD Code		
Country Code / Ext. No.		

Income / Banking Details

	Applicant	Co - Applicant
	Annual Income _____	Annual Income _____
	No. of Years in Present Organisation	No. of Years in Present Organisation
	Industry Code Total Work Exp. (Yrs)	Industry Code Total Work Exp. (Yrs)

Industry Codes: 1 Engineering Products 2 Doctor 3 Accounting & Consulting 4 Agriculture 5 IT & Software 6 Media & Entertainment 7 Automobiles 8 Banking 9 Hotels & Hospitality 10 Education 11 Architect 12 Pharma & Medicine 13 Cloth & Textiles 14 Insurance Civil Contractor 15 Real Estate & Builder 16 Freight & Logistics 17 Contractor/Franchisee 18 Advertising & Promotion 19 Chemicals 20 Jewellery & Ornaments 21 Iron & Steel, 22 Others : _____ Please Specify

If Less Than 2 Years In Current Employment / business, Please Provide Previous Employment / Business Details:

_____ _____

_____ _____

	Applicant	Co - Applicant
1. Bank Name		
Branch		
Bank A/C No.		
Account Type	☐ Current ☐ Savings	☐ Current ☐ Savings
Yr. of A/c Opening		
2. Bank Name		
Branch		
Bank A/C No.		
Account Type	☐ Current ☐ Savings	☐ Current ☐ Savings
Yr. of A/c Opening		
Credit Card Issuer's Name		
Credit Card No.		
Credit Limit		

Existing Loan Details

Applicant	Co - Applicant
1. Name Of Institution _____	1. Name Of Institution _____
Loan Amount (Rs.) _____	Loan Amount (Rs.) _____
Loan Type _____ Tenure _____Months/Yrs	Loan Type _____ Tenure _____Months/Yrs
EMI Amount (Rs.) _____ EMIs Paid _____	EMI Amount (Rs.) _____ EMIs Paid _____
2. Name Of Institution _____	2. Name Of Institution _____
Loan Amount (Rs.) _____	Loan Amount (Rs.) _____
Loan Type _____ Tenure _____Months/Yrs	Loan Type _____ Tenure _____Months/Yrs
EMI Amount (Rs.) _____ EMIs Paid _____	EMI Amount (Rs.) _____ EMIs Paid _____
3. Name Of Institution _____	3. Name Of Institution _____
Loan Amount (Rs.) _____	Loan Amount (Rs.) _____
Loan Type _____ Tenure _____Months/Yrs	Loan Type _____ Tenure _____Months/Yrs
EMI Amount (Rs.) _____ EMIs Paid _____	EMI Amount (Rs.) _____ EMIs Paid _____

Personal Reference

	Reference 1	Reference 2
Name		
Relationship with Applicant		
Res. Address		
City / Pin Code		
Phone		
Mobile		
Email Id		

Politically Exposed Person (PEP)Declaration :Politically exposed persons are individuals who are or have been entrusted with prominent public functions by a foreign country. Example of 'PEPs' include, but not limited to: 1-Heads of States or of Governments, 2-Senior Politicians, 3-Senior Government Judicial Military Officer, 4-Senior Executives of state-owned corporations, 5-Important political party officials, 6-Senior Indian Diplomatic posted outside the country. The term PEP also includes the families & close associates of the PEPs mentioned above. Families: The term families includes close family members such as spouses, children, parents and siblings and may also include other blood relatives and relatives by marriage. Close associates: The term closely associated persons in the context of PEPs includes close business colleagues and personal advisors/consultants to the PEP as well as persons who obviously being significantly from being close to such a person. PEPS also include persons who are not currently falling under the above criteria but were doing so at any given point in time within the last one year.

Please tick Yes / No: 1st applicant Politically Exposed ☐ Yes ☐ No 2nd applicant Politically Exposed ☐ Yes ☐ No.

Loan Application Details (Minimum loan application amount to be Rs. 21 Lakhs for Self Employed & Rs.11 Lakhs for Salaried customers.)

Loan Location Loan Amount

Product ☐ LAP ☐ LCP ☐ DOD ☐ LARR Tenure: In Months

End Use ☐ Business ☐ Education ☐ Marriage ☐ Asset Acquisition ☐ Debt Consolidation ☐ Agriculture ☐ Others (Pls. Specify)

Property Ownership Details

1) Mr./Mrs./Ms./Dr.

2) Mr./Mrs./Ms./Dr.

No. of Property Owner(s) Classification of Property: ☐ Flat ☐ Row House ☐ Bungalow ☐ Shop ☐ Plot ☐ Office ☐ Hotel

Age of Property: _____ Years ☐ Others_____

Property Address

Landmark

City

State

Pin Code

Type of Property : Residential ☐ Commercial ☐ Industrial ☐ Others _____

Current Market Value : Rs. _____

Unit Type (In case of Apartment):

☐ 1 BHK ☐ 2 BHK ☐ 3 BHK ☐ Others _____

Plot Area (sq ft) _____

Carpet Area (sq ft) _____

Built Up Area (sq ft) _____

This is with reference to my application for Secured Loan, I confirm my business turnover for latest three years in as below.

Name of the entity	Constitution	Relationship (Partner/Director etc.)	Turnover for (FY _____ in Rs.)	Turnover for (FY _____ in Rs.)	Turnover for (FY _____ in Rs.)
Total					

Declaration Regarding Joint Ventures/Wholly Owned Subsidiaries abroad for entities in whose name the facility is being sought.

(Please Tick the Option which is applicable) A] I/We are a Joint Venture with an Overseas entity. ☐ Yes / ☐ No.
If " Yes", mention the shareholding of Indian Co. / Promoter : ___% B] I/We have a Wholly Owned Subsidiary [WOS] overseas. ☐ Yes / ☐ No. C] I/We have a Step-down subsidiary overseas. ☐ Yes / ☐ No.

