

EDUCATION LOAN APPLICATION FORM

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	LOAN DETAILS PART- IV	
Details of the fees and charges payable to the Institute	Subsequent Disbursement	Net Worth Statement
1) Total Course Fee Rs.	Full Disbursement	Details of Assets
a) Course Fee	Tranche Disbursement	1. Fixed Deposits
Per Semester Rs.		2. NSC/KVP
b) No. of semesters	Tranche Disbursement details:	3. Mutual Funds & Bonds
2) Accommodation Fees Rs.	M M / Y Y AMOUNT(INR)	4. LIC Surrender Value
3) Expenses for purchase of		5. Accumulated PF
books/equipment's Rs.		6. Gold / Jewellery
Travelling Expenses Rs.		7. Immovable property
		Total Assets
5) *Caution Deposit/Building Fund/Refundable deposit Rs.		
TOTAL Rs.		(Less) Borrowing of Banks (Less) Any Other Liabilities
"Subject to condition that the amount does not exceed 10% of the total tuits	on fee for the entire course	Net worth:
LOAN AMOUNT	MOD	E OF DISBURSEMENT (any one of the following)
Amount required Rs.	1. DD IN FAVOUR OF -	
Security/ Collateral, If applicable	Payable at -	
Property Collateral (Only residential property) Rs.	for Amount Rs	
Others (Specify) Rs.	2. T.T. Swift Code/ RTG	SNET
Fixed Deposit Rs.	3. University Account N	
TOTAL Rs.		RELATIONSHIP
TOTAL IS.	With Applicant is a di	
Non repayment Scholarship(s) at Rs.		rector of any Bank or is a Firm in which any director is interested as itor or is a relative of directors of other banks or is a firm in which
p.a. for year Amount Rs	bank Nature of Relation	ctors are interested as partner or director. Yes No
Loan Scholarship(s) and or other repayable financial	With Applican	nt is a Director / Sr. Officer / relative of director or Sr. Officer
assistance from other sources: Rs	Financing bank of the Ba	ank. Yes No Nature of Relationship
Contribution of Parent / Guardian and /or Other Members of the		rest Subsidy under the Scheme
Family/ relatives towards total expenses: Rs	Interested Yes	No *Mandatory documents to be submitted.
	REPAYMENT	
Interest servicing during Moratorium Yes No	Repayment Mode	PDC S.I. ACH
Variable Rate = MCLR (+)/(-)	% p.a Fixed Rates	
Particulars of Insurance Policy(ies) In case of father/ guard		705.0
	ate Date (s) of Maturity	Amount of yearly premium Date of last premium
	ADDITIONAL INFORMATION	
EMIs and amount will be communicated separately through a is not documented in the loan agreement by HDFC Bank or ar commitment has been given regarding the same. Terms and Should take around 17 working days from the time of comple would be% of the loan amount. On pre-closure of loan	welcome letter post disbursement of loan. • No ny of its authorized representative(s). • The loar d conditions of the loan agreement shall be pretion and submission of all relevant loan docur n, there will be a fee to the extent of up to plicable as per the State. Stamp Duty Act would other government levies, as applicable, would to	ation. • Details with respect to the EMI presentation dates, number of discount/free gift or any other commitment is given whatsoever which is amount and disbursal is at the sole discretion of HDFC Bank and no revided on request. • Application processing and loan disbursement: ments as per Bank's criteria. • Other charges: Loan processing fees
	YOUR DECLARATION PART - V	
other bank / financial institution.(3). Co applicant: I have applied/availed [] any educational loan from any other bat furnished in this agreement/application are true, complete and they a of any loan HDFC Bank may decide to sanction. I agree that the Bar confirm that I/We have no insolvency proceedings against merius no Bank Limited that may be in force from time to time and shall abide by in tranches semester wise/year wise and that HDFC Bank shall disb further agree to appraise HDFC Bank, details about my academic provides shall advise the bank in writing of any change in my/our Reside consent to to use my Aadhaar number for authentication with UIDAI a new and future) maintained with HDFC Bank in my individual capacity consent to HDFC Bank to obtain and