

FILL ALL FIELDS IN CAPITAL LETTERS. ALL FIELDS MARKED IN 'RED' ARE MANDATORY.

SOURCING DETAILS

Branch Code	LTS / CRM Next No.	Application Date
LG Code	Sales Exec. Code	HDFC Bank Sales Manager Code
Sales Promotion Code		

(A) PERSONAL DETAILS

APPLICANT PART - I

PREFIX	FIRST NAME	MIDDLE NAME	SURNAME
Applicant Name			
Maiden Name (if any)			
Father's Name			
Mother's Name			
Spouse's Name			
Date of Birth	Sex	Married	Single
Religion	SC	ST	OBC
No. of earning members in the family	Annual Family Income	Residential Status	Resident
CKYC No.	PAN	Aadhaar No.	
Proof of Identity	Passport	Driving License	Voter ID
Reference No.	Physically Disabled	Yes	No

(B) PRESENT ADDRESS

Present Residence	Owned	Company	Parental	Shared Accommodation	Rented	Monthly Rent (Rs.)
Years at current residence	Years in the city	Preferred Mailing Address	Present	Permanent	Office	
Address Type	Residence	Business	Residential & Business	Registered Office	Unspecified	
Flat No./Build Name						Applicant's latest passport size photo
Road No./ Name						
Landmark						
City	District					
State						
Country	PIN Code					
Proof of Address	Passport	Driving License	Voter ID	NREGA Job Card	Others	

(C) PERMANENT ADDRESS

Address Type	Residence	Business	Residential & Business	Registered Office	Unspecified
Flat No./Build Name					
Road No./ Name					
Landmark					
City	District				
State					
Country	PIN Code				

Tick if Permanent address is same as Present Address

(D) CONTACT DETAILS

Email Id	
Tel (R)	Mobile No.
Tel (O)	<input type="checkbox"/> Please tick to receive communication from Bank via SMS

Please tick to receive communication from Bank via e-mail

(E) EDUCATION DETAILS (From S.S.C till date)

*If applicant is attending any college or institute at present, please also mention course details in below section

Examination Passed	Institution & University	Medium of Instruction	Year of Passing	Whether passed in First Attempt	Aggregate Marks in First Attempt	Percentage of Marks	Class Obtained	Scholarship/Prize Won for Academic Distinction

Course Category	Domestic	International	Country	India	US	UK	AUS	Others
Name and Address of College/ Institution in which the student intends to join.								
Name of College								
Address Line 1								
Address Line 2								
Address Line 3								
Course Name								

Course Applied for:
 Management Medical
 Engineering
 Architecture
 Others _____

Name of the University/Recognized Authority to which the college/ institute is affiliated

Course Approved by:	UGC	GOVT	AICTE	AIBMS	ICMR	DEPT of Electronics	Others (Please specify)		
Has the student been admitted in to the above college/ Institute/ university or accepted for the course? If so, Certified copy of admission/ Acceptance letter should be attached									
Whether admission of course is through entrance test/Merit based selection? <input type="checkbox"/> Yes <input type="checkbox"/> No									
Course Category	Diploma	Under-graduate	Post-graduate						
Contact Person at the University									
Course Begins from	Course Ends on	Course Type	Full Time	Part time	Vocational/Others				
Moratorium during course period (A)	>6	12	18	24	30	36	42	48	Others (pls. specify)

(B) PRESENT ADDRESS

Present Residence	<input type="checkbox"/> Owned	<input type="checkbox"/> Company Provided	<input type="checkbox"/> Parental	<input type="checkbox"/> Shared Accommodation	<input type="checkbox"/> Rented	Monthly Rent (Rs.)					
Years at current residence		Years in the city		Preferred Mailing Address	<input type="checkbox"/> Current	<input type="checkbox"/> Permanent	<input type="checkbox"/> Office				
Address Type	<input type="checkbox"/> Residence	<input type="checkbox"/> Business	<input type="checkbox"/> Residential & Business	<input type="checkbox"/> Registered Office	<input type="checkbox"/> Unspecified	Co-Applicant's latest passport size photo					
Flat No./Build Name											
Road No. / Name											
Landmark											
City		District									
State											
Country					PIN Code						
Proof of Address	<input type="checkbox"/> Passport	<input type="checkbox"/> Driving License	<input type="checkbox"/> Voter ID	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Others						

