

Proposal No. _____

Primary Applicant Details **FILL ALL THE FIELDS IN CAPITAL LETTERS**

Company Name															
Co. Address															
Company Constitution											PAN No.				

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

Please Tick to receive Communication from Bank via SMS E-mail

Email ID															
<input type="checkbox"/> Please Tick if same as current address															
Permanent Address															
<input type="checkbox"/> Mailing Address															
Landmark															
City															
State															
Country															
Pin Code															
Phone No. with STD Code															

* For HDFC Bank Customers Only

Applicant

Co - Applicant

Employment / Business Details

Salaried Self Employed
 Professional _____ (Pls Specify)

Salaried Self Employed
 Professional _____ (Pls Specify)

Firm/Company Name

Firm/Company Name

Designation

Designation

Prop. Partnership Pvt. Ltd. Co.
 Others, Please Specify _____

Prop. Partnership Pvt. Ltd. Co.
 Others, Please Specify _____

Firm/Company Address Mailing Address Same as Primary Applicant

Firm/Company Address Same as Primary Applicant

Landmark

Landmark

City

City

State

State

Country

Country

Pin Code

Pin Code

Country Code

Country Code

Phone No. with STD Code

Phone No. with STD Code

Ext. No.

Ext. No.

Income / Banking Details

Annual Income _____

Annual Income _____

No. of Years in Present Organisation _____

No. of Years in Present Organisation _____

Industry Code _____ Total Work Exp. (Yrs) _____

Industry Code _____ Total Work Exp. (Yrs) _____

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

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

1. Bank Name

Branch

1. Bank Name

Branch

Bank A/C No.

Bank A/C No.

Account Type Current Savings

Account Type Current Savings

Yr. of A/c Opening

Yr. of A/c Opening

2. Bank Name

Branch

2. Bank Name

Branch

Bank A/C No.

Bank A/C No.

Account Type Current Savings

Account Type Current Savings

Yr. of A/c Opening

Yr. of A/c Opening

Credit Card Issuer's Name

Credit Card Issuer's Name

Credit Card No.

Credit Card No.

Credit Limit

Credit Limit

Existing Loan Details

1. Name Of Institution _____

1. Name Of Institution _____

Loan Amount (Rs.) _____

Loan Amount (Rs.) _____

Loan Type _____ Tenure _____ Months/Yrs

Loan Type _____ Tenure _____ Months/Yrs

EMI Amount (Rs.) _____ EMIs Paid _____

EMI Amount (Rs.) _____ EMIs Paid _____

2. Name Of Institution _____

2. Name Of Institution _____

Loan Amount (Rs.) _____

Loan Amount (Rs.) _____

Loan Type _____ Tenure _____ Months/Yrs

Loan Type _____ Tenure _____ Months/Yrs

EMI Amount (Rs.) _____ EMIs Paid _____

EMI Amount (Rs.) _____ EMIs Paid _____

3. Name Of Institution _____

3. Name Of Institution _____

Loan Amount (Rs.) _____

Loan Amount (Rs.) _____

Loan Type _____ Tenure _____ Months/Yrs

Loan Type _____ Tenure _____ Months/Yrs

EMI Amount (Rs.) _____ EMIs Paid _____

EMI Amount (Rs.) _____ EMIs Paid _____

Personal Reference

Name _____
 Relationship with Applicant _____
 Res. Address _____

Reference 1**Reference 2**

City _____

Pin Code _____

Pin Code _____

Phone _____

Mobile _____

Email Id _____

Politically Exposed Person (PEP) Declaration

Politically Exposed Person are individuals who are or have been entrusted with prominent public function in India or in foreign country, e.g. Heads of States or of Governments, senior government / judicial / military officers, senior executives of state-owned corporations important political party officials, etc.