use my Aadhaar number, Name	led [] I/not applied/availed [] any educational loan from I/nancial institution. (5). I/We certify that I/We are long with the applicant's future income post completink shall have the sole-discretion to reject the applicable have I/We been adjudicated insolvent. (8). I/We fix the terms and conditions governing the grant of loar burse the loan amount directly to mylour educational regress, details of aid/financial assistance received ential or Employment address. (10.) I hereby submit as per Aadhaar Act, 2016; for the purpose of Accounts y and I or as an authorized signatory in non-individual entingerprint/Iris and my Aadhaar details to auther account I fink and authenticate my Aadhaar numbers.	orm. (2). Applicant: I have not applied/availed any educational loan from any rom any other bank / financial institution. (4). Guarantor: I have applied/availed mirare citizens of India, declare that the foregoing particulars and information on of the course, co-applicant's / guarantor income details shall form the basis ation or reduce the loan amount without assigning any reason there of, I / We urther agree that my/our loan transactions are governed by the rules of HDFC nunder this agreement. (7). IWe further agree that the loan shall be disbursed institute and I / We shall be liable to HDFC Bank for the repayment. (8). I/We if any during the course period, completion of course and job placement. (9). my Aadhaar number issued by UIDAI, to HDFC Bank and voluntarily give my opening / Aadhaar linking / seeding to all my accounts / relationships (existing, is accounts. (11) I, holder of the Aadhaar number, hereby voluntarily give my nticate me with UIDAI as per Aadhaar Act, 2016 and all other applicable laws.
ACKNO	OWI EDGEMENT SI ID FOR EDUCATION I GAN	ARRI ICATION
- MONOS	OWLEDGEMENT SLIP FOR EDUCATION LOAN	2000 (2000 (2000 (2000)) 1
options during moratorium. (2) Informed me / us that the		ned me/us about interest servicing and non-interest servicing payment p.a. (monthly /reducing). (3) Processing fee
ofas deemed fit by the ban connection with this loan application from me / us. (5) Informe BANK LTD will not be liable for loss or delay in receipt of docum be responsible in any manner for the resulting delay or otherwis HDFC BANK LTD. (9) Informed me / us that approval of the a	ik will be charged towards loan application. (4) N d me / us that GST as may be applicable will be nents.(7) Informed me / us that incomplete / defe se.(8) Informed me / us that documents / photog application is at sole discretion of HDFC BANK ents to me / us regarding the same. (11) Informe	lot received any payment in cash, bearer cheque or kind along with or in a charged in connection with the loan. (6) Informed me / us that HDFC ective application will not be processed and HDFC BANK LTD shall not raphs will not be returned, under any circumstances, once submitted to LTD. (10) Informed me / us that the quantum of the loan will be finally at me / us that Education Loan Equated Monthly Installments (EMI) will
income/certified financials Proof of Identity (Specify) Proof of Office (Specify) Transfer/Balance Transfer & Top up/Repayment/Retention case Other Documents	☐ Proof of Turnover (Latest Sales / r, Current Job(Specify) ☐ Proof of Qualificati es	
☐ Education Loan Agreement ☐ Signature Verification ☐ Income Certificate (issued by Gazetted Officer) ☐ Interest S		

(13). Please credit all sums received by your antisocial purpose. (15). I/We authorize also authorize HDFC Bank Ltd. to provide may require in the future. HDFC Bank will HDFC Bank Ltd. reserves the rights to ret against me / us by any other financer / be do not consent to receive information / se telephone numbers (not board /general te / We may receive a call from the Bank to provided on the form are true and correct systems) to, without notice to me/ us, accinformation and data pertaining to any off to the Bank, for the purposes of data/infor services by the Bank or its subsidiaries, private, web-based, electronic, personal, etc. and