(C) PERMANENT ADDRESS

Address Type	<input type="checkbox"/> Residence	<input type="checkbox"/> Business	<input type="checkbox"/> Residential & Business	<input type="checkbox"/> Registered Office	<input type="checkbox"/> Unspecified	<input type="checkbox"/> Tick if Permanent address is same as Present Address	
Flat No./Build Name							
Road No. / Name							
Landmark							
City		District					
State							
Country					PIN Code		

(D) CONTACT DETAILS

Email Id												Please tick to receive communication from Bank via e-mail	
Tel (R)													<input type="checkbox"/> Please tick to receive communication from Bank via SMS
Tel (O)													
Relationship with Applicant (Tick One)	<input type="checkbox"/> Father	<input type="checkbox"/> Mother	<input type="checkbox"/> Brother	<input type="checkbox"/> Sister	<input type="checkbox"/> Spouse	<input type="checkbox"/> Others(Pls. Specify).....							
Relationship proof (Tick One)	<input type="checkbox"/> Ration Card	<input type="checkbox"/> Birth Certificate	<input type="checkbox"/> Driving License	<input type="checkbox"/> Passport	<input type="checkbox"/> School leaving certificate	<input type="checkbox"/> Others.....							

(E) EMPLOYMENT/ BUSINESS DETAILS

Firm/ Company Employer's Name												
Firm/ Company Employer's Address												
State												
City												
Phone No.												
Occupation type	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Others.....			
If salaried	Type of Company	<input type="checkbox"/> Private ltd	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Public sector	<input type="checkbox"/> GOVT.	<input type="checkbox"/> MNC	<input type="checkbox"/> Others.....			
	Type of Industry	<input type="checkbox"/> Automobiles	<input type="checkbox"/> Agriculture based	<input type="checkbox"/> Banking	<input type="checkbox"/> BPO	<input type="checkbox"/> Capital goods	<input type="checkbox"/> Telecom	<input type="checkbox"/> IT	<input type="checkbox"/> Retail			
	Type of Industry	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Consumer Durables	<input type="checkbox"/> FMCG	<input type="checkbox"/> NBFC	<input type="checkbox"/> Marketing/Adv.	<input type="checkbox"/> Pharma	<input type="checkbox"/> Media	<input type="checkbox"/> Others.....			
	No. of years in current job											
If Self-employed professional	<input type="checkbox"/> Doctor	<input type="checkbox"/> CA	<input type="checkbox"/> CS	<input type="checkbox"/> Architect	<input type="checkbox"/> Other.....							
	No. of years in Profession											
If Self-employed business man / constitution	Type of company	<input type="checkbox"/> Sole proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Public Ltd. Co.	<input type="checkbox"/> Private ltd co.	<input type="checkbox"/> Others.....						
	Type of Industry	<input type="checkbox"/> Automobiles	<input type="checkbox"/> Agriculture based	<input type="checkbox"/> Banking	<input type="checkbox"/> BPO	<input type="checkbox"/> Capital goods	<input type="checkbox"/> Telecom	<input type="checkbox"/> IT	<input type="checkbox"/> Retail			
	Nature of business	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Consumer Durables	<input type="checkbox"/> FMCG	<input type="checkbox"/> NBFC	<input type="checkbox"/> Marketing/Adv.	<input type="checkbox"/> Pharma	<input type="checkbox"/> Media	<input type="checkbox"/> Other.....			
	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Service provider	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Stock broker	<input type="checkbox"/> Trader	<input type="checkbox"/> Real estate	<input type="checkbox"/> Others.....					