Please tick Yes / No: 1st Applicant PEP/Relatives and close Associate of PEP Yes NO Co Applicant PEP or Relatives and close Associate of PEP Yes NO

Loan Application Details

Loan Location _____

Loan Amount _____

Product LAP LCP DOD LARR

Tenure: _____ In Months

End Use Business Education Marriage Asset Acquisition Debt Consolidation Agriculture Others (Pls. Specify) _____**Property Ownership Details**

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

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

No. of Property Owner(s) _____

Classification of Property: Flat Row House Bungalow Shop Plot Office HotelAge of Property: _____ Years Others _____

Property Address _____

Type of Property : Residential Commercial

Current Market Value : Rs. _____

Unit Type (In case of Apartment):

 1 BHK 2 BHK 3 BHK Others _____

Landmark _____

City _____

Plot Area (sq ft) _____

State _____

Carpet Area (sq ft) _____

Pin Code _____

Built Up Area (sq ft) _____

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

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

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

(Please Tick the Option which is applicable) A] I/We are a Joint Venture with an Overseas entity. Yes / No.

If " Yes", mention the shareholding of Indian Co. / Promoter : ____% B] I/We have a Wholly Owned Subsidiary [WOS] overseas. Yes / No. C] I/We have a Step-down subsidiary overseas. Yes / No.

PSL Category (PRIORITY SECTOR/MSME CATEGORY)

DIRECT AGRI :Agriculturist/ Farmer & allied Agricultural activity such as Dairy,Piggery, Poultry, Fishery, Bee-Keeping, Cattle Feed, Poultry Feed,Horticulture, Fertilisers, Pesticides, seeds etc, ProprietorshipFOOD & agro based processing units in rural areas & grading, sorting & transporting of agri produce undertaken by Individuals in rural areas.	INDIRECT AGRI : Food & Agro Based Processing Units operating from Semi Urban/ Urban Areas, Arathias/Grain Merchants operating from anaj mandies, Service Units contracting tractors/borewells to farmers, Dealers of agri machinery/ pesticides & fertilizers, Units running storage facilities for agri produce.
SUPER MICRO MANUFACTURING ENTERPRISE Manufacturing Units with Investment in Plant & machinery upto Rs. 5 lakhs	SMALL SERVICE ENTERPRISE: Service Sector Units with Investment in Office Equipment > 10 lakhs to 2 Crs.
MICRO MANUFACTURING ENTERPRISE Manufacturing Units with Investment in Plant & machinery upto 25 lakhs	MEDIUM SERVICE ENTERPRISE: Service Sector Units with Investment in Office Equipment > 2 Crs to 5 Crs.
SMALL MANUFACTURING ENTERPRISE Manufacturing Units with Investment in Plant & machinery > 25 lakhs to 5 Crs.	EDUCATION: Loans granted to Individuals for educational purposes upto Rs. 10 lakhs for studies in India & Rs. 20 lakhs for studies abroad.
MEDIUM MANUFACTURING ENTERPRISE Manufacturing Units with Investment in Plant & machinery > 5 Crs. to 10 Crs.	KHADI & VILLAGE Khadi INDUSTRIES (KVI Sector)
SUPER MICRO SERVICE ENTERPRISE : Service Sector Units with Investment in Office upto Rs. 2 Lakhs	RETAIL TRADER : Private Retail Traders with combined credit limit upto 20 lakhs from all banks/ Traders in Essential Commodities
MICRO SERVICE ENTERPRISE : Service Sector Units with Investment in Office Equipment upto 10 Lakhs	

