

# COMMERCIAL LOAN APPLICATION FORM

Serial Numbering

Fields marked in "RED" are mandatory

### 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)								
Branch Code						LTS/CRMN No.				Sales Promo Code			LG Code		
SM Emp Code						SE Code				DSA/DDSA Name					
TL Code						COEX Code				DSA/DDSA Vendor Code			Dealer SE Code		

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

Title	<input type="checkbox"/> Mr.	<input type="checkbox"/> Ms.	<input type="checkbox"/> M/S.	<input type="checkbox"/> Others _____	<input type="checkbox"/> Applicant	PAN No.																		
Applicant Name														<p>please affix your latest photograph here</p>										
Father's/Husband's Name																								
Date of Birth/Incorporation	D	D	M	M	Y	Y	Y	Y	Gender	<input type="checkbox"/> M	<input type="checkbox"/> F	<input type="checkbox"/> Third Gender	Status		<input type="checkbox"/> Single	<input type="checkbox"/> Married	No. of Dependents							
Educational Details	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate & above	<input type="checkbox"/> Others _____	Religion				<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> Other _____												
Present Address																								
(Residence / Regd. Off.)																								
Landmark											Years at current city	Y	Y	M	M									
City											PIN Code					Years at current residence	Y	Y	M	M				
State											Country					Aadhar Card No.								
Tel (R)	S	T	D		-	L	A	N	D	L	I	N	E	Mobile no.	91				Fax No.					
e-mail ID	I	N	C	A	P	I	T	A	L	L	E	T	T	E	R	S	O	N	L	Y				
Present Address is	<input type="checkbox"/> Owned	<input type="checkbox"/> Parental	<input type="checkbox"/> Company provided	<input type="checkbox"/> Rented (Monthly Rent in ₹ _____)											<input type="checkbox"/> Tick if permanent address is same as above									

#### Permanent Address

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

### B. CO-BORROWER'S NAME / GUARANTOR NAME

Title	<input type="checkbox"/> Mr.	<input type="checkbox"/> Ms.	<input type="checkbox"/> M/S.	<input type="checkbox"/> Others _____	<input type="checkbox"/> Applicant	PAN No.																		
Name														<p>please affix your latest photograph here</p>										
Father's/Husband's Name																								
Date of Birth/Incorporation	D	D	M	M	Y	Y	Y	Y	Gender	<input type="checkbox"/> M	<input type="checkbox"/> F	Status	<input type="checkbox"/> Single		<input type="checkbox"/> Married	No. of Dependents								
Present Address																								
(Residence / Regd. Off.)																								
Landmark											PIN Code					I/We hereby authorize and give consent to the Bank to link Aadhar No. with account/s maintained with HDFC Bank	<input type="checkbox"/>							
City											PIN Code					Aadhar Card No.								
State											Country					Aadhar Card No.								
Tel (R)	S	T	D		-	L	A	N	D	L	I	N	E	Mobile no.	91				Fax No.					
e-mail ID	I	N	C	A	P	I	T	A	L	L	E	T	T	E	R	S	O	N	L	Y				
Permanent Address																								
(Residence / Regd Office)																								
Landmark																								
City											PIN Code													
State											Country					Voter ID Card No.								
Tel (R/O)	S	T	D		-	L	A	N	D	L	I	N	E	Mobile no.	91									

### About Your Company

Type of Firm//Company:  Proprietorship  Partnership  Pvt. Ltd. Co.  Public Ltd. Co.  Others  Real Estate

Nature of Business:  Manufacturing  Services  Trading  Stock Broking  Agriculturist/Farmer with land holdings of \_\_\_\_\_ acres

Company / Employers Name

Company / Employers Address

Landmark

City PIN Code

State Country

Tel (0) STD - LANDLINE EXNT Preferred Mailing Address Residence Office

Official e-mail ID IN CAPITAL LETTERS ONLY

**About the Partners & Directors (For Partnership/Private Ltd./Public Ltd. Co.)**

(1) Name: Residence Add: Landmark: City: State: Pin Code: Tel. No: E-mail:

(2) Name: Residence Add: Landmark: City: State: Pin Code: Tel. No: E-mail:

**C. INCOME AND BANKING DETAILS**

*Please attach extra sheets if required*

Monthly salary	R U P E E S	A/C no.		<b>Existing Loan Details</b> 1) Bank / Co. name _____ Loan type _____ Amount (₹) _____ EMI (₹) _____ Tenure _____ Start date _____ Loan a/c no. _____ 2) Bank / Co. name _____ Loan type _____ Amount (₹) _____ EMI (₹) _____ Tenure _____ Start date _____ Loan a/c no. _____
Annual turnover	R U P E E S	Bank name		
Net profit	R U P E E S	Branch		
Other income	R U P E E S	Cust ID	Opened in Y Y Y Y	
Other income source	Rental Agricultural Other	Account type		
Interested in opening HDFC Bank Account	Yes No	Credit card no.		
		Issuing Bank		

**D. Details on your Vehicle Requirments**

Cost of Vehicle Specify (New/Used)	Total Amount	Finance Requirement

**Finance Scheme Details:**

Vehicle Model	Cost of Vehicle Chassis
Amount Finance	Cost of Body
Tenure in Yrs	Total Cost
Customer rate of Interest (ROI)	EMI Rs.