Proprietor /Partner/ Directors Details (For Partnership /Private Ltd./ Public Ltd. Co. Only)

Name	Residential Address	City	PIN Code	Phone No.

(F) INCOME / BANKING DETAIL

Monthly Income						If HDFC Bank is not your primary banker, please give details of your primary bankers	Existing Loan Details 1) Bank/Co. Name _____ Loan Type _____ Amount _____ EMI _____ Tenure _____ Start Date _____ Loan A/C no. _____	
Annual Salary/ Income								
Other Income								
Other Income Source	<input type="checkbox"/> Rental	<input type="checkbox"/> Agricultural	<input type="checkbox"/> Other _____					
Do you Bank with HDFC Bank ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	A/C NO.				Details of Credit Card If any	2) Bank/Co. Name _____ Loan Type _____ Amount _____ EMI _____ Tenure _____ Start Date _____ Loan A/C no. _____
Branch			Bank Name					
Cust ID			Branch					
A/C NO.			Account Type					
			Opened In				Name of Issuing Bank	Credit Card No.

CO-APPLICANT-2 / GAURANTOR - PART III**(A) PERSONAL DETAILS**

	PREFIX	FIRST NAME	MIDDLE NAME	SURNAME
Co-Applicant Name				
Maiden Name (If any)				
Father's Name				
Mother's Name				
Spouse's Name				

LOAN DETAILS PART- IV

Details of the fees and charges payable to the Institute				
1) Total Course Fee	Rs.			
a) Course Fee Per Semester	Rs.			
b) No. of semesters				
2) Accommodation Fees	Rs.			
3) Expenses for purchase of books/equipment's	Rs.			
4) Travelling Expenses	Rs.			
5) *Caution Deposit/Building Fund/Refundable deposit	Rs.			
TOTAL	Rs.			

Subsequent Disbursement				
<input type="checkbox"/> Full Disbursement				
<input type="checkbox"/> Tranche Disbursement				
Tranche Disbursement details:				
M	M	/	Y	Y
AMOUNT(INR)				

Net Worth Statement				
Details of Assets				
1. Fixed Deposits				
2. NSC/KVP				
3. Mutual Funds & Bonds				
4. LIC Surrender Value				
5. Accumulated PF				
6. Gold / Jewellery				
7. Immovable property				
Total Assets				
(Less) Borrowing of Banks				
(Less) Any Other Liabilities				
Net worth:				

*Subject to condition that the amount does not exceed 10% of the total tuition fee for the entire course

LOAN AMOUNT				
Amount required	Rs.			
Security/ Collateral, If applicable				
Property Collateral (Only residential property)	Rs.			
Others (Specify)	Rs.			
Fixed Deposit	Rs.			
TOTAL	Rs.			

Non repayment Scholarship(s) at Rs. _____ p.a. for _____ year Amount Rs. _____
Loan Scholarship(s) and or other repayable financial assistance from other sources: Rs. _____
Contribution of Parent / Guardian and /or Other Members of the Family/ relatives towards total expenses: Rs. _____

MODE OF DISBURSEMENT (any one of the following)				
1. DD IN FAVOUR OF -				
Payable at -				
for Amount Rs.-				
2. T.T. Swift Code/ RTGS/NEFT				
3. University Account No.				

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. <input type="checkbox"/> Yes <input type="checkbox"/> No
Nature of Relationship	
With Financing bank	Applicant is a Director / Sr. Officer / relative of director or Sr. Officer of the Bank. <input type="checkbox"/> Yes <input type="checkbox"/> No
Nature of Relationship	
I wish to apply for Interest Subsidy under the Scheme	
Interested	<input type="checkbox"/> Yes <input type="checkbox"/> No
*Mandatory documents to be submitted.	

