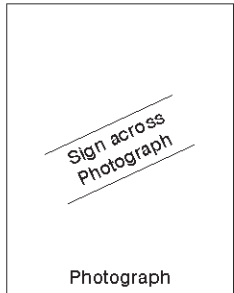


PERSONAL DETAILS

Borrower Name: _____
 Address: Correspondence (R) _____

 Landmark _____ City _____ PIN _____ State _____
 Permanent (R) _____
 _____ City _____ PIN _____ State _____
 Office: _____

 Landmark _____ City _____ PIN _____ State _____
 Tel No.: STD Code _____ (R1) _____ (R2) _____ (O) _____ Ext. _____
 Mobile No.: _____ E-mail: _____
 Date of Birth: DD MM YY Gender: F M Status: Single Married
 PAN No.: _____
 Religion: _____ SC ST OBC Minority Others _____
 Constitution:
 Salaried: Private Public Government Wage worker / Contract Employee Defence
 Self-employed: Agriculturist Manufacturer Service Provider Home Based Business CA/CS/Doctor Trader
 House-wife:
 Net Annual Income 0 - 60,000 60,000 - 1,20,000 1,20,000 - 1,50,000
 (Tick one) 1,50,000-3,00,000 3,00,000 - 5,00,000 > 5,00,000
 Have you availed loan from any Bank? Y N
 Do you Bank with HDFC Bank? (Tick One) Y N Please provide the Customer ID _____



PURPOSE OF LOAN (Tick one)

Agriculture **Land Details:** I/We own/cultivate land to the extent of _____ acres at _____
Estimated cost of cultivation/land development cost: Rs. _____ (Rupees _____)
 Marginal Farmer Small Farmer Other Farmer
Marginal Farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land up to 1 hectare (2.5 acres). Small Farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 1 hectare and up to 2 hectares (5 acres). Other Farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 2 hectares (more than 5 acres).

Business Expansion Please provide business description _____
 Credit Facility (for retail traders only) Rs. in lacs _____ No. of Employees _____ No. of years in Business _____
 Original Investment Amt. in Plant & Machinery/Equipment (Rs. in lacs) _____

Repay loans to informal sector Name of Lender _____ Rate of Interest of Loan _____ % p.a.

Education Institution Name _____
 Course Name: Management Medical Engineering Architecture Law

Home Purchase Name of Builder _____
 Cost of House 0-10 lacs 11-20 lacs 21-50 lacs > 50 lacs

Home Renovation
 Medical Expenses
 Travel Expenses

LOAN DETAILS (Term Loan)

Amount (Rs.) _____ Loan Account No.: _____ Interest Payment Mode: Monthly Front ended Tenure (Days) _____
 ROI (% p.a.) _____ Processing Fee _____ Prepayment/Part payment charges _____ Inspection Charges _____
 Mode of Disbursal A/c Credit: A/c No.: _____ DD Cash RTGS / NEFT
 IFSC: _____ Account Number: _____
 Account holder Name: _____ Bank Name: _____
 Would you like to avail Insurance? Yes No (1) Name of the Insurance _____ Premium Amt. _____
 (2) Name of the Insurance _____ Premium Amt. _____ (3) Name of the Insurance _____ Premium Amt. _____
 Transaction Fees of Rs. _____ will be charged on insurance cover. Sum Assured _____
 Insurance Code _____ Nominee Name _____ Relationship _____
 I hereby declare that HDFC Bank has disclosed to me the referral fee of _____ % payable to them for the policy recommended to me.

I consent / do not consent to receive information/services etc. for Marketing purposes through Telephone/Mobile/SMS/Emails by the Bank/its agent. I confirm that, I have read and understood the Declaration, and that all the details provided on the form are true and correct. I 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 am aware that post registration, I may receive a call from the Bank to verify the correctness of the request for registration. I authorize HDFC Bank to disclose, from time to time any information relating to my Loan Against Gold Jewelry relationship to any parent, subsidiary, affiliate and associate of HDFC Bank, and to third parties engaged by HDFC Bank, for purpose such as marketing of services.