where so required, to act for any other branches/ subsidiaries/ affiliates/ Caccess, preserve, store, use any furnishe and ventiled the entire contents of the aforesaid other branches/ subsidiaries/ of the stores in the store of the stores	e HDFC Bank Ltd. to e details of my/our crit ill be at liberty to take ain the photo graphs ank. (17). I/We confir englit to consolidate to evices etc. for Marke elephone numbers of verify the correctnes (19) The Applicant ho cess, use, store, reprier person, as furnish mation verification, a affiliates, including etc. and whether it d on behalf of and/or purposes, any such credit Bureaus' Ratir d/dacoessed informations or credit Loan Applica m and declare that a	make any end edit history to a e such action, a s and document in that I/We do the customer II ding purposes forfices / corpo so of the reque were by irrevoca roduce, disclos- appraisal, credi where any suc requires or resi in the name or data and infor- ing Agencies / Stition Form inclu- tion Form inclu- all the informati	quiries with any other any other bank / fine is it may deem neod to submitted within a not have any exist. O's under a single outhrough Telephone rates / employers by st for registration, I bity and unconditione any part of the infolicant as part of or put risk analysis, repod he verification, analults in access of fur of the Applicant for the analysis of the employers by the providers, but the analysis of the employers of the providers, but the providers of the informatic on given thereund	er finance co. / bank / re ance co. / registered co. sessary if the statement this application and will ng customer ID or cust ustomer ID as it may de //Mobile / SMS / Emails will be accepted for regi //We confirm that I / We ially consents to and a compation and data inclu- cursuant to the Applicati- cting, or for other relate yes, etc. is from or the ther information or data he aforesaid purposes hereof to any of the au- lanks of institut mation/data. If We wail in, the Most Important er are completely true.	egistere edit bur vinforma I not retu torner IE ecide, w by the B istration e have r uthorise uding the for includ of purpor ough an a includ (includ) thorities ions, go t t Terms, and cor a	d credit bures eau. I / We si tiltion providec um the same i apart from th thout any priv ank / its agen of "Do Not Ca ead and unde s the Bank (a e personal da eding under at ses that the B ny persons, s ng on or thro ong access, a gencies, p vernmental/ rivillege of priv and Conditio rect and furth	au regarding all provide of the provide one menor notice to the application of the provide of the control of th	amy/our credit history with them and any further information that the Bani is found to be untrue/incorrect. (16) ant. There are no pending litigations tioned in the application form, and innerus. (18). If We consent/ ce and acknowledge that only direct in a ware that post registration, Declaration, and that all the details hany of its officers, representatives, tive information of the Applicant and currents or copies thereof submitted term fit, cross-selling of products and ether official, governmental, public ctronic platforms, websites, portals, n), and to use and disclose, without osites, service providers, the Bank's uthorities or third parties, as also to vity of contract. (20). I/We have reach carations being Part I to Part VII and cknowledge, accept and confirm the	d k s dd dd dd dd dd dd
	EVECUTIVE	EOTING MAY A	DECLARATIO	TO SHE WAS A STORY OF THE SAME					