REPAYMENT				
Interest servicing during Moratorium <input type="checkbox"/> Yes <input type="checkbox"/> No	Repayment Mode <input type="checkbox"/> PDC <input type="checkbox"/> S.I. <input type="checkbox"/> ACH			
Variable Rate = MCLR (+)/(-)	% p.a Fixed Rate=			

Particulars of Insurance Policy(ies) In case of father/ guardian/applicant only					
Name of the Insured	Policy No.	Date	Date (s) of Maturity	Amount of yearly premium	Date of last premium

ADDITIONAL INFORMATION

• Payment: No cash/bearer cheque has been collected from you up-front towards processing the loan application. • Details with respect to the EMI presentation dates, number of EMIs and amount will be communicated separately through a welcome letter post disbursement of loan. • 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 authorized representative(s). • The loan amount and disbursement is at the sole discretion of HDFC Bank and no commitment has been given regarding the same. Terms and conditions of the loan agreement shall be provided on request. • Application processing and loan disbursement: Should take around 17 working days from the time of completion and submission of all relevant loan documents as per Bank's criteria. • Other charges: Loan processing fees would be _____% of the loan amount. On pre-closure of loan, there will be a fee to the extent of up to _____% of the loan outstanding. • _____ Advance EMI has been collected from you. Stamping cost, Documentation Charge applicable as per the State. Stamp Duty Act would be deducted from the disbursal amount. Charges which are in nature of fees are EXCLUSIVE of Goods and Service tax (GST) and other government levies, as applicable, would be charged additionally.

YOUR DECLARATION PART - V

(1) I/We here by apply for an educational loan from HDFC Bank Limited. To the extent indicated in the loan application form. (2) Applicant: I have not applied/availed any educational loan from any other bank / financial institution. (3) Co applicant: I have applied/availed [] /not applied/availed [] any educational loan from any other bank / financial institution. (4) Guarantor: I have applied/availed [] /not applied/availed [] any educational loan from any other bank / financial institution. (5) I/We certify that I/We am/are citizens of India, declare that the foregoing particulars and information furnished in this agreement/application are true, complete and they along with the applicant's future income post completion of the course, co-applicant's / guarantor income details shall form the basis of any loan HDFC Bank may decide to sanction. I agree that the Bank shall have the sole discretion to reject the application or reduce the loan amount without assigning any reason there of. I / We confirm that I / We have no insolvency proceedings against me/us nor have I/we been adjudicated insolvent. (6) I/ We further agree that my/our loan transactions are governed by the rules of HDFC Bank Limited that may be in force from time to time and shall abide by the terms and conditions governing the grant of loan under this agreement. (7) I/We further agree that the loan shall be disbursed in tranches semester wise/year wise and that HDFC Bank shall disburse the loan amount directly to my/our educational institute and I / We shall be liable to HDFC Bank for the repayment. (8) I/We further agree to appraise HDFC Bank, details about my academic progress, details of aid/financial assistance received if any during the course period, completion of course and job placement. (9) I/We shall advise the bank in writing of any change in my/our Residential or Employment address. (10) I hereby submit my Aadhaar number issued by UIDAI, to HDFC Bank and voluntarily give my consent to use my Aadhaar number for authentication with UIDAI as per Aadhaar Act, 2016; for the purpose of Account opening / Aadhaar linking / seeding to all my accounts / relationships (existing, new and future) maintained with HDFC Bank in my individual capacity and / or as an authorized signatory in non-individuals accounts. (11) I, holder of the Aadhaar number, hereby voluntarily give my consent to HDFC Bank to obtain and use my Aadhaar number, Name and Fingerprint/Iris and my Aadhaar details to authenticate me with UIDAI as per Aadhaar Act, 2016 and all other applicable laws. (12) I also authorize HDFC Bank to use my Aadhaar number to open account / link and authenticate my Aadhaar number to all my accounts / relationships with the Bank as may be opened in future in individual and also in case of non-individual accounts in addition to the existing accounts and relationships.