Signature of Borrower

SOURCE DETAILS

GL SM Code _____ SE Code _____ CO-Ex's Code _____
 Product Code _____ LTS No _____ Sales Promotion Code _____

CHANNEL DETAILS

RM / PB DSA Trader PBK Directwalk-in EM MerchantAcq.
 Campaign Direct Sales Alternate Channel MFI RIG Rural Initiative Others _____

FOR OFFICE USE ONLY

DECLARATION CUM TERMS AND CONDITIONS OF GOLD LOAN ("LOAN")

I / We hereby agree to abide by the following terms and conditions:-

- All particulars / information given in the application form are true and complete and no material information has been suppressed / withheld. I / We acknowledge that HDFC Bank Limited ("the Bank") shall have no liability for any consequences arising out of any erroneous details provided by me / us. I / We authorize the Bank to carry out such credit checks and at such time as it may deem necessary. The Bank may sanction this Loan at its sole discretion.
- I / We am / are the owner / joint-owners and am / are in possession of certain gold jewellery / ornaments ("Gold Security") over which I / We will create a first and exclusive charge by way of pledge in favour of the Bank by depositing the same with the Bank in a sealed packet to be kept with the Bank during the tenor of the Loan. I / We agree that the Bank shall be entitled to open such sealed packet during the tenor of the Loan and conduct investigation in connection with the quality of Gold Security at my / our cost at any time.
- The valuation of the Gold Security shall be done by an independent assayer appointed by the Bank and the Loan amount shall be determined by the Bank on the basis of the value of the Gold Security as set out in the valuation report supplied by the assayer. Such value shall be subject to the market price of the Gold Security from time to time. The amount of the Loan will be conveyed to me / us by and under a sanction letter. I / We agree to abide by the terms and conditions of the sanction letter.
- Upon maturity, I / We shall either repay the Loan alongwith interest, and such other dues as are payable by me / us to the Bank ("Dues") or I / We may, at any time, request a renewal / enhancement of the Loan which the Bank may grant us at its sole and absolute discretion, subject to the continuation of the pledge over the Gold Security in favour of the Bank and provision of such other security and in such form as the Bank may require and such variations in the rate of interest as the Bank may prescribe as per its policies prevailing at the time of such renewal / enhancement.
- At the time of renewal of the Loan whether during or after the expiry of the tenure of the Loan, I / We may request the Bank to grant the renewal to me / us on a higher / lower loan-to-value ratio or any other term which the Bank may allow at its sole and absolute discretion subject to payment of a such fee as the Bank may prescribe.
- The interest payable on the Loan shall be charged on actual / reducing basis shall be computed on the basis of a year of three hundred and sixty- five days. Subject to prevailing policy of the Bank with regard to (a) the Loan amount applied by us and sanctioned to us; and / or (b) loan-to-value, I / We may be required by the Bank to pay the interest amount either on front-end basis or monthly basis. The Bank may, at its sole discretion, shall also be entitled to deduct, prior to the disbursement of any funds under the Loan, from the total amount of funds made available to me / us under the Loan, the total amount of interest payable with respect to the Loan, including interest tax (if any).
- I / We agree that the Loan may be prepaid, in whole or in part, by me / us with the prior written consent of the Bank which written consent, the Bank may grant on such conditions as it may deem fit, including without limitation the payment of prepayment or part payment charges as the case may be, as stipulated by the Bank, which prepayment and / or part payment charges may be applied and collected by the Bank either at the time of maturity or closure or renewal, whichever is earlier. Without prejudice to any other rights that the Bank may have under law, in case of non-payment of any dues, I / We shall be liable to pay additional interest / default interest at such rate as may be prescribed by the Bank on the entire Loan plus the interest due on that date.
- I / We shall pay all costs, charges and expenses, including stamp duty and legal costs on actual basis and other charges and expenses which may be incurred in preparation of any documents related and / or incidental to the Loan, as also for the enforcement or attempted enforcement of the security created. I / We authorise you to debit / credit my / our account(s) kept with Bank towards any charges / servicing the Gold Loan.
- I / We hereby authorise Bank to carry out the RTGS / NEFT transaction as per detail mentioned in the application. I / We understand that RTGS / NEFT request is subject to the RBI regulations and guidelines governing the same. I / We further acknowledge that Bank accepts no liability for any

further acknowledge that Bank accepts no liability for any consequences arising out of erroneous details provided by me / us.

