

Proposal No. _____

Primary Applicant Details

FILL ALL THE FIELDS IN CAPITAL LETTERS

Company Name

Co. Address

Company Constitution

Pvt Ltd LTD LLP Partnership Others

PAN No. _____

Personal Details

Applicant

Co - Applicant

Title

Mr. Ms. Mrs. Dr. CA

Mr. Ms. Mrs. Dr. CA

First Name

Middle Name

Last Name

Father's/Husband's Name

Maiden Name (if any)

Mother's Name

Date of Birth

D D M M Y Y Y Y

D D M M Y Y Y Y

Sex

Male Female Third Gender Others

Male Female Third Gender Others

PAN No.

UID / AADHAR No.

X X X X X X X X

X X X X X X X X

GST Number

Proof of Identity

Driving Licence Passport Voter ID
 NREGA Job Card Other _____

Driving Licence Passport Voter ID
 NREGA Job Card Other _____

Nationality

Indian Others (Specify) _____

Indian Others (Specify) _____

Marital Status

Single Married Others _____

Single Married Others _____

Religion

Caste

SC/ST OBC General Others _____

SC/ST OBC General Others _____

CKYC No.

_____ Relation to Applicant Self

_____ Relation to Applicant _____

Education

Undergraduate Graduate
Post Graduate Others: _____

Undergraduate Graduate
Post Graduate Others: _____

No. of Years

At Current Address _____ In the City _____

At Current Address _____ In the City _____

HDFC Bank Customer ID*

DIN/CIN

Residential Status

Resident Indian NRI OCI
 Foreign National Person of Indian Origin

Resident Indian NRI OCI
 Foreign National Person of Indian Origin

Type of Residence

Self Owned Rented Co. Owned Parents Owned

Self Owned Rented Co. Owned Parents Owned

Current Address

Mailing Address

Landmark

City

State

Country

Pin Code

Phone No. with STD Code

Mobile No.

Email ID

Please Tick if same as current address

Permanent Address

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

Phone No. with STD Code

Phone No. with STD Code

Country Code / Ext. No.

Country Code / 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 ReferenceName
Relationship with Applicant
Res. Address**Reference 1****Reference 2**City
Phone
Mobile
Email Id

Pin Code

Pin Code

Politically Exposed Person (PEP) Declaration Politically exposed persons are individuals who are or have been entrusted with prominent public functions by a foreign country. Example of 'PEPs' include, but not limited to: 1-Heads of States or of Governments, 2-Senior Politicians, 3-Senior Government Judicial Military Officer, 4-Senior Executives of state-owned corporations, 5-Important political party officials, 6-Senior Indian Diplomatic posted outside the country. The term PEP also includes the families & close associates of the PEPs mentioned above. Families: The term families includes close family members such as spouses, children, parents and siblings and may also include other blood relatives and relatives by marriage. Close associates: The term closely associated persons in the context of PEPs includes close business colleagues and personal advisors/consultants to the PEP as well as persons who obviously being significantly from being close to such a person. PEPS also include persons who are not currently falling under the above criteria but were doing so at any given point in time within the last one year.

Please tick Yes / No: 1st applicant Politically Exposed Yes No 2nd applicant Politically Exposed 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 Hotel

Age of Property: _____ Years Others _____

Property Address _____

Landmark _____

City _____

State _____

Pin Code _____

Type of Property : Residential Commercial
Industrial Others _____

Current Market Value : Rs. _____

Unit Type (In case of Apartment):
 1 BHK 2 BHK 3 BHK Others _____

Plot Area (sq ft) _____

Carpet Area (sq ft) _____

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)