ACKNOWLEDGEMENT SLIP FOR EDUCATION LOAN APPLICATION

I/WE CONFIRM THAT THE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS (1) Informed me/us about interest servicing and non-interest servicing payment options during moratorium. (2) Informed me / us that the applicable interest rate is _____ p.a. (monthly /reducing). (3) Processing fee of _____ as deemed fit by the bank will be charged towards loan application. (4) Not received any payment in cash, bearer cheque or kind along with or in connection with this loan application from me / us. (5) Informed me / us that GST as may be applicable will be charged in connection with the loan. (6) Informed me / us that HDFC BANK LTD will not be liable for loss or delay in receipt of documents. (7) Informed me / us that incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise. (8) Informed me / us that documents / photographs will not be returned, under any circumstances, once submitted to HDFC BANK LTD. (9) Informed me / us that approval of the application is at sole discretion of HDFC BANK LTD. (10) Informed me / us that the quantum of the loan will be finally decided by HDFC BANK LTD and has not made any commitments to me / us regarding the same. (11) Informed me / us that Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month. (12) Collected self-attested copies of the following documents from me / us.

Pre sanction Documents

Application Form Photograph Latest 6 months Bank statement (Where salary income is credited) Latest 3 months salary slips Last 2 years ITR with computation of income/certified financials Proof of Identity (Specify) _____ Proof of Turnover (Latest Sales / Service Tax Returns) Proof of Residence (Specify) _____

Proof of Office (Specify) _____ Proof of Continuity, Current Job (Specify) Proof of Qualification (Specify) _____ Loan Account Statement for Balance Transfer/Balance Transfer & Top up/Repayment/Retention cases

Other Documents

Education Loan Agreement Signature Verification ACH / Auto Debit Mandate Post dated cheques (PDC) (nos.) Security Post dated cheques (nos.)

Income Certificate (issued by Gazetted Officer) Interest Subsidy Agreement Original bonafide student letter issued by the institute

(13). Please credit all sums received by you in either or all the names of this account. (14). I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or anti-social purpose. (15). I/We authorize HDFC Bank Ltd. to make any enquiries with any other finance co. / bank / registered credit bureau regarding my/our credit history with them and also authorize HDFC Bank Ltd. to provide details of my/our credit history to any other bank / finance co. / registered credit bureau. I / We shall provide any further information that the Bank may require in the future. HDFC Bank will be at liberty to take such action, as it may deem necessary if the statement/information provided by me / us is found to be untrue/incorrect. (16). HDFC Bank Ltd. reserves the rights to retain the photographs and documents submitted within this application and will not return the same to the applicant. There are no pending litigations against me / us by any other financier / bank. (17). I/We confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned in the application form, and in case found otherwise, Bank reserves the right to consolidate the customer ID's under a single customer ID as it may decide, without any prior notice to me/us. (18). I/We consent / do not consent to receive information / services etc. for Marketing purposes through Telephone / Mobile / SMS / Emails by the Bank / its agent. I / We agree and acknowledge that only direct telephone numbers (not board/general telephone numbers of offices / corporates / employers) will be accepted for registration of "Do Not Call". I / We am / are aware that post registration, I / We may receive a call from the Bank to verify the correctness of the request for registration. I/We confirm that I / We have read and understood the Declaration, and that all the details provided on the form are true and correct. (19) The Applicant hereby irrevocably and unconditionally consents to and authorises the Bank (acting through any of its officers, representatives, systems) to, without notice to me/ us, access, use, store, reproduce, disclose any part of the information and data including the personal data and sensitive information of the Applicant and information and data pertaining to any other person, as furnished by the Applicant as part of or pursuant to the Application including under any of the documents or copies thereof submitted to the Bank, for the purposes of data/information verification, appraisal, credit risk analysis, reporting, or for other related purposes that the Bank may deem fit, cross-selling of products and services by the Bank or its subsidiaries, affiliates, including where any such verification, analysis, etc. is from or through any persons, sources, whether official, governmental, public, private, web-based, electronic, personal, etc. and whether it requires or results in access of further information or data including on or through any electronic platforms, websites, portals, etc., and where so required, to act for and on behalf of and/or in the name of the Applicant for the aforesaid purposes (including access, authentication), and to use and disclose, without notice to me/ us, for any of the aforesaid purposes, any such data and information or any part thereof to any of the authorities, agencies, persons, websites, service providers, the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/regulatory authorities or third parties, as also to access, preserve, store, use any furnished/accessed information/data including any further information/data. I / We waive the privilege of privacy and privity of contract. (20). 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 I to Part VII and I/We hereby irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same. I/We further agree that these terms and conditions may be changed by HDFC Bank Ltd, at any time and I/We shall be bound by the amended terms and conditions.