- The Gold Security and any other security furnished by me / us to the Bank will be released only upon payment in full of the said Dues by me / us to the Bank. In case the value of Gold Security falls lower than the required margin of the Bank as applicable from time to time, without prejudice to the right to declare an Event of Default under Clause 13 and / or to right to sell the Gold Security and / or exercise any other right or remedies available with the Bank hereunder or under law, I / We shall, within 7 (seven) days of a notice from the Bank in this regard, at the Bank's sole discretion, deposit with the Bank, such additional security, as may be required.
- I / We hereby represent(s) and warrant(s) that:
 - I / We declare that I / We am / are citizen(s) of India.
 - I / We confirm(s) that my / our title to the gold jewellery / ornaments deposited / to be deposited by me / us as security is not defective / challenged by any person in any manner nor is it spurious or of inferior quality as it has been acquired by me / us from genuine sources, is my / our bonafide property and no other person has any claim, lien or charge against it.
 - I / We confirm(s) that the value of the Gold Security as determined by the assayer and set out in the valuation report is acceptable and final and binding on me / us.
 - I / We shall utilize the Loan solely for the purpose stated in the application and will not be used for any speculative or anti-social purpose.
 - I / We shall perform and is / are bound by all the covenants / conditions set out herein, in the sanction letter and any further conditions as may be prescribed by the Bank.
- The Bank may, without assigning any reason and upon written notice mailed or delivered to me / us cancel in full or in part the Loan and demand repayment thereof. Upon such notice, the said Dues shall become forthwith due and payable by me / us to the Bank.
- The following events shall constitute events of default under this Agreement ("Events of Default"), upon the occurrence of which the said Dues shall become immediately due and payable by me / us to the Bank and further enable the Bank to enforce the Gold Security and any other security furnished hereunder and sell the same:
 - Failure on my / our part to perform any of its obligations hereunder or under the sanction letter or if any circumstance or event occurs which adversely affects my / our capacity to repay the Loan or any part thereof or perform any of my / our obligations.
 - If any of the representations or statements or particulars made by me / us in its application, or herein are found to be false, misleading or incorrect.
 - If the Loan is not repaid on the date of maturity.
 - In the event of non-servicing of interest by me / us on the due date.
 - Upon detection of any systemic fraud in relation to the quality of the gold by the Bank.
 - If the value of the said Gold Security falls lower than the required margin of the Bank as applicable from time to time, due to change in market price (whether actual or reasonably anticipated) or any other reason or if there is any deterioration or impairment of any security or any part thereof, which causes the security in the judgment of the Bank to become unsatisfactory in character or value.
 - If it is discovered that there is any collusion between the assayer and me / us resulting in a fraudulent and erroneous valuation of the Gold Security or in case the Bank has a reasonable suspicion in this regard.
 - If any attachment, distress, execution or other process against me / us or any of the security is enforced or levied upon;
 - In the event of death, insolvency, failure in business, commission of an act of bankruptcy of either of us Borrower(s);
 - An attempt by me / us, without prior written consent of the Bank, to create any charge, lien, mortgage or any other encumbrance over the security.
- Upon the occurrence of an Event of Default, the Bank shall be entitled to sell the Gold Security in the open market after giving me / us a notice of 7 business days which I / We agree is a reasonable period for the purposes of Section 176 of the

Contract, 1872. The proceeds so realized from the sale of the Gold Security shall be utilized towards the repayment of Dues under the Loan. In the event that the proceeds so realized are insufficient to meet the amount of Dues, the Bank may take such other and further actions as it may deem necessary to realize the balance amount from me / us. In case of more than one borrower, we agree that our liability shall be joint and several.