PSL Category (PRIORITY SECTOR/MSME CATEGORY)

PSL Agri Farm Credit: Farmers engaged in Agricultre and Allied activities viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture ☐	**PSL Housing:** i) Loans to individuals for purchase/ construction of a dwelling unit per family ii) Loans to individual for repairs to damaged dwelling units ☐
PSL Agri Ancillary Activities: Food and Agro processing, Custom Service Units managed who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis. ☐	**PSL Social Infrastructure:** Loans for i) setting up schools, drinking water facilities, sanitation facilities, and ii) loans for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres ☐
PSL Agri Infrastructure: Loans for i)construction of storage facilities including cold storage units designed to store agri produce/products, ii) oil conservation and watershed development, iii) Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting. iv) Construction of oil extraction/ processing units for production of bio-fuels, their storage and distribution infra along with loans for setting up Compressed Bio Gas plants. ☐	**PSL Renewable Energy:** Bankfor purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities ☐
Education: Loans to individuals for educational purposes, including vocational courses. ☐	Weaker Section: ☐ Persons with disabilities ☐ Minority communities ☐ Scheduled Castes and Scheduled Tribes For further details refer RBI circular Master Directions – Priority Sector Lending (PSL) – Targets and Classification (Updated as on July 27, 2023) RBI/FIDD/2020-21/72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21
PSL MSME ☐ Micro ☐ Small ☐ Medium	Business Activities (please specify) ☐ i) engaged in Manufacture or production of goods: _____ ☐ ii) engaged in providing rendering of any Services: _____ ☐ iii) Wholesale and retail trade: _____

Person with Disability : ☐ Yes / ☐ No (If yes, please submit the Disability Certificate)

Agriculture Land Details : I/We Own/Cultivate land to the extent of _____acres at _____ attached herewith 7/12 documents/copy of land revenue receipt.

I/We hereby declare that information furnished above is true and accurate

Applicant's Signature

Declaration

1. I/We declare that we are citizens of India and all the particulars and information given in the application form is true, correct and complete and no material information has been withheld/suppressed.
2. I/We shall advise the bank in writing of any change in my/our residential or employment/ business address.
3. The Loan shall be utilised solely for the Purpose and the Loan shall not be used for any other purpose or for investment in capital market/shares/debentures/mutual funds/purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange traded funds (ETF) and units of gold mutual funds or any illegal / anti-social or speculative activity and forsetting up of new units consuming/producing the Ozone Depleting Substances (ODS) or to units engaged in the manufacture of aerosol units using chlorofluorocarbons (CFC) or for purchase of Land or for investment in capital market or for purchase of shares and for acquisition of/ investing in Small Savings Instruments including Kisan Vikas Patras. Without being obligated to do so, the Bank shall be entitled to monitor the use/end use of the Loan including through any auditor(s) or consultant(s) including examining books of the Borrower, with necessary certification from them, as appointed by the Bank at its sole discretion and at the cost of the Borrower.
4. I /We authorise HDFC Bank Limited. to make any enquiries regarding my application.
5. I /We authorise HDFC Bank Limited. to make any enquiries with other finance companies/registered credit bureau.
6. HDFC Bank Limited. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
7. I/We have read the application form/ brochures and am/are aware of all the terms and conditions of availing finance from HDFC Bank Limited.
8. I/We understand that the sanction of this loan is at the sole discretion of the bank and upon my/our executing necessary security (ies) and other formalities as required by the bank and no commitment has been given regarding the same .
9. I/We authorise HDFC Bank Limited. to conduct such credit checks as it considers necessary in its sole discretion and also authorise the bank to release such or any other information in its records for the purpose of credit appraisal/sharing for any other purpose. I/We further agree that my/our loan shall be governed by the rules of HDFC Bank Limited. which may be in force from time to time. All loans are at the sole discretion of HDFC Bank Limited.
10. I/We acknowledge that the Processing Fees, and any applicable taxes (collectively referred to as "Fees") collected from me/us by the Bank at the time of application or thereafter are strictly non-refundable under any circumstances, regardless of whether the loan is sanctioned, disbursed, modified or rejected, or if the application is withdrawn or cancelled by me/us for any reason whatsoever.
11. Payment : No. Cash / Bearer cheque has been collected from you up-front towards processing the loan application.
12. No discount/Free gift or any other commitment is given whatsoever which is not documented in the loan agreement by HDFC Bank or any of its authorised representatives
13. The loan amount and disbursal is at the sole discretion of HDFC Bank and no commitment has been given regarding the same.
14. I/We confirm that I / we have no insolvency proceedings against me/us nor have I/we ever been abdujicated insolvent.
15. I/We are aware that an Account Maintenance Charges of Rs. 5000/- + applicable Taxes are applicable for DOD cases
16. The tenure/repayment/interest/other terms and conditions of the loan are subject to change as a consequence to any change in the money market conditions or on account of any other statutory or regulatory requirements or at the Bank's discretion. The bank reserves the right to review and amend the terms of the loan in such manner and to such extent as it may deem fit.
17. I/We Confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned above, in case found otherwise, Bank reserves the right to conciliated the customer the customer Ids under a single customer ID as it may decide, without any prior notice to me/us.
18. I/We hereby declare and confirm if any detail or declaration made by me/us, if found to be false, then the bank will be entitled to revoke and/or recall the credit facility.
19. I/We understand that the insurance plan being opted by me / us is purely on voluntary basis and is in no way linked to granting of the loan / OD / line of credit by HDFC Bank.
20. I/We hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I/We 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/We am/are aware that I /We may be held liable for it.
21. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number / email address.
22. Customer Declaration on relationship with Bank/Other Banks : RELATED PARTY DECLARATION