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

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

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

Applicant's Signature

Declaration

1. I/We declare that we are citizens of India and all the particulars and information given in the application form is true, correct and complete and no material information has been withheld/suppressed.
2. I/We shall advise the bank in writing of any change in my/our residential or employment/ business address.
3. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.
4. I/We authorise HDFC Bank Limited. to make any enquiries regarding my application.
5. I/We authorise HDFC Bank Limited. to make any enquiries with other finance companies/registered credit bureau.
6. HDFC Bank Limited. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
7. I/We have read the application form/ brochures and am/are aware of all the terms and conditions of availing finance from HDFC Bank Limited.
8. I/We understand that the sanction of this loan is at the sole discretion of the bank and upon my/our executing necessary security (ies) and other formalities as required by the bank and no commitment has been given regarding the same .
9. I/We authorise HDFC Bank Limited. to conduct such credit checks as it considers necessary in its sole discretion and also authorise the bank to release such or any other information in its records for the purpose of credit appraisal/sharing for any other purpose. I/We further agree that my/our loan shall be governed by the rules of HDFC Bank Limited. which may be in force from time to time. All loans are at the sole discretion of HDFC Bank Limited.
10. I am aware that the upfront Legal and Technical fees and the applicable service tax collected from me at the time of the application is nonrefundable under any circumstances
11. Payment : No. Cash / Bearer cheque has been collected from you up-front towards processing the loan application.
12. No discount/Free gift or any other commitment is given whatsoever which is not documented in the loan agreement by HDFC Bank or any of its authorised representatives
13. The loan amount and disbursal is at the sole discretion of HDFC Bank and no commitment has been given regarding the same.
14. I/We confirm that I / we have no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent.
15. Customer Declaration on relationship with Bank/Other Banks
Is Applicant a Firm/Company in which relatives of directors of any other bank are interested as partner/guarantor /director / as a guarantor/ is in control* / major shareholder** ? Yes No
Is Applicant a director /Relative of Director, or Senior Officer of the Bank? Yes No
Is the Applicant of Firm/Company in which relatives of Director or Senior Officer of the Bank are interest as partner/ as a guarantor/director// is in control / major shareholder** ? Yes No
*The term "control" shall include the right to appoint majority of the directors or to control the management or policy decisions exercisable by a person or persons acting individually or in concert, directly or indirectly, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements or in another manner.
**The term "major shareholder" shall mean a person holding 10% or more of the paid-up share capital or five crore rupees in paid-up shares, whichever is less including directors of Scheduled Co-operative Banks, director of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds, Set up by HDFC Bank or any other Bank
16. I/We hereby authorize & give consent to the Bank to disclose, without notice to me/us, information furnished by me/us 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 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
17. I/We are aware that charges for late payment of EMI are 2% per month on overdue EMI amount for LAP/LARR & 18% default interest applicable on overdue amount in case of DOD.
18. I/We are aware that an Account Maintenance Charges of Rs. 5000/- is applicable for DOD cases
19. The tenure/repayment/interest/other terms and conditions of the loan are subject to change as a consequence to any change in the money market conditions or on account of any other statutory or regulatory requirements or at the Bank's discretion. The bank reserves the right to review and amend the terms of the loan in such manner and to such extent as it may deem fit.
20. I/We Confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned above, in case found otherwise, Bank reserves the right to conciliated the customer the customer Ids under a single customer ID as it may decide, without any prior notice to me/us.
21. 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 Bank's website www.hdfcbank.com or through Phone Banking 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.
22. 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."
23. I/We hereby declare and confirm if any detail or declaration made by me/us, if found to be false, then the bank will be entitled to revoke and/or recall the credit facility.
24. I/We hereby declare and confirm that any purchase by me/us of any insurance product is purely voluntary and is not linked to availment of any credit facility from the Bank.
25. I/We hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I /We may be held liable for it.
26. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number / email address.

ADDITIONAL INFORMATION:

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

Documents Submitted

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

Application Form Photograph (Signed across) Last _____ Months Bank Statement (Self attested) Latest 2 Salary Slips (Self attested)
Last 2 years ITR with computation of Income/certified Financials (Self/CA attested) Photo Copy of PAN CARD (Self attested)
Proof of Identity (with expiry date if applicable) _____ (Specify) (Self Attested) Proof of Identity Number _____
Photo Copy of Property Papers (Self attested) Loan Account Statements for Balance Transfer/Balance Transfer & Top up/Repayment/Retention Cases
Proof of Residence _____ (Specify) (Self Attested) (Resi cum Biz / Residential / Biz / Registered Office / Unspecified)