PSL Agri Farm Credit: Farmers engaged in Agriculture and Allied activities viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture	PSL Housing: i) Loans to individuals for purchase/ construction of a dwelling unit per family ii) Loans to individual for repairs to damaged dwelling units
PSL Agri Ancillary Activities: Food and Agro processing, Custom Service Units managed who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.	PSL Social Infrastructure: Loans for i) setting up schools, drinking water facilities, sanitation facilities, and ii) loans for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres
PSL Agri Infrastructure: Loans for i) construction of storage facilities including cold storage units designed to store agri produce/products, ii) oil conservation and watershed development, iii) Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting, iv) Construction of oil extraction/ processing units for production of bio-fuels, their storage and distribution infra along with loans for setting up Compressed Bio Gas plants.	PSL Renewable Energy: Bank for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities
Education: Loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20 lakh will be considered as eligible for priority sector classification.	Weaker Section: <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Minority communities <input type="checkbox"/> Scheduled Castes and Scheduled Tribes For further details refer RBI circular Master Directions – Priority Sector Lending (PSL) – Targets and Classification (Updated as on July 27, 2023) RBI/FIDD/2020-21/72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21
PSL MSME Classification as per Udyam Registration Certificate <input type="checkbox"/> Micro Annual turnover upto Rs.5 Cr Investment in Fixed Asset upto Rs.1Cr <input type="checkbox"/> Small Annual turnover upto Rs.50 Crs Investment in Fixed Asset upto Rs.10Cr <input type="checkbox"/> Medium Annual turnover upto Rs.250Cr Investment in Fixed Asset upto Rs.50Cr	Business Activities (please specify) <input type="checkbox"/> i) engaged in Manufacture or production of goods: _____ <input type="checkbox"/> ii) engaged in providing rendering of any Services: _____ <input type="checkbox"/> iii) Wholesale and retail trade: _____

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. The Loan shall be utilised solely for the Purpose and the Loan shall not be used for any other purpose or for investment in capital market/shares/debentures/mutual funds/purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange traded funds (ETF) and units of gold mutual funds or any illegal / anti-social or speculative activity and for setting up of new units consuming/producing the Ozone Depleting Substances (ODS) or to units engaged in the manufacture of aerosol units using chlorofluorocarbons (CFC) or for purchase of Land or for investment in capital market or for purchase of shares and for acquisition of/ investing in Small Savings Instruments including Kisan Vikas Patras. Without being obligated to do so, the Bank shall be entitled to monitor the use/end use of the Loan including through any auditor(s) or consultant(s) including examining books of the Borrower, with necessary certification from them, as appointed by the Bank at its sole discretion and at the cost of the Borrower.
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 disbursement 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 are aware that an Account Maintenance Charges of Rs. 5000/- + applicable Taxes are applicable for DOD cases
17. 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.
18. 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.
19. 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.
20. I/We understand that the insurance plan being opted by me / us is purely on voluntary basis and is in no way linked to granting of the loan / OD / line of credit by HDFC Bank.
21. 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.
22. 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)

In case of any query / suggestion /feedback / complaint relating to any of the products, please visit <https://www.hdfcbank.com/personal/need-help/contact-us>