(A) Whether the Applicant is

1. A Promoter, Director or Key Managerial Personnel (KMP) of the Bank or
2. A person who:
   - owns more than 5% of the paid-up equity share capital of the Bank; or either singly or jointly exercises more than 5% of the voting rights of the Bank through ownership, voting agreement, shareholders' agreement or any other arrangement; or
   - has the power to nominate a Director to the Board of the Bank; or
   - is either singly or jointly, in control of the Bank
3. A Director (other than an Independent Director or Nominee Director appointed by Government/RBI/statutory authority) of:
   - Another Commercial Bank or
   - An All-India Financial Institution (AIFI) or
   - A Scheduled Co-operative Bank or
   - A subsidiary of a Commercial Bank or
   - A Trustee of a Mutual Fund or an Alternative Investment Fund (AIF) established by any of the above regulated entities or
4. A Relative of (as defined under the Companies Act, 2013) of any person covered under Items above.

(B) Related Party Entity

Whether the Applicant (if an entity), or any entity connected with the Applicant, is an entity where any person referred to in Section A above:

1. Is a Partner, Manager, KMP, Director or Promoter or
2. Holds more than 10% of the paid-up equity share capital or
3. Has control, whether singly or jointly or
4. Controls more than 20% of the voting rights through ownership, voting agreement or any other arrangement or
5. Has the power to nominate a Director or
6. Is a Guarantor or Surety or
7. Is a Trustee, Author or Beneficiary, where the entity is a private trust or
8. Is related as a Parent Company, Holding Company, Subsidiary, Associate or Joint Venture or
9. Is accustomed to act on the advice, direction or instruction of such person

Declaration ☐ Yes ☐ No If Yes, please provide full details of:

Name of Related Person / Entity (1)	Nature of Relationship (2)	Relevant Entity (if applicable) (3)	Applicable Category (A/B above) (4)	Details of shareholding, control, voting rights, directorship, trusteeship, guarantee/surety or other relevant relationship (5)

List of LOV's (Nature of Relationship) (COLUMN No – 02)

1. Self – Borrower 2. Members of HUF 3. Spouse 4.Father (includes step-father) 5.Mother (includes step-mother) 6. Son (includes step-son) 7. Son's wife 8. Daughter 9.Daughter's husband 10. Brother (includes step-brother) 11. Sister (includes step-sister).

Please select the LOV's for Column No – 05 as mentioned in part B Related Party Entity

I/We hereby declare that the information provided above is true, complete and accurate and that I/We have disclosed all relationships that may qualify as a Related Party under the applicable Reserve Bank of India guidelines.

I/We undertake to promptly notify the Bank of any change in such status.