KEY FACT SHEET INCLUDING SCHEDULE OF CHARGES

Nature of Facility	Term Loan/Dropline Overdraft (DOD) Facility
Type of Interest Rate	Floating Interest Rate linked to Marginal Cost of Funds based Lending Rate of the Bank ("MCLR") OR Floating Interest Rate linked to Policy Repo Rate (Reference Rate)
Marginal Cost of Funds based Lending Rate of the Bank ("MCLR") / Policy Repo Rate (Reference Rate)	_____ as on date
Applicable Interest Rate (as on date) (% per annum)	Reference Rate as on date (MCLR) / Policy Repo Rate (+) _____ (%) of Spread p.a. = _____ %p.a.
Date of Reset of Interest	Effective dates of each change in/reset the Reference Rate / Spread of the Bank
Mode of Communication of changes in interest rates	Email/letter/Bank Website/Newspaper/Notice at the Branches / Annexure to Statement of Accounts/SMS.
Processing Fees (Non - Refundable)	Upto 1 % of the Loan Amount (Minimum Processing Fees collected Rs. 7500/- of which Rs. 5000/- is upfront payable (+ Taxes as applicable)
<p>Prepayment charges for Term Loan (Prepayment cannot be made until 6 months of repayment) : 2.5% (plus taxes) of principal outstanding being repaid or at such rates as decided by Bank. No prepayment charges will be charged for prepayment post 60 months after date of last disbursement of the loan. Nil foreclosure charges on floating rate loans sanctioned for purposes other than business to individual borrowers & Nil foreclosure charges for MSE certified borrowers, if closed from own sources. In case of closure by borrowed funds foreclosure charges of 2% (plus taxes) shall be applicable for MSE certified borrowers.</p> <p>Prepayment charges for Drop Line overdraft (Prepayment cannot be made until 6 months of repayment) : (a) Within 12 months from the date of execution of the Agreement : 4% of the applicable operating limit (month in which discontinued) (b) After 12 months from the date of execution of the Agreement : 2% of the applicable operating limit (month in which discontinued) (c) No foreclosure charges on floating rate loans to MSE certified borrowers if loan is closed from own source of funds. If MSE certified borrower's loans are closed from borrowed funds, foreclosure charge of 2% (plus taxes) will apply.</p>	
Default Interest for Term Loan	2% per month on amounts due
Default Interest for Overdraft Facility	18 % p.a. on the amount due
Cheque Bounce Charges	Rs. 550/- per incident (+) Service tax (without prejudice to Bank's civil and criminal rights and remedies)
Legal/Repossession & Incidental Charges	Actual Cost Incurred
Repayment mode change charges	Rs. 500/-
Repayment Schedule Charge	Rs. 50/-
Account Maintenance Charges (applicable only for Overdraft Facility)	Rs. 5000 + GST
<p>Commitment Charges for Overdraft Facility (Quarterly) : If average quarterly utilization > 30 % No commitment fee charges to be charged. If the average quarterly utilization < 30 % Charges upto 0.10% will be charged on the difference between the actual utilization and expected average utilization of 30 %. Subject to a minimum charge of Rs. 5000/-</p>	
Date on which annual outstanding balance statement will be issued	31st May
Stamp Duty & other Statutory Charges	As per actuals as are applicable in laws of the state.
Revision in spread Charges	0.1% of Principal Outstanding or Rs. 5000/- (whichever is higher).
Property Document Retention Charges	Rs. 1000/- per calendar month, after 2 calendar months from the date of closure of all loans / facilities linked to the collateral.
CERSAI Charges for creation / modification of security interest on collaterals	Rs. 100/- per collateral
Documents Retrieval Charges	Rs. 75/- per set.
Non Compliance of Sanction Terms & Conditions	2% per annum additional on existing Rate of Interest (To be charged on monthly basis) subject to a maximum of Rs. 50000/- for critical security deferrals and maximum of Rs. 25000/- for other deferrals.
Property swapping / Partial property release charges	0.1% of the loan amount subject to a minimum of Rs. 10000/- & maximum of Rs. 25000/- per property.
Payment Return Charges	Rs. 450/- per incident (+) tax (without prejudice to Bank's civil and criminal rights and remedies)

