APPLICATION FORM FOR EDUCATION LOAN

HDFC CREDILA The Education Loan Specialist

HDFC CREDILA FINANCIAL SERVICES LIMITED
(Formerly known as HDFC Credila Financial Services Private Limited)

REGD. OFFICE: B-301, CITI POINT, ANDHERI-KURLA ROAD, NEXT TO KOHINOOR CONTINENTAL, ANDHERI (EAST), MUMBAI 400 059, INDIA

CORPORATE IDENTITY NUMBER: U67190MH2006PLC159411





Only	Prospect ID:	Product Group: PRODUCT GROUP 2
cial Use	Branch Location: BANGALORE	Application Number: A2403280247
For Offic	Sourcing Channel: PAID MARKETING	Applied Loan Amount (in Rs): ₹ 5000000

Α	STUDENT DETA	ILS				
1.	Name:	RAGHAV			DABRA	
2.	Father's / Spouse's Name:	First Name LOKESH	Midd	e Name	Surname DABRA	
3.	Mother's Name:	First Name SONIA	Midd	le Name	Surname DABRA	
4.	Date of Birth: D 2	First Name 0 3 2 0 0 Y 5. Gender:		e Other	Surname 6. Marital Status: Married	Single Other
7.	PAN No.: F K W P		lo.: X X X X X	<u> </u>	0 0 9. Passport No.: Z624869	9
10.	CKYC No.: 6 0 0	6 5 2 3 6 7 0 9 4 6 6				
11.	Current Residential Address: A1602 PLATINUM HEIGHTS RAMPRASTHA SECTOR 8 VAISHALI					
	Landmark: METRO STATIO					
	City: GHAZIABAD	State: UTTAR_PRAD	DESH PIN	Code: 2 0	1 0 1 0 Country: INDIA	
12.	E-mail ID: LOKESHD	DABRA@GMAIL.COM			14. Mobile No.: +91 9 8 1 1	
13. 15.	Landline No. (Perman	nent Residence):	1 2 0 4 9 9 (NUMBER)	9 8	14. Mobile No.: +91 9 8 1 1	0 3 7 6 0 6
15.	Educational Details: EXAM / COURSE		SCHOOL / COLLEGE	/ UNIVERSITY	16. NAME OF ENTRANCE TES	T SCORE
	10 th	2017 95.00	DELHI PUBLIC SCHOO	LINDIRAPURAM	a) IELTS	7.5
	12 th	2019 86.00	CBSE BOARD		b)	7.5
	DEGREE	2023 8.59	VELLORE INSTITURE	OF TECHNOLOGY		
	NAME OF DEGRE	E: BACHELORS OF ENGINEERIN	[<u>G</u>		c)	
В	COURSE DETAIL	_S				
1.	Admission Status:	Confirmed Awaited ME: MASTER OF ENGINEERING			UNIVERSITY OF MELBOURNE	VICTORIA
3.	Name of the Course:	ENGINEERING ENGINEERING	4.		ege City: MELBOURNE St	tate:
5.	Country India	USA Canada 🗸 Other (s)	pecify):AUST	RALIA	6. Course Dura	tion: 2 years
7.	Full Time P	art Time Distance Learning	8. Type of Course	e: Engineer	ing (Specialisation):	
	Management	Other (Specify):	71	3 11	3 (2)	
С	LOAN DETAILS	Other (Specify).				
						A (=)
	A. Purpose		Amount (₹)		s Available	Amount (₹)
_	1. Tuition Fees	hadia a Haatal O Faad Faaaaaa	5000000	1. Own S	ources (Details) 0	0
		luding Hostel & Food Expenses	0			
	3. Travelling Expenses		0	2. Schola	rship 0	0
	4. Others (Specify): 0		0	3. Others	(Specify):	0
	Lasa Damiirad	Total of A (A - B) = ₹ 5000000	5000000		Total of B	0
D		CURITY OFFERED				
	Security Offered:			Type of Security	/ Offered II (if any):	Commercial
2.	Type of Security Offere	–	cial Plot	Plot	FD Property Mort	gaged with HDFC
	FD Property M	lortgaged with HDFC Others (Spe	cify):	Others (Spe	ecify):	
3.	Property Address:		3.	Property Addres	SS:	
4.	Current Value (Ps.):			Current Value (F	Rs.):	
	, ,			•	1 By:	
E	-	TUDENT (Note: Reference should be know	'			
1.	Name: ETASHA L.	AMBA				
2.		ER APARTMENT GH/10 PASCHIM		•	ELHI State: NEW_DELHI PIN	
3.	Personal E-mail ID: $\frac{E}{E}$	TU.ETASHA@GMAIL.COM	4) Lar	ndline No.:	5) Mobile No.: 783	88326703

SAVE INCOME TAX

With HDFC Credila's Education Loan you can get Income Tax Benefits Under Section 80E*

An education loan not only funds your higher studies but also helps you save tax. The interest paid on the education loan can be claimed as deduction, as per Section 80E of the Income Tax Act of India, 1961.