KEY FACT SHEET INCLUDING SCHEDULE OF CHARGES

Nature of Facility	Term Loan/Dropline Overdraft (DOD) Facility
Type of Interest Rate	Floating Interest Rate linked to Marginal Cost of Funds based Lending Rate of the Bank ("MCLR") OR Floating Interest Rate linked to Policy Repo Rate (Reference Rate)
Marginal Cost of Funds based Lending Rate of the Bank ("MCLR") / Policy Repo Rate (Reference Rate)	_____ as on date
Applicable Interest Rate (as on date) (% per annum)	Reference Rate as on date (MCLR) / Policy Repo Rate (+)_____(%) of Spread p.a. = ____ %p.a. Above mentioned interest rate is applicable on Operating Limit. Interest rate of 18% p.a. will be levied on the amount utilized above the Operating Limit of overdraft facility. *(Applicable for DOD facility only)*
Date of Reset of Interest	Effective dates of each change in/reset the Reference Rate / Spread of the Bank
Mode of Communication of changes in interest rates and Other terms & conditions	Email/letter/Bank Website/Newspaper/Notice at the Branches / Annexure to Statement of Accounts/SMS.
Processing Fees (Non - Refundable)	Maximum of 1% of loan amount (Minimum Processing fees of Rs.7500/- subject to not exceeding 1% of loan amount of which Rs.5000/- is payable upfront (Plus Applicable Taxes))
Pre-Payment / Part Payment Charges for Term Loan:No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such pre-payment. 2.5% (+) Applicable Taxes of principal outstanding being prepaid if the amount being Prepaid is more than said 25%. Charges shall be applicable on the amount in excess of said 25%. (subject to applicability as per conditions stated for Premature closure charges). >60 months after date of last disbursement of the loan- NIL charges	
Premature Closure Charges for Floating Rate Loans: 2.5% (plus applicable taxes) of principal outstanding being repaid. No Premature Closure charges will be charged for Premature Closure post 60 months after date of last disbursement of the loan. Nil Pre-Payment/Part-Payment/Premature closure charges on floating rate loans sanctioned to individual borrowers & Nil Pre-Payment/Part-Payment/Premature closure charges for MSE certified borrowers,	
Premature closure / Forclosure charges- Fixed rate loans: - Individual borrowers for Business Purpose- 2.5% (+Applicable Taxes) of the Principal Outstanding Individual borrowers for End Use other than Business Purpose- NIL Charges. Non-Individual borrowers - Maximum of 2.5% (+Applicable Taxes) of the Principal Outstanding. > 60 months after date of last disbursement of the loan- NIL charges. Nil Prepayment charges on fixed rate loans if loan is booked under priority sector lending and Borrower(s) type is Small or Micro & Loan amount is less than or equal to Rs. 50 lacs.	
Premature Closure charges for Drop Line overdraft : a) Maximum of 4% of the operating limit prevailing at the time of prepayment within 12 months of the date of disbursement. b) Post 12 months maximum of 2% of the operating limit prevailing at the time of prepayment.c) > 60 months after date of last disbursement of the loan- NIL charges. d) DOD facility availed by Individual Borrower : Nil charges. e) Nil premature closure charges on floating rate loans to MSE (Micro & Small) Classified borrowers.	
Conversion of ROI from floating to fixed(who have availed EMI based floating rate Personal Loans*) *Please refer the RBI circular No. DBR.No.BP.BC.99/08.13.100/2017-18 on "XBRL Returns – Harmonization of Banking Statistics" dated January 04, 2018. : - Rs. 3000/- (+Applicable taxes).	
Delayed installment payment charges: Interest will be charged on unpaid EMI for the number of days EMI is late. This interest is calculated at loan's contracted rate and will be added to next EMI.	
Legal/Repossesssion & Incidental Charges	Actual Cost Incurred
Repayment Mode Swapping Charges	Rs. 500/- (plus Applicable Taxes) per incident
Amortization / Repayment Schedule Charges	Physical- Rs. 50/- per instance (Plus Applicable Taxes) (Customer can also download from website free of cost)
Annual Maintenance Charge (AMC) for Features of Plus Current Account	Rs. 5000 P.A. (plus applicable taxes) for DOD account (Please refer the attached link for plus current account features and benefit *https://www.hdfc.bank.in/current-accounts/plus-current-account*
Commitment Charges for Overdraft Facility (Quarterly) : If average quarterly utilization > 30 % No commitment fee charges to be charged. If the average quarterly utilization < 30 % Charges upto 0.10% will be charged on the difference between the actual utilization and expected average utilization of 30 %. Subject to a minimum charge of Rs. 5000/- (plus applicable taxes)	
Date on which annual outstanding balance statement will be issued	31st May
Stamp Duty & other Statutory Charges	As per actuals as are applicable in laws of the state (Non Refundable).
Revision in spread Charges	0.1% of Principal Outstanding OR Rs. 3000/- whichever is higher Per proposal (Plus Applicable Taxes)
CERSAI Charges for creation / modification of security interest on collaterals	Rs. 100/- (Plus Applicable Taxes) per property / At actuals.
Custody charges	Rs 1000/- (plus applicable taxes) per month for non-collection of collateral documents beyond 60 days, from date of closure of all loans/facilities linked to the collateral.
Issuance charges for photocopy of property documents/ Retrieval of documents post disbursement of loan including LOD	Rs.500/- (+ Applicable Taxes) per document set. (Post disbursement)
Non Compliance of Sanction Terms & Conditions	2% charges p.a. (+ Applicable taxes) on principal outstanding for non-compliance of agreed terms up to its fulfilment - Charged on monthly basis Subject to a Max of Rs 50,000/- (+ Applicable taxes) for Critical documents / Conditions (For LOAN AGAINST PROPERTY & DROPLINE OVERDRAFT-MORTGAGE - Collateral property related, End Use related & Legal Entity Identifier related. For LOAN AGAINST RENT RECEIVABLES - Collateral property related, End Use related, Lessee NOC, Escrow adherence & Legal Entity Identifier related. For COMMERCIAL PROPERTY LOAN - Collateral property related & Legal Entity Identifier related) & Max 25000/- (+Applicable taxes) for any other documents.
Property swapping / Partial property release charges	0.1% of the loan amount subject to a minimum of Rs. 10000/- (plus Applicable Taxes) & maximum of Rs. 25000/- (plus applicable taxes) per property.
Payment Return Charges	Rs. 450/- per incident (plus applicable taxes) (without prejudice to Bank's civil and criminal rights and remedies)
***Offer: 10% discount to Senior Citizen (main borrower) on all the above service charges**	

All above Charges, Commissions and Fees shall be applicable at the rate mentioned in the application form or as stipulated by the Bank from time to time and are exclusive of Taxes and Statutory levies as applicable.

For detailed list of charges please visit our website ""www.hdfc.bank.in""

The Bank reserves the right to vary any of the above charges from time to time with due intimation to the customer. Revised Charges will be communicated to the customer through Email/ letter/ Bank Website/ Newspaper/ Notice at the Branches/ Annexure to Statement of Accounts/ SMS. The above charges are exclusive of taxes and statutory levies as applicable from time to time. The above charges are the maximum charges applicable for each type of charge.

For detailed list of charges please visit our website www.hdfc.bank.in: The Customer confirms that the Bank's Sales Representative has: (a) Collected self-attested copies of the above mentioned documents. (b) Informed me/us that the "MCLR" / "Policy Repo Rate " shall mean the percentage rate per annum declared or notified by the Bank as "Marginal Cost of Funds Based Lending Rate of the Bank / Policy Repo Rate" from time to time having regard to the Reserve Bank of India's guidelines, rules and regulations; (Please note that the Applicable Interest Rate mentioned above is an indicative rate & the final rate shall be communicated in the Sanction letter along with other terms and conditions) (c) Not been given any payment in cash, bearer cheque or kind along with or in connection with this Loan application from the customer. (d) Informed me/us that service tax and all other statutory taxes, levies including stamp duties and registration costs (if any), other fees, commissions, charges as may be applicable will be charged in connection with the loan. (e) Informed me/us that the Bank will not be liable for loss or delay in receipt of documents. (f) Informed me/us hat incomplete / defective application will not be processed and the Bank shall not be responsible in any manner for the resulting delay or otherwise. Notwithstanding the aforestated, the submission of loan application to the Bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. Incase of rejection, the Bank shall not be required to give any reason. (g) Informed me/us that Loan processing and decision will be made within 7 working days from the submission of all requisite documents and information as required by the Bank. For cases requiring customer availability for field investigation or property title search and valuation, the timeline will be 14 working days for loans up to Rs. 25 lakh for MSE borrowers and 25 working days for the Non-MSE Borrowers.. (h) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (i) Informed to me/us that the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees / potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (j) Informed me/us that Equated Monthly Installments (EMI) will be due on 7 / 15/ of every month. (Strike out which is not applicable) (k) Informed & explained me/us all the charges and terms and conditions mentioned overleaf. (l) Informed me/us that the Bank will send the Welcome Letter and Repayment schedule to me/us on the e-mail ID mentioned by me/us in the loan application. In addition, informed to me/ us Welcome letter and Repayment schedule is also available on www.hdfc.bank.in under Net Banking login choosing Option for Retail Loan customers and I/we will request for a physical copy of Welcome letter and Repayment schedule if need be.