PART - VI: I/ WE CONFIRM THAT THE (1) Informed me/us about interest sisse, 2, 2, 3, 4) Not received any payment in cash, be may be applicable will be charged in conincomplete / defective application will indocuments / photographs will not be returned to the complete of	servicing and non- a. (monthly /reducing serer cheque or kind nection with the loan of be processed and arned, under any circ that the quantum of	interest serv (). (3) Processir along with or in .(6) Informed n d HDFC BANK sumstances, or the loan will be	icing payment op ng fee of n connection with th ne / us that HDFC B K LTD shall not be nce submitted to HC e finally decided by	itions during morato is loan application from ANK LTD will not be lia responsible in any ma JFC BANK LTD. (9) Inf HDFC BANK LTD and	as de n me / us ble for le nner fo formed r I has no	emed fit by the control of the contr	ne bank will d me / us the n receipt of g delay or pproval of ommitment	be charged towards loan application at Government government levies a documents.(7) Informed me / us tha otherwise.(8) Informed me / us tha he application is at sole discretion o is to me / us regarding the same. (11	n sat at of)
Pre sanction Documents:	nancials Proof ((Specify)	of Identity (Spe	ecify)		mover (l	atest Sales	/ Service T	onths salary slips Last 2 years ITF ax Returns) Proof of Residence Loan Account Statement for	e
Other Documents: Education Loan								s.) Security Post dated cheque	8
(nos.) ☐ Income Certificate (issued by Schedule of Charges: *Loan Processi foreclosed / part prepaid during Morator Agreement). No prepayment charges will Duplicate of No Dues Certificate/NoC: charges: Rs. 500/- (per instance). Repayinstance, Legal /Incidental charges: A However, interest for the interim period (apply. *Charges which are in nature of Lakshmi Portal charges as applicable.	ng Charges: Maxim ium (along with and il be charged if loan i : Nil, Charges for lat yment Schedule Ch At actual, Stamp Du date of disbursement of fees are EXCLUS	num upto 1% of in addition to d is foreclosed / i te payment of harges: Rs.200 ity & other sta t to date of can	the loan amount as due/accrued interes part prepaid any tim f EMI: @ 24 % p.a. Chan Re-Book atutory charges: A cellation), CBC/LPI	applicable, *Pre-payr t if any, and other amo te after expiry of the Mi on overdue/unpaid EN ing / Re-Scheduling (s per applicable laws charges as applicable	ment chounts du oratoriu MI amou Charges of the s e would	arges: Upto e and/or pay m, No Due C nt outstandin c: Up to Rs. 10 tate, Loan c be charged.	4% of the O able by the ertificate/N ng from EM 000/-, *EMI ancellation Stamp Duty	Borrower to the Bank in terms of the lo Objection Certificate (NOC): No due date, Cheque/ ECS swappin, Return Charges: Upto Rs. 550/- per charges: Nil cancellation charges will be retained. Terms & Condition	e I, ger
IMPORTANT NOTE: Kindly DO NOT m. Kindly Note: (1) That the receipt of your the loan at its sole discretion.(3) HDFC E other than those collected in connection shall not return the same to applicant.(6) for loss or delay in the receipt of documer or otherwise.(9) That all Post dated chequ	ake any payment in rapplication form for BANK LTD reserves t with the applicant. (§ That the Education L nts. (8) Incomplete / d	the loan does r the right to reje 5) HDFC BANH Loan Equated I defective applic	not imply automatic ect any application v K LTD reserves the Monthly Installment cation will not be pro-	approval of your loan b without assigning any r right to retain the photo s (EMI) will be due on ti	easons ograph a he 4th o	BANK LTD. (4) HDFC BA and documen r 7 the of ever	(2) HDFC E ANK LTD m its submitte ry month. (7	ANK LTD will decide the quantum of ay request for additional document of along with the application form and HDFC BANK LTD shall not be liable	s d e
Do not sign this form if it is BLA	NK. Please ensur	e all relevant	sections and co	lumns are complete	ly filled	to your sat	tisfaction	and then only sign the form.	
Name of Applicant	60 12	Name of C	o-Applicant -1			Name of (Co-Applica	int -2 / Gaurantor	
Signature of Applicant		Signature	of Co-Applicant-1			Signature	of Co-Ap	olicant-2	
Place Date:	<i></i>	Place	D	ate:// _	_	Place		Date://	
									_
	PART-V	II (Declaration	n to be signed by	Representative of H	DFC B	ANK LTD)			
I/we confirm the receipt of your educat	A STATE OF THE PARTY OF THE PAR		A STATE OF THE PARTY OF THE PAR	The second secon		AND DESCRIPTION OF THE PERSON.	V on beha	If of HDFC BANK LTD.	