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. Above mentioned interest rate is applicable on Operating Limit. Interest rate of 18% p.a. will be levied on the amount utilized above the Operating Limit of overdraft facility. (Applicable for DOD facility only)
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 (plus applicable taxes)
Pre-Payment /Part Payment Charges for Term Loan : No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such prepayment. 2.5% (plus applicable taxes) of principal outstanding being prepaid or at such rates as decided by the Bank if the amount being prepaid is more than said 25%. Charges shall be applicable on the amount in excess of said 25%. Nil Pre-Payment/Part-Payment charges for MSE certified borrowers	
Premature Closure charges for Term Loan : 2.5% (plus applicable taxes) of principal outstanding being repaid or at such rates as decided by Bank. No Premature Closure charges will be charged for Premature Closure post 60 months after date of last disbursement of the loan. Nil Pre-Payment/Part-Payment/Premature closure charges on floating rate loans sanctioned for purposes other than business to individual borrowers & Nil Pre-Payment/Part-Payment/Premature closure charges for MSE certified borrowers,	
Premature Closure charges for Drop Line overdraft : (a) Within 12 months from the date of execution of the Agreement : 4% (plus applicable taxes) of the applicable operating limit (month in which discontinued) (b) After 12 months from the date of execution of the Agreement : 2%(plus applicable taxes) of the applicable operating limit (month in which discontinued) (c) Nil Premature closure charges on floating rate loans to MSE certified borrowers .	
Delayed installment payment charge for Term Loan	18 % per annum (plus Applicable Taxes) on overdue instalment amount
Legal/Repossession & Incidental Charges	Actual Cost Incurred
Repayment Mode Swapping Charges	Rs. 500/- (plus Applicable Taxes) per incident
Amortization / Repayment Schedule Charges	Rs. 50/- (plus Applicable Taxes) per request
Annual Maintenance Charge (AMC) for Features of Plus Current Account	Rs. 5000 P.A. (plus applicable taxes) for DOD account (Please refer the attached link for plus current account features and benefit https://www.hdfcbank.com/personal/save/accounts/current-accounts/plus-current-account)
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/- (plus applicable taxes)	
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/- (plus Applicable Taxes) (whichever is higher)
CERSAI Charges for creation / modification of security interest on collaterals	Rs. 100/- (plus applicable taxes) per collateral
Custody charges	Rs 1000/- (plus applicable taxes) per month for non-collection of collateral documents beyond 60 days, from date of closure of all loans/facilities linked to the collateral.
Documents Retrieval Charges	Rs. 75/- (plus Applicable Taxes) per set.
Non Compliance of Sanction Terms & Conditions	2% charges p.a. (Plus applicable taxes) on principal outstanding for non-compliance of agreed terms upto its fulfillment - (Charged on monthly basis) Subject to a Max of Rs 50000/- (Plus Applicable Taxes) for Critical security related deferrals, Max of Rs 25000/- (Plus Applicable Taxes) for other deferrals
Property swapping / Partial property release charges	0.1% of the loan amount subject to a minimum of Rs. 10000/- (plus Applicable Taxes) & maximum of Rs. 25000/- (plus applicable taxes) per property.
Payment Return Charges	Rs. 450/- per incident (plus applicable taxes) (without prejudice to Bank's civil and criminal rights and remedies)
*Offer: 10% discount to Senior Citizen (main borrower) on all the above service charges	

All above Charges, Commissions and Fees shall be applicable at the rate mentioned in the application form or as stipulated by the Bank from time to time and are exclusive of Taxes and Statutory levies as applicable.

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

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 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 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 premature Closure charges 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; and (b) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the premature Closure charges charges as mentioned in the Schedule hereto or as specified from time to time by the Bank. Premature closure 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 Premature closure 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.

CONSENT

1. In this Consent the following capitalized terms shall have the meanings assigned to them hereunder:

“Data” shall mean all personal data, sensitive personal data or information, transactional data, Derivative Data, any other information, etc., in relation to me/us, including the following including in relation to past Products:

 - (a) know your customer (KYC)/anti money laundering (AML) data;
 - (b) information submitted while making any application or request to the Bank for any Product;
 - (c) any transactional data generated during the relationship or as a result of any transaction, statements, entries, logs, in relation thereto;
 - (d) any information obtained/received by the Bank from any other source;
 - (e) any Derivative Data.

“Derivative Data” shall mean any credit scores, credit information, behavioural projections, profiling, analytical results, reports (prepared by the Bank internally or other persons) including through any algorithms, analytics, software, automations, profiling etc., and whether such derivative is from the information collected from me/us or in combination with any other information sourced from any other person, database or source whether by the Bank or other persons. The process of arriving at and generation of such Derivative Data involving or through any of the above sub-processes/methods, shall be referred to as “Derivation”.

“Specified Purposes” shall collectively mean, credit assessment, risk assessment, risk analysis, obtaining credit information reports, scores, scrubs, fraud checks, fraud detections, fraud prevention, detecting and preventing crime including crime/ terror funding, detecting malpractices or discrepant documents or information, prevention of misuse, assessment of credit worthiness, financial standing, due diligence, background check, physical and other inspections, verifications, obtaining any reports for any of the above, KYC/ AML checks, customer service, monitoring, collections, default detection, default prevention, default investigation, recovery, any legal proceedings, actions, enquiries, investigations, pursuing any remedies, enforcing rights, reporting including credit reporting, KYC reporting, default reporting, filing, perfections etc., whether any of these are undertaken internally or through any credit information company, bureau, service provider, consultant, vendor, agent, fintech entity, co-brand entity/partner, distributor, selling/ marketing agent, any partner, other player/ intermediary in any ecosystem of which we are a part, TPAP (for whom we act as PSP bank), collaborator, co-lender, co-originator, merchant, aggregator, lead generator, sourcing entity, client, customer or other person with whom we have a tie-up or contract for any products or services, person or through a combination of multiple options. Each of such credit information company, bureau, service provider, consultant, vendor, agent, fintech entity, co-brand entity/partner, person, and their respective service providers, consultants, vendors, etc is referred to as a **“Processing Entity”**.