MOST IMPORTANT TERMS AND CONDITIONS

The charges are exclusive of terms and conditions which are as follows

(a) Borrower's loan will be a Reference Rate Linked loan (Presently the "Marginal Cost of Funds based Lending Rate of the Bank (MCLR) or Policy Repo Rate" is the reference rate ("Reference Rate")) applicable on per annum basis as per condition precedent and in the schedule. Borrower shall be liable to pay the Pre-EMI i.e. the interest on the Loan payable for the period starting from the respective date/ date(s) of the Loan up to the date from which the interest becomes payable as part of the EMIs. (b) The rate of interest is subject to revision in terms of the Loan Agreement/ Overdraft Agreement to be executed by the Borrower and is subject to any higher rate that may be prevailing at the time of disbursement. The Interest Rate applicable as on the date of this MID is mentioned hereinabove and shall be subject to change everytime the Reference Rate is changed/ is reset by the Bank in its discretion. The change in the Interest Rate shall become effective on each date of change in/ reset of the Reference Rate. The Borrower shall keep itself informed of such reset of Reference Rate from time to time. The Reference Rate may also be available on the official website of the Bank. The Bank shall in its absolute discretion or as per the guidelines/ directions/ rules/ regulations/ law issued/ notified by the Reserve Bank of India and/or any other statutory or regulatory authority and any other law in force including but not limited to, any tax law or based on the changes in the prevailing Reference Rate be entitled to modify the Interest Rate (including Spread), and the Borrower agree and confirm to pay interest as per such modified Interest Rates on the Loan and related amounts on and from the date of such modification. In any event the Borrower shall keep himself/ themselves informed of all such variations/ revisions in the Interest Rate. (c) Payment of interest / charges / upfront fees and commitment charges/ dues / obligation / impost / levies / applicable tax / duties / other charges shall be made by the borrower without any deduction / protest / delay. Interest and other charges shall be computed at the rate of 365 day per year. Bank at its discretion may modify the basis of year and periodicity of the interest or applicable rate of interest. Such changes shall be binding on the borrower. Borrower is responsible to check with the bank changes in the rate from time to time. (d) The payment can be made through Cheques, Bank Drafts, Standing Instruction, and ECS on or before the due dates. Borrower has to ensure adequacy of funds in the bank account from which the payment is made, credit shall be given only on realization of funds. In the event of payment being made at any branch other than the concerned branch, borrower shall immediately inform the concerned Bank branch in writing. (e) The Bank may at its absolute discretion permit premature Closure charges of the Loan/ Overdraft Facility or any part thereof where: (a) the Borrower serves at least 15 days' written notice of its/ his intention to prepay at the Concerned Branch; and (b) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the premature Closure charges charges as mentioned in the Schedule hereto or as specified from time to time by the Bank. Premature closure charges shall be applicable in case the Loan/ Overdraft Facility is allowed to be foreclosed at the request of the Borrower and at the absolute discretion of the Bank and Premature closure shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank. (f) The borrower shall allow the representative / nominee of the Bank to visit and inspect the premises / property comprising the security and shall submit the compliance / audited document like Balance sheet / profit and loss account / quarterly results / Bank statement / statement of income or wealth and such other copies / document as may be required by the Bank. The Borrower shall not enter into changes / amendment / alteration / modification without a written permission from the Bank. (g) Borrower has agreed to give the PDC / SI / ECS for the repayment of loan and is fully aware of the fact that dishonor of Cheque / revoke of SI / ECS instruction is a criminal offence under Law. The borrower undertake to the Bank to honor all payment without fail and not to instruct his / her bankers to stop the payment of Cheque / revoke the SI / ECS instruction or instruct the Bank to withhold depositing the Cheque. (h) The borrower will not change the Name / Constitution / close or change the banker from which PDC / SI / ECS have been drawn / mandated without a written permission of Bank.

ADDITIONAL INFORMATION:
Details with respect to the EMI presentation dates, number of EMIs and amount will be communicated separately through a welcome letter postdisbursement of loan. Terms and conditions of the loan agreement shall be provided on request.