I/we confirm the receipt of your educat	A STATE OF THE PARTY OF THE PAR		A STATE OF THE PARTY OF THE PAR	The second secon	CLARAT	AND DESCRIPTION OF THE PERSON.		Signature of the Executive	
	tion loan application	form along w	LGR Tel. No.	mentioned in the DEC	Sales	Executive	Name	Signature of the Executive]
LGR Name	ion loan application	form along wi	LGR Tel. No.	mentioned in the DEC	Sales	Executive	Name	Signature of the Executive	000
LGR Name	LGR Code ACJ to 1% of the loan ample/accrued interest if any time after expiry of the impaid EMI amount out es: Up to Rs. 1000\(^*\), "collation charges: Nivil be retained. Terms	KNOWLEDGE ount as applical any, and other a he Moratorium, I tstanding from I EMI Return Ch I cancellation of	LGR Tel. No. LGR Tel. No. MENT SLIP FOR Edite, *Pre-payment camounts due and/or No Due Certificate/* EMI due date, Chequarges: Upto Rs. 550 harges. However, in	DUCATION LOAN AP charges: Upto 4% of the payable by the Borrowe to Objection Certificate te/ ECS swapping char f- per instance , Legal /ir terest for the inferim per	Sales PLICAT e Outsta r to the le (NOC) rges: Rs roid dat	ION PART - Executive I ION Inding Balance Sank in terms Nil, Duplicate 500/- (per inst I charges: At e of disburser	e prepaid, if of the Agree of No Dues stance), Rep actual, Stan	Signature of the Executive 91079/23.08.201 91079/23.08.201 loan is foreclosed / part prepaid durin ment). No prepayment charges will b Certificate/NOC: Nil, Charges for lat ayment Schedule Charges: Rs. 200/ ip Duty & other statutory charges: A of cancellation), CBC/LPP charges a	g e e · · s
Schedule of Charges: *Loan Processing Charges: Maximum up Moratonium (along with and in addition to du charged if loan is foreclosed / part prepaid an payment of EMI: @ 24 % p.a. on overduelu Loan Re-Booking / Re-Scheduling Charge per applicable laws of the state. Loan cano applicable would be charged. Stamp Duty w	to 1% of the loan ample/accrued interest if a primary of the monator of the loan ample/accrued interest if a prima after expiry of the impaid EMI amount out es: Up to Rs. 1000%, "cellation charges: Nivid be retained. Terms diditionally. a, bearer cheque or ki pication form for the loas the right to reject an Kk LTD reserves the righents (EMI) will be due.	KNOWLEDGE ount as applicat any, and other a ne Moratorium, I EMI Return Ch il cancellation of a Condition a ind to the Executation of the Executation gift to retain the e on the 4th or 7	LGR Tel. No. LGR Tel. No. MENT SLIP FOR E ble, *Pre-payment of amounts due and/or No Due Certificate/ EMI due date, Chequarges: Upto Rs. 550 harges. However, in apply. *Charges who without assigning any photograph and door the of every month. I	DUCATION LOAN AP tharges: Upto 4% of the payable by the Borrowe to Objection Certificate tee/ ECS swapping char feer instance, Legal /ir terest for the interim per tich are in nature of fee with this loan applicati al of your loan by HDFC teasons. (4) HDFC BANI uments submitted along 7) HDFC BANK LTD shs 7) HDFC BANK LTD shs	PLICAT Sales PLICAT e Outsta r to the l e (NOC) rges: Rs noidents riod (dat es are E) on. BANK L' K LTD m with the all not be all not be	ION PART - Executive I ION Iding Balance Bank in terms Nil, Duplicate of disburser (CLUSIVE of ID. (2) HDFC ay request for expelication for liable for loss:	e prepaid, if of the Agree of No Dues stance), Rep actual, Stan nent to date government additional in m and shall or delay in the	Signature of the Executive 91079/23.08.201 91079/23.08.201 loan is foreclosed / part prepaid during the second of the second	gee ssit