“Product(s)” shall mean products, services and/or businesses of the Bank/ of subsidiaries/ affiliates, or where the Bank/ its subsidiaries/ affiliates distribute, refer or act as agent or act as a sponsor bank or a PSP bank etc. in relation to any products or services (including where the initiation of any transaction is not directly with the Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where the account is not with the Bank but it is a PSP bank), whether the Bank is in direct relationship or indirect relationship through any other intermediary/ entity, vis-à-vis me/us, as also if I/we are an authorised signatory or authorised person or representative of a non-individual applicant/ customer/ user of any services, whether direct or indirect.

The Products, which have been applied/ requested by or availed by, me/us (including where the initiation of any transaction is not directly with the Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where my/our account is not with the Bank but the Bank is a PSP bank), shall be referred to as **“Requested Products”**, and the Products (including any future products or services) other than the Requested Products, shall be referred to as **“Other Products”**.
2. I have read, understood and hereby accept the Privacy Policy of the Bank (available at www.hdfcbank.com).
3. I/we hereby authorize HDFC Bank Limited (**“Bank”** which which expression shall be deemed to include its successors and assigns) to process, use, store, retain, share with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the Specified Purposes:
 - i. in connection with assessment or processing of the application/ request for any Requested Product, or in connection with execution or furtherance of a contract/ transaction, performance by Bank or me/us or any connected persons like guarantors, security providers, other intermediaries, of any contract or part thereof or any regulatory or legal obligations in relation to any Requested Product availed or in pursuance thereof;
 - ii. for Derivation and sharing any Derivative Data (between Bank and any Processing Entity) in connection with the aforesaid purposes;
 - iii. contacting, establishing contact, whereabouts, including through email, postal address, telephone, social media, banners on applications/ electronic platforms, notifications, website, premises of third parties/ other persons;
 - iv. deploying any analytics, automated processing, algorithms, robotics, profiling, encryptions, coding, anonymizations, etc., for any of the aforesaid.
4. I/we authorize the Processing Entities to process, use, store, retain, share with the Bank or the other Processing Entities or collect from Bank, any other Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the aforesaid consented purposes.
5. For the purposes of aforesaid consents and authorizations, it shall be deemed that I/we have furnished all the Data separately under this consent.
6. I/we agree that the aforesaid consents/ authorizations for the aforesaid purposes shall survive beyond the validity of such application/ tenure of the Product/ consummation of any transaction.
7. I/we hereby authorize the Bank to process, use, store, retain, share with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the Specified Purposes for the Other Products and for:
 - a. conveying to, displaying or communicating with, marketing, selling, cross-selling to me/us, by the Bank internally or externally, any Products and for such purpose for assessing your credit worthiness or your eligibility through such means as feasible and for such activity sharing the Data with third parties, including through or on the Bank’s apps/ platforms, any other channel(s) of the Bank, TPAP, service providers, agents, or otherwise through notifications, emails or other means of communications, whether online or offline or telecommunications, the availability or eligibility or offer, whether in principle or otherwise, of any of the Other Products, and for this purpose all authorisations mentioned in (i) to (iv) of 3 (a) above in relation thereto as if the same are in relation to the Other Products.
8. I/we authorize the Processing Entities to process, use, store, retain, share with the Bank or the other Processing Entities or collect from Bank, any other Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the aforesaid consented purposes.
9. For the aforesaid consents, authorizations and purposes covered above, it shall be deemed that I/we have furnished all the Data separately under this consent.
10. I/we agree that the aforesaid consents/ authorizations for the aforesaid purposes shall survive beyond the validity of such application/ tenure of the Product/ consummation of any transaction.

Yes
No
- I authorize HDFC Bank and its representatives to Call or SMS regarding Other Products. This consent overrides my registration for DNC/NDNC.

Yes
No
11. The consents given or denied under this document do not limit any other consents obtained or given.