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

For detailed list of charges please visit our website www.hdfcbank.com

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

MOST IMPORTANT TERMS AND CONDITIONS

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

(a) Borrower's loan will be a Reference Rate Linked loan (Presently the "Marginal Cost of Funds based Lending Rate of the Bank (MCLR) or Policy Repo Rate" is the reference rate ("Reference Rate")) applicable on per annum basis as per condition precedent and in the schedule. Borrower shall be liable to pay the Pre-EMI i.e. the interest on the Loan payable for the period starting from the respective date/ date(s) of the Loan up to the date from which the interest becomes payable as part of the EMIs. (b) The rate of interest is subject to revision in terms of the Loan Agreement/ Overdraft Agreement to be executed by the Borrower and is subject to any higher rate that may be prevailing at the time of disbursement. The Interest Rate applicable as on the date of this MID is mentioned hereinabove and shall be subject to change everytime the Reference Rate is changed/ is reset by the Bank in its discretion. The change in the Interest Rate shall become effective on each date of change in/ reset of the Reference Rate. The Borrower shall keep itself informed of such reset of Reference Rate from time to time. The Reference Rate may also be available on the official website of the Bank. The Bank shall in its absolute discretion or as per the guidelines/ directions/ rules/ regulations/ law issued/ notified by the Reserve Bank of India and/or any other statutory or regulatory authority and any other law in force including but not limited to, any tax law or based on the changes in the prevailing Reference Rate be entitled to modify the Interest Rate (including Spread), and the Borrower agree and confirm to pay interest as per such modified Interest Rates on the Loan and related amounts on and from the date of such modification. In any event the Borrower shall keep himself/ themselves informed of all such variations/ revisions in the Interest Rate. (c) Payment of interest / charges / upfront fees and commitment charges/ dues / obligation / impost / levies / applicable tax / duties / other charges shall be made by the borrower without any deduction / protest / delay. Interest and other charges shall be computed at the rate of 365 day per year. Bank at its discretion may modify the basis of year and periodicity of the interest or applicable rate of interest. Such changes shall be binding on the borrower. Borrower is responsible to check with the bank changes in the rate from time to time. (d) The payment can be made through Cheques, Bank Drafts, Standing Instruction, and ECS on or before the due dates. Borrower has to ensure adequacy of funds in the bank account from which the payment is made, credit shall be given only on realization of funds. In the event of payment being made at any branch other than the concerned branch, borrower shall immediately inform the concerned Bank branch in writing. (e) The Bank may at its absolute discretion permit prepayment of the Loan/ Overdraft Facility or any part thereof where: (a) the Borrower serves at least 15 days' written notice of its/ his intention to prepay at the Concerned Branch; (b) only after expiry of 6 months/6 EMIs from the respective date of disbursement of Loan/ availing of Overdraft Facility; and (c) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the prepayment charges as mentioned in the Schedule hereto or as specified from time to time by the Bank. Foreclosure charges shall be applicable in case the Loan/ Overdraft Facility is allowed to be foreclosed at the request of the Borrower and at the absolute discretion of the Bank and foreclosure shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank. (f) The borrower shall allow the representative / nominee of the Bank to visit and inspect the premises / property comprising the security and shall submit the compliance / audited document like Balance sheet / profit and loss account / quarterly results / Bank statement / statement of income or wealth and such other copies / document as may be required by the Bank. The Borrower shall not enter into changes / amendment / alteration / modification without a written permission from the Bank. (g) Borrower has agreed to give the PDC / SI / ECS for the repayment of loan and is fully aware of the fact that dishonor of Cheque / revoke of SI / ECS instruction is a criminal offence under Law. The borrower undertake to the Bank to honor all payment without fail and not to instruct his / her bankers to stop the payment of Cheque / revoke the SI / ECS instruction or instruct the Bank to withhold depositing the Cheque. (h) The borrower will not change the Name / Constitution / close or change the banker from which PDC / SI / ECS have been drawn / mandated without a written permission of Bank.

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

Paste Photo Here

Signature of Applicant

Date: _____

Paste Photo Here

Signature of Co-Applicant

Date: _____

BANK USE ONLY

RM/Coex Code Co-ordinator Code :

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

DSA Name: _____ CRM NO.