Documents Submitted

This is to confirm that the customer(s) has/have submitted the below mentioned documents along with the Loan Application to HDFC BANK LTD ("Bank")

Application Form ☐ Photograph (Signed across) ☐ Last _____Months Bank Statement (Self attested) ☐ Latest 2 Salary Slips (Self attested) ☐
Last 2 years ITR with cpomputation of Income/certified Financials (Self/CA attested) ☐ Photo Copy of PAN CARD (Self attested) ☐
Proof of Identity (with expiry date if applicable) _____ (Specify) (Self Attested) ☐ Proof of Identity Number _____
Photo Copy of Property Papers (Self attested) ☐ Loan Account Statements for Balance Transfer/Balance Transfer & Top up/Repayment/Retention Cases ☐
Proof of Residence _____ (Specify) (Self Attested) (Resi cum Biz / Residential / Biz / Registered Office / Unspecified)
In case of any query / suggestion /feedback / complaint relating to any of the products, please visit *https://www.hdfc.bank.in/contact-us*

DSA Name: _____ DSA CODE ☐☐☐☐☐☐☐☐☐ HBL CODE ☐☐☐☐☐☐

Paste Photo Here

Signature of Applicant

_____
Date: _____

Paste Photo Here

Signature of Co-Applicant

_____
Date: _____

Donot Sign This Form if its Blank. Please Ensure all relavant sections and documents are completely filled to your satisfaction and then only sign the form

BANK USE ONLY

RM Code ☐☐☐☐☐☐☐☐ Co-ordinator Code : ☐☐☐☐☐☐☐☐

Sourced by: ☐ Branch ☐ DSA ☐ Campaign ☐ Reference ☐ WEB ☐ HBL OPEN MKT ☐ PBK ☐ Others _____
☐ Classic ☐ Preferred ☐ IMPERIA ☐ ME ☐ Direct ☐ Others_____

CRM NO. ☐☐☐☐☐☐☐☐

PROMOTIONAL SCHEME _____

CREDIT PROGRAM ☐ RNP ☐ PNP ☐ RMT ☐ PMT ☐ PIP ☐ LLP ☐ GRP ☐ GST ☐ BKP ☐ GTP ☐ MELAP ☐ BKPP ☐ CCBT ☐ GTP-M

Exposure Type - ☐ Existing ☐ Fresh ☐ Pre Approved ☐ Internal Customer ☐ Balance Transfer ☐ Top up ☐ Enhancement

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.hdfc.bank.in).
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.

   Yes ☐ No ☐
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 _____

KEY FACT SHEET INCLUDING SCHEDULE OF CHARGES

Nature of Facility	Term Loan/Dropline Overdraft (DOD) Facility
Type of Interest Rate	Floating Interest Rate linked to Marginal Cost of Funds based Lending Rate of the Bank ("MCLR") OR Floating Interest Rate linked to Policy Repo Rate (Reference Rate)
Marginal Cost of Funds based Lending Rate of the Bank ("MCLR") / Policy Repo Rate (Reference Rate)	_____ as on date
Applicable Interest Rate (as on date) (% per annum)	Reference Rate as on date (MCLR) / Policy Repo Rate (+)_____(%) of Spread p.a. = ____ %p.a. Above mentioned interest rate is applicable on Operating Limit. Interest rate of 18% p.a. will be levied on the amount utilized above the Operating Limit of overdraft facility. *(Applicable for DOD facility only)*
Date of Reset of Interest	Effective dates of each change in/reset the Reference Rate / Spread of the Bank
Mode of Communication of changes in interest rates and Other terms & conditions	Email/letter/Bank Website/Newspaper/Notice at the Branches / Annexure to Statement of Accounts/SMS.
Processing Fees (Non - Refundable)	Maximum of 1% of loan amount (Minimum Processing fees of Rs.7500/- subject to not exceeding 1% of loan amount of which Rs.5000/- is payable upfront (Plus Applicable Taxes))
Pre-Payment / Part Payment Charges for Term Loan: No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such pre-payment. 2.5% (+) Applicable Taxes of principal outstanding being prepaid if the amount being Prepaid is more than said 25%. Charges shall be applicable on the amount in excess of said 25%. (subject to applicability as per conditions stated for Premature closure charges). >60 months after date of last disbursement of the loan- NIL charges	
Premature Closure Charges for Floating Rate Loans: 2.5% (plus applicable taxes) of principal outstanding being repaid. No Premature Closure charges will be charged for Premature Closure post 60 months after date of last disbursement of the loan. Nil Pre-Payment/Part-Payment/Premature closure charges on floating rate loans sanctioned to individual borrowers & Nil Pre-Payment/Part-Payment/Premature closure charges for MSE certified borrowers,	
Premature closure / Forclosure charges- Fixed rate loans: - Individual borrowers for Business Purpose- 2.5% (+Applicable Taxes) of the Principal Outstanding Individual borrowers for End Use other than Business Purpose- NIL Charges. Non-Individual borrowers - Maximum of 2.5% (+Applicable Taxes) of the Principal Outstanding. > 60 months after date of last disbursement of the loan- NIL charges. Nil Prepayment charges on fixed rate loans if loan is booked under priority sector lending and Borrower(s) type is Small or Micro & Loan amount is less than or equal to Rs. 50 lacs.	
Premature Closure charges for Drop Line overdraft : a) Maximum of 4% of the operating limit prevailing at the time of prepayment within 12 months of the date of disbursement. b) Post 12 months maximum of 2% of the operating limit prevailing at the time of prepayment.c) > 60 months after date of last disbursement of the loan- NIL charges. d) DOD facility availed by Individual Borrower : Nil charges. e) Nil premature closure charges on floating rate loans to MSE (Micro & Small) Classified borrowers.	
Conversion of ROI from floating to fixed(who have availed EMI based floating rate Personal Loans*) *Please refer the RBI circular No. DBR.No.BP.BC.99/08.13.100/2017-18 on "XBRL Returns – Harmonization of Banking Statistics" dated January 04, 2018. : - Rs. 3000/- (+Applicable taxes).	
Delayed installment payment charges: Interest will be charged on unpaid EMI for the number of days EMI is late. This interest is calculated at loan's contracted rate and will be added to next EMI.	
Legal/Repossesssion & Incidental Charges	Actual Cost Incurred
Repayment Mode Swapping Charges	Rs. 500/- (plus Applicable Taxes) per incident
Amortization / Repayment Schedule Charges	Physical- Rs. 50/- per instance (Plus Applicable Taxes) (Customer can also download from website free of cost)
Annual Maintenance Charge (AMC) for Features of Plus Current Account	Rs. 5000 P.A. (plus applicable taxes) for DOD account (Please refer the attached link for plus current account features and benefit *https://www.hdfc.bank.in/current-accounts/plus-current-account*
Commitment Charges for Overdraft Facility (Quarterly) : If average quarterly utilization > 30 % No commitment fee charges to be charged. If the average quarterly utilization < 30 % Charges upto 0.10% will be charged on the difference between the actual utilization and expected average utilization of 30 %. Subject to a minimum charge of Rs. 5000/- (plus applicable taxes)	
Date on which annual outstanding balance statement will be issued	31st May
Stamp Duty & other Statutory Charges	As per actuals as are applicable in laws of the state (Non Refundable).
Revision in spread Charges	0.1% of Principal Outstanding OR Rs. 3000/- whichever is higher Per proposal (Plus Applicable Taxes)
CERSAI Charges for creation / modification of security interest on collaterals	Rs. 100/- (Plus Applicable Taxes) per property / At actuals.
Custody charges	Rs 1000/- (plus applicable taxes) per month for non-collection of collateral documents beyond 60 days, from date of closure of all loans/facilities linked to the collateral.
Issuance charges for photocopy of property documents/ Retrieval of documents post disbursement of loan including LOD	Rs.500/- (+ Applicable Taxes) per document set. (Post disbursement)
Non Compliance of Sanction Terms & Conditions	2% charges p.a. (+ Applicable taxes) on principal outstanding for non-compliance of agreed terms up to its fulfilment - Charged on monthly basis Subject to a Max of Rs 50,000/- (+ Applicable taxes) for Critical documents / Conditions (For LOAN AGAINST PROPERTY & DROPLINE OVERDRAFT-MORTGAGE - Collateral property related, End Use related & Legal Entity Identifier related. For LOAN AGAINST RENT RECEIVABLES - Collateral property related, End Use related, Lessee NOC, Escrow adherence & Legal Entity Identifier related. For COMMERCIAL PROPERTY LOAN - Collateral property related & Legal Entity Identifier related) & Max 25000/- (+Applicable taxes) for any other documents.
Property swapping / Partial property release charges	0.1% of the loan amount subject to a minimum of Rs. 10000/- (plus Applicable Taxes) & maximum of Rs. 25000/- (plus applicable taxes) per property.
Payment Return Charges	Rs. 450/- per incident (plus applicable taxes) (without prejudice to Bank's civil and criminal rights and remedies)
***Offer: 10% discount to Senior Citizen (main borrower) on all the above service charges**	