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

**E. PRIORITY SECTOR CATEGORY (Important : If applicant belongs to any of the below category, pls tick the box) (Bank Copy)**

Direct Agri (Agriculturist / Farmer / Agri allied activities like, dairy farming, poultry farming, fishery, bee-keeping etc)  
Land (acres) <3 3 to 5 >5 to 10 >10 to 15 > 15 Specify (acres): \_\_\_\_\_ Location: \_\_\_\_\_ Pin Code: \_\_\_\_\_

Indirect Agri : Service units like trader / dealer in fertilizers / seeds / pesticides / cattle feed / poultry feed / agri equipment or machinery, dealer of tractors or contracting tractors / borewells etc.

Manufacturing enterprises  Manufacturing unit with investment in plant & machinery upto ₹ 5 Lakh  Manufacturing unit with investment in plant & machinery > ₹ 5 Lakh to ₹ 25 Lakh  
 Manufacturing unit with investment in plant & machinery > ₹ 25 Lakh to ₹ 5 Cr Value of investment (₹) \_\_\_\_\_ CC limit(₹) \_\_\_\_\_

Service enterprise : (Professional / Nor Professional / SRT0 / Trade / Retail Trade)  Service unit with investment in equipment upto ₹ 2 Lakh  Service unit with investment in equipment > ₹ 2 Lakh to ₹ 10 Lakh  
 Service unit with investment in equipment > ₹ 10 Lakh to ₹ 2 Cr Value of investment (₹) \_\_\_\_\_

Khadi & village industries (KVI sector)

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

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

**F. MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER**

I/We agree and confirm: (1) To the applicable schedule of charges, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the "Schedule of Charges" of this Application. (2) That the bank's representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. (3) That no discount or free gift or any other commitment whatsoever is given to me/ us by the Bank or any of its authorized representative(s) other than what is not documented in this application form the Terms and Conditions/ Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/ defective application form, 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 14 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria. (6) That submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In case of rejection, the Bank shall not be required to give any reason. (7) That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private

agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / 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 willful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (8) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (9) That I/ We shall furnish any additional documents as and when required by the Bank. (10) That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me/ us. (11) That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (12) That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (13) I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and 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. (14) That the information furnished by me/ us above is true and accurate.

G. DOCUMENTS SUBMITTED / SCHEDULE OF CHARGES /IMPORTANT TERMS & CONDITIONS

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

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

H. Schedule of Charges communicated to me / us by the Bank representative
1) Stamp Duty : at actual as per applicable law. 2) Interest Rate of (subject to changes as per Terms and Conditions/ Agreement) % p.a. (monthly reducing). 3) Non Refundable Processing Fees\* of Rs.
4) Service Charges\* as deemed fit by the bank would be charged towards loan application. 5) Equated Monthly Installment (EMI) will be paid will be due on 1/5/15/20/25 of every month (strike out which is not applicable). 6) Foreclosure/Loan Pre-payment charges\* are 4% if the loan is foreclosed/preclosed within 12 months from first EMI due and 2% if foreclosed after 12 months from the first EMI due. Foreclosure charges are levied/calculated on the balance outstanding of the loan. 7) Late payment charges is 2% per month on the overdue EMI amount. 8) Valuation Charges (On Used Vehicle / Equipments) \*Rs. 900/- Per Vehicle. 9) EMI return charges\* (per instance) will be charges at Rs. 550/- 10) Cheque/SI/ECS swapping will be charged at Rs. 500/- per transaction 11) Duplicate or special NOC ( No Objection Certificate) will be charged at Rs. 500/ per instance. 12) CIBIL on request will be charged at Rs. 50/- per request. 13) Amortisation schedule will be charged at Rs. 200/- per schedule. 14) Loan re-schedulement/rebooking will be charged at Rs. 1000/- 15) Legal, repossession and incidental charges: At actual 16) Loan Cancellation Charges: NIL. Interest would be charged for the interim period between date of disbursement and date of loan cancellation.