DSA CODE

SE CODE TSE CODE

PROMOTIONAL SCHEME _____

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

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

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

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

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

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

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

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

KEY FACT SHEET INCLUDING SCHEDULE OF CHARGES

Nature of Facility	Term Loan/Dropline Overdraft (DOD) Facility
Type of Interest Rate	Floating Interest Rate linked to Marginal Cost of Funds based Lending Rate of the Bank ("MCLR") OR Floating Interest Rate linked to Policy Repo Rate (Reference Rate)
Marginal Cost of Funds based Lending Rate of the Bank ("MCLR") / Policy Repo Rate (Reference Rate)	_____ as on date
Applicable Interest Rate (as on date) (% per annum)	Reference Rate as on date (MCLR) / Policy Repo Rate (+) _____ (%) of Spread p.a. = _____ %p.a.
Date of Reset of Interest	Effective dates of each change in/reset the Reference Rate / Spread of the Bank
Mode of Communication of changes in interest rates	Email/letter/Bank Website/Newspaper/Notice at the Branches / Annexure to Statement of Accounts/SMS.
Processing Fees (Non - Refundable)	Upto 1 % of the Loan Amount (Minimum Processing Fees collected Rs. 7500/- of which Rs. 5000/- is upfront payable (+ Taxes as applicable)
Prepayment charges for Term Loan (Prepayment cannot be made until 6 months of repayment) : 2.5% (plus taxes) of principal outstanding being repaid or at such rates as decided by Bank. No prepayment charges will be charged for prepayment post 60 months after date of last disbursement of the loan. Nil foreclosure charges on floating rate loans sanctioned for purposes other than business to individual borrowers & Nil foreclosure charges for MSE certified borrowers, If closed from own sources. In case of closure by borrowed funds foreclosure charges of 2% (plus taxes) shall be applicable for MSE certified borrowers.	
Prepayment charges for Drop Line overdraft (Prepayment cannot be made until 6 months of repayment) : (a) Within 12 months from the date of execution of the Agreement : 4% of the applicable operating limit (month in which discontinued) (b) After 12 months from the date of execution of the Agreement : 2% of the applicable operating limit (month in which discontinued) (c) No foreclosure charges on floating rate loans to MSE certified borrowers if loan is closed from own source of funds. If MSE certified borrower's loans are closed from borrowed funds, foreclosure charge of 2% (plus taxes) will apply.	
Default Interest for Term Loan	2% per month on amounts due
Default Interest for Overdraft Facility	18 % p.a. on the amount due
Cheque Bounce Charges	Rs. 550/- per incident (+) Service tax (without prejudice to Bank's civil and criminal rights and remedies)
Legal/Repossession & Incidental Charges	Actual Cost Incurred
Repayment mode change charges	Rs. 500/-
Repayment Schedule Charge	Rs. 50/-
Account Maintenance Charges (applicable only for Overdraft Facility)	Rs. 5000 + GST
Commitment Charges for Overdraft Facility (Quarterly) : If average quarterly utilization > 30 % No commitment fee charges to be charged. If the average quarterly utilization < 30 % Charges upto 0.10% will be charged on the difference between the actual utilization and expected average utilization of 30 %. Subject to a minimum charge of Rs. 5000/-	
Date on which annual outstanding balance statement will be issued	31st May
Stamp Duty & other Statutory Charges	As per actuals as are applicable in laws of the state.
Revision in spread Charges	0.1% of Principal Outstanding or Rs. 5000/- (whichever is higher).
Property Document Retention Charges	Rs. 1000/- per calendar month, after 2 calendar months from the date of closure of all loans / facilities linked to the collateral.
CERSAI Charges for creation / modification of security interest on collaterals	Rs. 100/- per collateral
Documents Retrieval Charges	Rs. 75/- per set.
Non Compliance of Sanction Terms & Conditions	2% per annum additional on existing Rate of Interest (To be charged on monthly basis) subject to a maximum of Rs. 50000/- for critical security deferrals and maximum of Rs. 25000/- for other deferrals.
Property swapping / Partial property release charges	0.1% of the loan amount subject to a minimum of Rs. 10000/- & maximum of Rs. 25000/- per property.
Payment Return Charges	Rs. 450/- per incident (+) tax (without prejudice to Bank's civil and criminal rights and remedies)