All above Charges, Commissions and Fees shall be applicable at the rate mentioned in the application form or as stipulated by the Bank from time to time and are exclusive of Taxes and Statutory levies as applicable.

For detailed list of charges please visit our website ""www.hdfc.bank.in""

Documents Submitted (Customer Copy)

This is to confirm that the customer(s) has/have submitted the below mentioned documents along with the Loan Application to HDFC BANK LTD ("Bank")

Application Form ☐ Photograph (Signed across) ☐ Last _____Months Bank Statement (Self attested) ☐ Latest 2 Salary Slips (Self attested) ☐

Last 2 years ITR with cpomputation of Income/certified Financials (Self/CA attested) ☐ Photo Copy of PAN CARD (Self attested) ☐

Proof of Identity (with expiry date if applicable) _____ (Specify) (Self Attested) ☐ Proof of Identity Number _____

Photo Copy of Property Papers (Self attested) ☐ Loan Account Statements for Balance Transfer/Balance Transfer & Top up/Repayment/Retention Cases ☐

Proof of Residence _____ (Specify) (Self Attested) (Resi cum Biz / Residential / Biz / Registered Office / Unspecified)

In case of any query / suggestion /feedback / complaint relating to any of the products, please visit *https://www.hdfc.bank.in/contact-us*

The Bank reserves the right to vary any of the above charges from time to time with due intimation to the customer. Revised Charges will be communicated to the customer through Email/ letter/ Bank Website/ Newspaper/ Notice at the Branches/ Annexure to Statement of Accounts/ SMS. The above charges are exclusive of taxes and statutory levies as applicable from time to time. The above charges are the maximum charges applicable for each type of charge.

'For detailed list of charges please visit our website www.hdfc.bank.in

The Bank's Sales Representative confirms he has: (a) Collected self-attested copies of the above mentioned documents from the customer (b) Informed me/us that the "MCLR" shall mean the percentage rate per annum declared or notified by the Bank as 'Marginal Cost of Funds based Lending Rate of the Bank' from time to time having regard to the Reserve Bank of India's guidelines, rules and regulations; (Please note that the Applicable Interest Rate mentioned above is an indicative rate & the final rate shall be communicated in the Sanction letter along with other terms and conditions) (c) Not been given any payment in cash, bearer cheque or kind along with or in connection with this Loan application from the customer. (d) Informed me/us that service tax and all other statutory taxes, levies including stamp duties and registration costs (if any), other fees, commissions, charges as may be applicable will be charged in connection with the loan. (e) Informed me/us that the Bank will not be liable for loss or delay in receipt of documents.(f) Informed me/us hat incomplete / defective application will not be processed and the Bank shall not be responsible in any manner for the resulting delay or otherwise. Notwithstanding the aforestated, the submission of loan application to the Bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. Incase of rejection, the Bank shall not be required to give any reason. (g) Informed me/us that Loan processing and decision will be made within 7 working days from the submission of all requisite documents and information as required by the Bank. For cases requiring customer availability for field investigation or property title search and valuation, the timeline will be 14 working days for loans up to Rs. 25 lakh for MSE borrowers and 25 working days for the Non-MSE Borrowers. (h) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (i) Informed to me/us that the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignes/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (j) Informed me/us that Equated Monthly Installments (EMI) will be due on 7 / 15/ of every month. (Strike out which is not applicable) (k) Informed & explained me/us all the charges and terms and conditions mentioned overleaf. (l) Informed me/us that the Bank will send the Welcome Letter and Repayment schedule to me/us on the e-mail ID mentioned by me/us in the loan application. In addition, informed to me/ us Welcome letter and Repayment schedule is also available on www.hdfc.bank.in under Net Banking login choosing Option for Retail Loan customers and I/we will request for a physical copy of Welcome letter and Repayment schedule if need be.