\*Signifies Service Tax and other government levies will be applicable additionally over and above the charge
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.

I. 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) hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us from the Bank, to the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/ regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/ We waive the privilege of privacy and privity of contract. (3) shall credit all sums received by you in either or all the names of this account. (4) hereby confirm having received, read and understood the terms and conditions applicable to this loan including the application form and the Terms and Conditions/ Agreement and accept the same. (5) hereby unconditionally, agree that these terms may be changed by the Bank at any time and I/ We will be bound by the amended terms and conditions. (6) Confirm that I/ We are citizen of India.

I / We also confirm that the executive collecting my loan Application / Document has informed me / us : (1) that services tax 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 the 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 are non-refundable charges and would not be waived/ refunded in case of loan cancellation or where the loan has not been disbursed. (4) That all the 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 not liability towards condition/ color/ 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 color/ mode/ quality/ version at the dealership. (6) that any discount in pricing of the asset is purely an offer by the manufacturer/ dealer. (7) 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.

J. 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 J 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.

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

Applicant signature/Company Seal Co-Borrowers/Guarantor's Signature Co-Borrowers/Guarantor's Signature

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

- Photograph (signed across) Proof of Identity Proof of residence Latest 2 salary slips 3/6 months bank statement Post Dated Cheques
Proof of continuity of current job Proof of office Proof of qualification Loan Agreement Signature Verification ECS/SI mandate
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\*Signifies Service Tax and other government levies will be applicable additionally over and above the charge
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.

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

Follow us on
www.facebook.com/hdfcbank
www.twitter.com/hdfcbank\_offers
Watch us on
www.youtube.com/hdfcbank
For more information please visit
www.hdfcbank.com

Signature of Executive / Bank Staff



Serial Numbering

**APPLICATION FOR INSURANCE**  
(Applicable only for Vehicle Loan. For Personal / Business Loan, please fill separate form)

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

**Members Information Form**

Premium Amount ₹

Name : \_\_\_\_\_ DOB :             Gender   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)

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, gallbladder, intestines ) Liver, Hepatitis B or C or HIV/AIDS infection (g) Diabetes, high blood pressure	Y	N
2) During the last 5 years have you undergone any major surgery or been hospitalized for more than one week?	Y	N
3) Do you take part in any adventurous sports or hobbies? (like paragliding, mountaineering, deep sea diving, motor racing, bungee jumping etc.)	Y	N
4) Do you smoke more than 10 cigarettes a day?	Y	N
5) Has more than one of your close relatives died before the age of 60 year as a result of heart attack, stroke, cancer, diabetes?	Y	N
6) Are you taking any medication or has a doctor ever attended you for any conditions, diseases or impairment not mentioned above (except for cough or cold)?	Y	N
7) Female life only: Are you pregnant?	Y	N
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.	Y	N

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** : Benefit will be paid to the master policy holder. The Balance death benefit amount (after adjustment against outstanding loan, if any) will be paid to the nominee.

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

I/We, \_\_\_\_\_, do hereby declare that I/ we have received a loan of Rs \_\_\_\_\_ from HDFC Bank Limited ("Master Policyholder"). In order to secure the said loan I/ we have taken the above referenced policy from HDFC Standard Life Insurance Company Limited ("HDFC Life"). In consideration of receiving the said loan I hereby authorize HDFC Life 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.

Signature \_\_\_\_\_

**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 Group Credit Protect Insurance Plan, the standard Policy provisions & any additional provisions that govern the policy to be issued 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 SLIC 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.

Signature of Proposer

**HDFC Bank is the master policy holder of this policy**

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, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the "Schedule of Charges" of this Application. (2) That the bank's representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. (3) That no discount or free gift or any other commitment whatsoever is given to me/ us by the Bank or any of its authorized representative(s) other than what is not documented in this application form the Terms and Conditions/ Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/ defective application form, 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 14 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria. (6) That submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In case of rejection, the Bank shall not be required to give any reason. (7) That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / 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 willful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (8) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (9) That I/ We shall furnish any additional documents as and when required by the Bank. (10) That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me/ us. (11) That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (12) That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (13) I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and 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. (14) That the information furnished by me/ us above is true and accurate.

**I/ We also confirm that the executive collecting my loan Application / Document has informed me / us :** (1) that services tax 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 the 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 are non-refundable charges and would not be waived/ refunded in case of loan cancellation or where the loan has not been disbursed. (4) That all the 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 not liability towards condition/ color/ 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 color/ mode/ quality/ version at the dealership. (6) that any discount in pricing of the asset is purely an offer by the manufacturer/ dealer. (7) 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.