- I / We agree that any notice (including notice of sale of Gold Security) be addressed at my / our address mentioned in the application form and may be sent via (a) Register AD; (b) hand delivered; or (c) sent via email to the email address mentioned in the application form; (d), short message service (SMS) to my / our mobile phone(s). Such service shall be deemed to have been effected in case of delivery by hand on the date on which it is delivered, in case of delivery by Registered AD, post the expiry of the 4th day of such posting and in the case of email, short message service (SMS) or fax on receiving the delivery report of the same. The time required for delivery will be included in the notice period provided in Clause 14 hereinabove and shall not be in addition to the said notice period.
- In addition to any general lien or similar right to which the Bank as bankers may be entitled by law, the Bank may at any time and without notice to me / us combine or consolidate all or any of the my / our accounts with and liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of the my / our liabilities to the Bank on any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.
- The Bank shall have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan, which shall be binding on me / us. All rights of the Bank stipulated herein shall be in addition to the rights, powers and remedies available to the Bank under law. The Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
- All disputes arising out of and / or relating to this including any collateral document shall be subject to the exclusive jurisdiction of the Courts / Tribunals of the city in which the branch of the Bank granting the Loan is situated.
- I / We understand that the sanction of this Loan is at the discretion of the Bank and upon my executing necessary security and other formalities as required by the Bank. I / We authorise the Bank 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 or for any other purpose. I / We further authorise the Bank to make any enquiries with any other finance company / bank / registered credit bureau regarding my credit history with them and also authorise Bank to provide details of my credit history to any other bank / finance company / registered credit bureau.
- The Bank shall have the right to make disclosure of information relating to me / us to the Credit Information Bureau of India (CIBIL) and / or any other governmental / regulatory / statutory or private agency as required under law from time to time. I / We hereby authorise & give consent to the Bank to disclose, without notice to me, information furnished by me in application form(s) / related documents executed / to be executed in relation to the facilities availed from the Bank, to the Bank's other branches / Subsidiaries / affiliates / Credit bureau / Rating Agencies, Service Providers, banks / financial institution, governmental / regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I / We waive the privilege of privacy and privacy of contract.
- I / We confirm having received, read and understood the terms and conditions applicable to this Loan and accept hereby without notice the terms and conditions unconditionally and agree that this terms and conditions may be changed by the Bank at any time and will be bound by amended terms and conditions.
- I / We hereby confirm that the official of the Bank have read and translated accurately the aforesaid terms and conditions in my / our vernacular language and I / We have completely understood the same.

NOMINATION

Nomination in respect of Gold Jewellery / Ornaments pledged and in the custody of Bank. I / We _____ name (s) and address(es) nominate the following person to whom in the event of my / our death the Gold Jewellery / Ornaments pledged and in the custody of Bank, particulars whereof are given below, may be returned by the Bank upon payment of outstanding amount in full which includes Principal, Interest & other Charges as applicable.

Name & address of Nominee _____ (please ensure that the nominee is not a minor).

Relationship with Borrower, if any _____ Age _____

I / We confirm that this nomination shall override any other disposition made by me / us, whether testamentary or otherwise and the nominee shall become entitled to the return of the Gold Jewellery / Ornaments pledged and in the custody of the Bank against payment of all outstanding to the Bank to the exclusion of all other persons. I / We further confirm that on such return the Bank shall stand released & discharged.

Name of the Borrower (s): _____

Signature of the Borrower(s)

Place: _____ Date: _____

REFERENCES

Please provide 2 references:

- Name _____ Tel.No. _____ Mobile No. _____ email Id. _____
- Name _____ Tel.No. _____ Mobile No. _____ email Id. _____