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

For detailed list of charges please visit our website www.hdfcbank.com

The Bank's Sales Representative confirms he has: (a) Collected self-attested copies of the above mentioned documents from the customer (b) Informed me/us that the "MCLR" shall mean the percentage rate per annum declared or notified by the Bank as 'Marginal Cost of Funds based Lending Rate of the Bank' from time to time having regard to the Reserve Bank of India's guidelines, rules and regulations; (Please note that the Applicable Interest Rate mentioned above is an indicative rate & the final rate shall be communicated in the Sanction letter along with other terms and conditions) (c) Not been given any payment in cash, bearer cheque or kind along with or in connection with this Loan application from the customer. (d) Informed me/us that service tax and all other statutory taxes, levies including stamp duties and registration costs (if any), other fees, commissions, charges as may be applicable will be charged in connection with the loan. (e) Informed me/us that the Bank will not be liable for loss or delay in receipt of documents.

(f) Informed me/us that incomplete / defective application will not be processed and the Bank shall not be responsible in any manner for the resulting delay or otherwise. Notwithstanding the aforesaid, the submission of loan application to the Bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In case of rejection, the Bank shall not be required to give any reason. (g) Informed me/us that Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria. (h) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (i) Informed to me/us that the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (j) Informed me/us that Equated Monthly Installments (EMI) will be due on 7 / 15/ of every month. (Strike out which is not applicable) (k) Informed & explained me/us all the charges and terms and conditions mentioned overleaf. (l) Informed me/us that the Bank will send the Welcome Letter and Repayment schedule to me/us on the e-mail ID mentioned by me/us in the loan application. In addition, informed to me/ us Welcome letter and Repayment schedule is also available on www.hdfcbank.com under Net Banking login choosing Option for Retail Loan customers and I/we will request for a physical copy of Welcome letter and Repayment schedule if need be.