DECLARATION PART - VI

PART - VI : I / WE CONFIRM THAT THE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS

(1) Informed me/us about interest servicing and non-interest servicing payment options during moratorium. (2) Informed me / us that the applicable interest rate is _____ p.a. (monthly/reducing). (3) Processing fee of _____ as deemed fit by the bank will be charged towards loan application. (4) Not received any payment in cash, bearer cheque or kind along with or in connection with this loan application from me / us. (5) Informed me / us that Government government levies as may be applicable will be charged in connection with the loan. (6) Informed me / us that HDFC BANK LTD will not be liable for loss or delay in receipt of documents. (7) Informed me / us that incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise. (8) Informed me / us that documents / photographs will not be returned, under any circumstances, once submitted to HDFC BANK LTD. (9) Informed me / us that approval of the application is at sole discretion of HDFC BANK LTD. (10) Informed me / us that the quantum of the loan will be finally decided by HDFC BANK LTD and has not made any commitments to me / us regarding the same. (11) Informed me / us that Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month. (12) Collected self-attested copies of the following documents from me / us.

Pre sanction Documents: Application Form Photograph Latest 6 months Bank statement (Where salary income is credited) Latest 3 months salary slips Last 2 years ITR with computation of income/certified financials Proof of Identity (Specify) _____ Proof of Turnover (Latest Sales / Service Tax Returns) Proof of Residence (Specify) _____ Proof of Office (Specify) _____ Proof of Continuity, Current Job (Specify) _____ Proof of Qualification (Specify) _____ Loan Account Statement for Balance Transfer/Balance Transfer & Top up/Repayment/Retention cases

Other Documents: Education Loan Agreement Signature Verification ACH / Auto Debit Mandate Post dated cheques (PDC) (nos.) Security Post dated cheques (nos.) Income Certificate (issued by Gazetted Officer) Interest Subsidy Agreement Original bonafide student letter issued by the institute

Schedule of Charges: *Loan Processing Charges: Maximum upto 1% of the loan amount as applicable. *Pre-payment charges: Upto 4% of the Outstanding Balance prepaid, if loan is foreclosed / part prepaid during Moratorium (along with and in addition to due/accrued interest if any, and other amounts due and/or payable by the Borrower to the Bank in terms of the Agreement). No prepayment charges will be charged if loan is foreclosed / part prepaid any time after expiry of the Moratorium. **No Due Certificate/No Objection Certificate (NOC):** Nil. Duplicate of **No Dues Certificate/NOC:** Nil. **Charges for late payment of EMI:** @ 24 % p.a. on overdue/unpaid EMI amount outstanding from EMI due date. **Cheque/ ECS swapping charges:** Rs. 500/- (per instance). **Repayment Schedule Charges:** Up to Rs. 1000/-, **Loan Re-Booking / Re-Scheduling Charges:** Up to Rs. 1000/-, ***EMI Return Charges:** Upto Rs. 550/- per instance, **Legal / incidental charges:** At actual, **Stamp Duty & other statutory charges:** As per applicable laws of the state. **Loan cancellation charges:** Nil cancellation charges. However, interest for the interim period (date of disbursement to date of cancellation), CBC/LPP charges as applicable would be charged. Stamp Duty will be retained. **Terms & Condition apply.** *Charges which are in nature of fees are EXCLUSIVE of government levies. GST and other government levies, as applicable, would be charged additionally. Vidya Lakshmi Portal charges as applicable.