MOST IMPORTANT TERMS AND CONDITIONS

The charges are exclusive of terms and conditions which are as follows

(a) Borrower's loan will be a Reference Rate Linked loan (Presently the "Marginal Cost of Funds based Lending Rate of the Bank (MCLR) or Policy Repo Rate" is the reference rate ("Reference Rate")) applicable on per annum basis as per condition precedent and in the schedule. Borrower shall be liable to pay the Pre-EMI i.e. the interest on the Loan payable for the period starting from the respective date/ date(s) of the Loan up to the date from which the interest becomes payable as part of the EMIs. (b) The rate of interest is subject to revision in terms of the Loan Agreement/ Overdraft Agreement to be executed by the Borrower and is subject to any higher rate that may be prevailing at the time of disbursement. The Interest Rate applicable as on the date of this MID is mentioned hereinabove and shall be subject to change everytime the Reference Rate is changed/ is reset by the Bank in its discretion. The change in the Interest Rate shall become effective on each date of change in/ reset of the Reference Rate. The Borrower shall keep itself informed of such reset of Reference Rate from time to time. The Reference Rate may also be available on the official website of the Bank. The Bank shall in its absolute discretion or as per the guidelines/ directions/ rules/ regulations/ law issued/ notified by the Reserve Bank of India and/or any other statutory or regulatory authority and any other law in force including but not limited to, any tax law or based on the changes in the prevailing Reference Rate be entitled to modify the Interest Rate (including Spread), and the Borrower agree and confirm to pay interest as per such modified Interest Rates on the Loan and related amounts on and from the date of such modification. In any event the Borrower shall keep himself/ themselves informed of all such variations/ revisions in the Interest Rate. (c) Payment of interest / charges / upfront fees and commitment charges/ dues / obligation / impost / levies / applicable tax / duties / other charges shall be made by the borrower without any deduction / protest / delay. Interest and other charges shall be computed at the rate of 365 day per year. Bank at its discretion may modify the basis of year and periodicity of the interest or applicable rate of interest. Such changes shall be binding on the borrower. Borrower is responsible to check with the bank changes in the rate from time to time. (d) The payment can be made through Cheques, Bank Drafts, Standing Instruction, and ECS on or before the due dates. Borrower has to ensure adequacy of funds in the bank account from which the payment is made, credit shall be given only on realization of funds. In the event of payment being made at any branch other than the concerned branch, borrower shall immediately inform the concerned Bank branch in writing. (e) The Bank may at its absolute discretion permit premature closure of the Loan/ Overdraft Facility or any part thereof where: (a) the Borrower serves at least 15 days' written notice of its/ his intention to prepay at the Concerned Branch; and (b) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the premature closure as mentioned in the Schedule hereto or as specified from time to time by the Bank. Premature closure charges shall be applicable in case the Loan/ Overdraft Facility is allowed to be foreclosed at the request of the Borrower and at the absolute discretion of the Bank and Premature closure shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank. (f) The borrower shall allow the representative / nominee of the Bank to visit and inspect the premises / property comprising the security and shall submit the compliance / audited document like Balance sheet / profit and loss account / quarterly results / Bank statement / statement of income or wealth and such other copies / document as may be required by the Bank. The Borrower shall not enter into changes / amendment / alteration / modification without a written permission from the Bank. (g) Borrower has agreed to give the PDC / SI / ECS for the repayment of loan and is fully aware of the fact that dishonor of Cheque / revoke of SI / ECS instruction is a criminal offence under Law. The borrower undertake to the Bank to honor all payment without fail and not to instruct his / her bankers to stop the payment of Cheque / revoke the SI / ECS instruction or instruct the Bank to withhold depositing the Cheque. (h) The borrower will not change the Name / Constitution / close or change the banker from which PDC / SI / ECS have been drawn / mandated without a written permission of Bank.

Acknowledgement for Secured Loan Application - Mortgages

Name of the Applicant : _____

Date of Application : _____

Location : _____

Date & Time of Receipt: _____

HDFC Bank Contact Person Name _____

Contact No.: _____

Bank's Stamp / Signature : _____

M2015 SERIAL NO.

CONTACT US

To get the status of your loan application you can reach us at below Contact Numbers HDFC Bank Customer Care Number: 18001600 / 18002600 (accessible across India). Customer traveling overseas can reach us on+9122-61606160. Alternatively, please log on to our website www.hdfc.bank.in to contact us for your Banking needs on our helpline number. You may also write to us at : loansupport@hdfc.bank.in

Application will be decisioned within 7 working days from the submission of all requisite documents and information as required by the Bank. For cases requiring customer availability for field investigation or property title search and valuation, the timeline will be 14 working days for loans up to Rs. 25 lakh for MSE borrowers and 25 working days for the Non-MSE Borrowers.

INTENTIONALLY LEFT BLANK

INTENTIONALLY LEFT BLANK