Name(s) _____ & _____ Signature(s): _____

Date _____ Place _____

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)

In case of any query / suggestion / feedback / complaint relating to any of the products, please visit <https://www.hdfcbank.com/personal/need-help/contact-us>

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. Above mentioned interest rate is applicable on Operating Limit. Interest rate of 18% p.a. will be levied on the amount utilized above the Operating Limit of overdraft facility. (Applicable for DOD facility only)
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 (plus Applicable Taxes)
Pre-Payment /Part Payment Charges for Term Loan : No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such prepayment. 2.5% (plus Applicable Taxes) of principal outstanding being prepaid or at such rates as decided by the Bank if the amount being prepaid is more than said 25%. Charges shall be applicable on the amount in excess of said 25%. Nil Pre-Payment/Part-Payment charges for MSE certified borrowers	
Premature Closure charges for Term Loan : 2.5% (plus applicable taxes) of principal outstanding being repaid or at such rates as decided by Bank. No Premature Closure charges will be charged for Premature Closure post 60 months after date of last disbursement of the loan. Nil Pre-Payment/Part-Payment/Premature closure charges on floating rate loans sanctioned for purposes other than business to individual borrowers & Nil Pre-Payment/Part-Payment/Premature closure charges for MSE certified borrowers.	
Premature Closure charges for Drop Line overdraft : (a) Within 12 months from the date of execution of the Agreement : 4% (plus applicable taxes) of the applicable operating limit (month in which discontinued) (b) After 12 months from the date of execution of the Agreement : 2% (plus applicable taxes) of the applicable operating limit (month in which discontinued) (c) Nil Premature closure charges on floating rate loans to MSE certified borrowers.	
Delayed installment payment charge for Term Loan	18 % per annum (plus Applicable Taxes) on overdue instalment amount
Legal/Repossession & Incidental Charges	Actual Cost Incurred
Repayment Mode Swapping Charges	Rs. 500/- (plus Applicable Taxes) per incident
Amortization / Repayment Schedule Charges	Rs. 50/- (plus Applicable Taxes) per request
Annual Maintenance Charge (AMC) for Features of Plus Current Account	Rs. 5000 P.A. Plus applicable government taxes for DOD account (Please refer the attached link for plus current account features and benefit https://www.hdfcbank.com/personal/save/accounts/current-accounts/plus-current-account)
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/- (plus applicable taxes)	
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/- (plus Applicable Taxes) (whichever is higher).
CERSAI Charges for creation / modification of security interest on collaterals	Rs. 100/- (plus applicable taxes) per collateral
Custody charges	Rs 1000/- (plus applicable taxes) per month for non-collection of collateral documents beyond 60 days, from date of closure of all loans/ facilities linked to the collateral.
Documents Retrieval Charges	Rs. 75/- (plus Applicable Taxes) per set.
Non Compliance of Sanction Terms & Conditions	2% charges p.a. (Plus applicable taxes) on principal outstanding for non-compliance of agreed terms upto its fulfillment - (Charged on monthly basis) Subject to a Max of Rs 50000/- (Plus Applicable Taxes) for Critical security related deferrals, Max of Rs 25000/- (Plus Applicable Taxes) for other deferrals
Property swapping / Partial property release charges	0.1% of the loan amount subject to a minimum of Rs. 10000/- (plus Applicable Taxes) & maximum of Rs. 25000/- (plus Applicable Taxes) per property.
Payment Return Charges	Rs. 450/- per incident (plus Applicable Taxes) (without prejudice to Bank's civil and criminal rights and remedies)
*Offer: 10% discount to Senior Citizen (main borrower) on all the above service charges	

All above Charges, Commissions and Fees shall be applicable at the rate mentioned in the application form or as stipulated by the Bank from time to time and are exclusive of Taxes and Statutory levies as applicable.

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

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 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 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 premature closure 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; and (b) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the premature closure as mentioned in the Schedule hereto or as specified from time to time by the Bank. Premature closure 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 Premature closure 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 will be decided within 7 days from the date of its receipt and subject to submission of all the documents and details by the customer as may be required by the Bank and Application in cases which involve customer availability for completing a field investigation or file search & valuation of a property, will be decided within 25 days from the date of its receipt

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