MOST IMPORTANT TERMS AND CONDITIONS

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

(a) Borrower's loan will be a Reference Rate Linked loan (Presently the "Marginal Cost of Funds based Lending Rate of the Bank (MCLR) or Policy Repo Rate" is the reference rate ("Reference Rate")) applicable on per annum basis as per condition precedent and in the schedule. Borrower shall be liable to pay the Pre-EMI i.e. the interest on the Loan payable for the period starting from the respective date/ date(s) of the Loan up to the date from which the interest becomes payable as part of the EMIs. (b) The rate of interest is subject to revision in terms of the Loan Agreement/ Overdraft Agreement to be executed by the Borrower and is subject to any higher rate that may be prevailing at the time of disbursement. The Interest Rate applicable as on the date of this MID is mentioned hereinabove and shall be subject to change everytime the Reference Rate is changed/ is reset by the Bank in its discretion. The change in the Interest Rate shall become effective on each date of change in/ reset of the Reference Rate. The Borrower shall keep itself informed of such reset of Reference Rate from time to time. The Reference Rate may also be available on the official website of the Bank. The Bank shall in its absolute discretion or as per the guidelines/ directions/ rules/ regulations/ law issued/ notified by the Reserve Bank of India and/or any other statutory or regulatory authority and any other law in force including but not limited to, any tax law or based on the changes in the prevailing Reference Rate be entitled to modify the Interest Rate (including Spread), and the Borrower agree and confirm to pay interest as per such modified Interest Rates on the Loan and related amounts on and from the date of such modification. In any event the Borrower shall keep himself/ themselves informed of all such variations/ revisions in the Interest Rate. (c) Payment of interest / charges / upfront fees and commitment charges/ dues / obligation / impost / levies / applicable tax / duties / other charges shall be made by the borrower without any deduction / protest / delay. Interest and other charges shall be computed at the rate of 365 day per year. Bank at its discretion may modify the basis of year and periodicity of the interest or applicable rate of interest. Such changes shall be binding on the borrower. Borrower is responsible to check with the bank changes in the rate from time to time. (d) The payment can be made through Cheques, Bank Drafts, Standing Instruction, and ECS on or before the due dates. Borrower has to ensure adequacy of funds in the bank account from which the payment is made, credit shall be given only on realization of funds. In the event of payment being made at any branch other than the concerned branch, borrower shall immediately inform the concerned Bank branch in writing. (e) The Bank may at its absolute discretion permit prepayment of the Loan/ Overdraft Facility or any part thereof where: (a) the Borrower serves at least 15 days' written notice of its/ his intention to prepay at the Concerned Branch; (b) only after expiry of 6 months/6 EMIs from the respective date of disbursement of Loan/ availing of Overdraft Facility; and (c) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the prepayment charges as mentioned in the Schedule hereto or as specified from time to time by the Bank. Foreclosure charges shall be applicable in case the Loan/ Overdraft Facility is allowed to be foreclosed at the request of the Borrower and at the absolute discretion of the Bank and foreclosure shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank. (f) The borrower shall allow the representative / nominee of the Bank to visit and inspect the premises / property comprising the security and shall submit the compliance / audited document like Balance sheet / profit and loss account / quarterly results / Bank statement / statement of income or wealth and such other copies / document as may be required by the Bank. The Borrower shall not enter into changes / amendment / alteration / modification without a written permission from the Bank. (g) Borrower has agreed to give the PDC / SI / ECS for the repayment of loan and is fully aware of the fact that dishonor of Cheque / revoke of SI / ECS instruction is a criminal offence under Law. The borrower undertake to the Bank to honor all payment without fail and not to instruct his / her bankers to stop the payment of Cheque / revoke the SI / ECS instruction or instruct the Bank to withhold depositing the Cheque. (h) The borrower will not change the Name / Constitution / close or change the banker from which PDC / SI / ECS have been drawn / mandated without a written permission of Bank.

Acknowledgement for Secured Loan Application - Mortgages

Name of the Applicant : _____

Date of Application : _____

Location : _____

Date & Time of Receipt: _____

HDFC Bank Contact Person Name _____

Contact No.: _____

Bank's Stamp / Signature : _____

M2015

SERIAL NO.

CONTACT US

To Obtain the status of your Loan Application, Please contact our Phone Banking Numbers quoting the Application form No. For Mumbai / Delhi & NCR / Bangalore / Chennai / Hyderabad / Ahmedabad / Pune / Kolkata : 6160 6161. For Chandigarh / Jaipur / Lucknow / Indore / Cochin / Patna (and Bihar / Jharkhand) : 6160 616

Application would be decided within 7 working days, and in cases which involve customer availability for completing a field investigation or file search and valuation of a Property, within 25 days.

Annexure 1

To
HDFC Bank Limited,
HDFC Bank House,
Senapati Bapat Marg,
Lower Parel, Mumbai 400 013

Subject: Express Consents and Undertakings

I, the undersigned, declare, confirm and consent to HDFC Bank Limited ("Bank") and its service providers, as under:

- 1) I hereby confirm that am a major and a resident of India and I have read and I hereby accept the Privacy Policy of the Bank available at _____.
- 2) I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorise the Bank to share any of my Information (as defined hereinafter) with any credit information companies and obtain various scores, reports and information for determining my credit worthiness from them, and accordingly to contact me or cross sell to me from time to time.
- 3) I hereby further expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information whether about me or not as may be deemed relevant by the Bank for its purposes (collectively, "Information"):
 - i) to collect the Information from me and other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the Information including using my log in and password credentials on the online platforms; such collection, access and verification may be done without any notice to me;
 - ii) process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;
 - iii) to store the Information for such period as may be required for contract, by law or for the Bank's evidential and claims purposes, whichever is longer;
 - iv) to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent;
 - v) any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent.
- 4) I expressly agree to and subject me to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank.
- 5) I expressly agree to the Bank and/or its affiliates for using the Information and for cross-selling to me their various products and services from time to time.

Name: _____

Signature: _____