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

Kindly Note: (1) That the receipt of your application form for the loan does not imply automatic approval of your loan by HDFC BANK LTD. (2) HDFC BANK LTD will decide the quantum of the loan at its sole discretion. (3) HDFC BANK LTD reserves the right to reject any application without assigning any reasons. (4) HDFC BANK LTD may request for additional documents other than those collected in connection with the applicant. (5) HDFC BANK LTD reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant. (6) That the Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of the every month. (7) HDFC BANK LTD shall not be liable for loss or delay in the receipt of documents. (8) Incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise. (9) That all Post dated cheques are to be issued favoring HDFC BANK LTD only.

Do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form.

Name of Applicant _____	Name of Co-Applicant -1 _____	Name of Co-Applicant -2 / Gaurantor _____
Signature of Applicant _____	Signature of Co-Applicant-1 _____	Signature of Co-Applicant-2 _____
Place _____ Date: ___/___/___	Place _____ Date: ___/___/___	Place _____ Date: ___/___/___

PART-VII (Declaration to be signed by Representative of HDFC BANK LTD)

I/We confirm the receipt of your education loan application form along with the documents mentioned in the DECLARATION PART - V on behalf of HDFC BANK LTD.

LGR Name	LGR Code	LGR Tel. No.	Sales Executive Name	Signature of the Executive
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91079/23.08.2018

ACKNOWLEDGEMENT SLIP FOR EDUCATION LOAN APPLICATION

Schedule of Charges:

*Loan Processing Charges: Maximum upto 1% of the loan amount as applicable. *Pre-payment charges: Upto 4% of the Outstanding Balance prepaid, if loan is foreclosed / part prepaid during Moratorium (along with and in addition to due/accrued interest if any, and other amounts due and/or payable by the Borrower to the Bank in terms of the Agreement). No prepayment charges will be charged if loan is foreclosed / part prepaid any time after expiry of the Moratorium. **No Due Certificate/No Objection Certificate (NOC):** Nil. Duplicate of **No Dues Certificate/NOC:** Nil. **Charges for late payment of EMI:** @ 24 % p.a. on overdue/unpaid EMI amount outstanding from EMI due date. **Cheque/ ECS swapping charges:** Rs. 500/- (per instance). **Repayment Schedule Charges:** Rs. 200/-, **Loan Re-Booking / Re-Scheduling Charges:** Up to Rs. 1000/-, ***EMI Return Charges:** Upto Rs. 550/- per instance, **Legal / incidental charges:** At actual, **Stamp Duty & other statutory charges:** As per applicable laws of the state. **Loan cancellation charges:** Nil cancellation charges. However, interest for the interim period (date of disbursement to date of cancellation), CBC/LPP charges as applicable would be charged. Stamp Duty will be retained. **Terms & Condition apply.** *Charges which are in nature of fees are EXCLUSIVE of government levies. GST and other government levies, as applicable, would be charged additionally.

IMPORTANT NOTE:

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

Kindly Note: (1) That the receipt of your application form for the loan does not imply automatic approval of your loan by HDFC BANK LTD. (2) HDFC BANK LTD will decide the quantum of the loan at its sole discretion. (3) HDFC BANK LTD reserves the right to reject any application without assigning any reasons. (4) HDFC BANK LTD may request for additional documents other than those collected in connection with the applicant. (5) HDFC BANK LTD reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant. (6) That the Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month. (7) HDFC BANK LTD shall not be liable for loss or delay in the receipt of documents. (8) Incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise. (9) That all Post dated cheques are to be issued favoring HDFC BANK LTD only.

Name of the Applicant		Date of Application	
Branch Code	Date and Time of Receipt	Application Ref No.	
HDFC Bank contact Person Name		Contact No.	

Bank's Stamp/ Signature

Application processing & loan disbursement: (including < Rs. 2 lacs) Loan within 15 working days from the time of completion & submission of all relevant loan documents as per Bank's criteria.