However to avail the income tax benefits, the education loan should be taken from any of the scheduled banks in India or below 2 Gazette Notified Financial Institutions as per the Income Tax Act of India, 1961:

- HDFC Credila Financial Services Limited
- HDFC Ltd.

F	CO-APPLICANT DETAIL	LS						
1.	Relationship With Student:	✓ Father	Mother	Brother Sister Spou	use Self	Relative (Spec	cify):	
2.	Name:	LOKES					BRA	
3.	Father's / Spouse's	First Nan DAUL	ne AT RAM	Middle Name		Surn DA	ame BRA	
	Name:	First Nan		Middle Name		Surn		
4.	Mother's Name:	SHOBI- First Nam		Middle Name		DAl Surn	BRA	
5.	Date of Birth: D 0 0 2	Y 9 7 3		✓ Male Female Other	7. Marital S			e Other
8.	PAN No.: A C A P D	2 1 0 6 N	9. Aadhaar N	o.: X X X X X X X 0	3 3 4 10. F	Passport No.: Z5	953001	
11.	CKYC No.:		, 				raduate 🗸 Do	octorate / PG
13.		:c.		iz. Qualifications.	-Oracuate		raduate V D	octorate / 1 o
	our ent residential / radies		TINUM HEIGI	HTS RAMPRASTHA SECTOR	8 VAISHALI			
						Landmark	METRO STATIO	ON
	City: GHAZIABAD		UTTAR_PRAI	DESH		_		
4.4	_	_		_ —	0 1 0 1 0	Country:	пчын	
14. 15.		_		Provided by Employer A1602 PLATINUM HEIGHTS RA	Rented	ECTOR 8 VAISE	IALI	
15.	Permanent Residential Add	iress:				Landma	METRO STAT	TON VAISHALI
	City: GHAZIABAD	State	e: _UTTAR_PRA	ADESH DIN Code:			y: INDIA	
16.		Stati	-		2 0 1 0 1 • No. (Permaner		y	
10.	, ,	STD)	(NUMBER)		,	(STD)	(N	UMBER)
18.	Mobile No.: +91 9 9 9	9 5 3 7	6 0 5	19. Persona	al E-mail ID :	OKESHDABRA@	GMAIL.COM	
20.	Number of Dependents: 2			21. Years in	Current Reside	ential Address:	5	
G	BANK DETAILS							
	Name of Account Holde		Name of Bank	Branch	Account		MICR Co	
	1. LOKESH DABRA	STANDA	ARD CHARTEREI	D BANK NOIDA	530050)95926	1100360	004
l	2.							
Н								
1. 2.				Professional (i.e. Lawyer, Doctor, CA, o DIA PRIVATE LIMITED	etc.) Retire	aOthers	(Specify):	
3.		201	FLOOR BERG	GER TOWERS SECTOR 16B				
	City: NOIDA	State	UTTAR_PRAI	DESH PIN Code: 2	2 0 1 3 0	Country:	INDIA	
4.		Business:	-		Ext. No.:			
5.	, Designation / Profession: _	HEAD IBS SALES	(STD)	(NUMBER) 6. Official	al E-Mail ID: LOK	ESH.DABRA@TH	ALESGROUP.COM	1
7.	Age of Retirement: 60	Years		8. No. of	Years in Curren	nt Employment/	Business: 6	
9.				10. Net M	onthly Salary / I	ncome: <u>₹ ²⁴⁹⁸¹⁴</u>	4	
11.			(Specify): _					
ш,	FINANCIAL INFORMAT	ION (IN RUP	EES)					
-		Student	Co-App.			dent	Co-A	
	A) Assets			B) Liabilities	Outstanding Amount	Monthly Installment	Outstanding Amount	Monthly Installment
	1. Bank Balances	50000	2500000	1. Home Loans Availed from:	0	0	5000000	73500
			300000	2. Personal / Employer / Other Loans	0	0	0	0
ŀ	2. Fixed Deposits	75000	300000	Availed from:	-			I
	2. Fixed Deposits 3. Investments / Other (Stocks/Bonds/Mutual Funds)	75000 20000	0	3. Car / Two Wheeler Loans Availed from:	0	0	0	0
	3. Investments / Other			3. Car / Two Wheeler Loans		0	0	0
J	3. Investments / Other (Stocks/Bonds/Mutual Funds) 4. Immovable Property (Current Value]House/Land/Farm) REFERENCE OF CO-AF	20000	0 30000000	3. Car / Two Wheeler Loans Availed from: 4. Credit Card:	0		-	-
J 1.	3. Investments / Other (Stocks/Bonds/Mutual Funds) 4. Immovable Property (Current Value]House/Land/Farm) REFERENCE OF CO-AF Name: AMIT SOOD	20000 0 PPLICANT (No	0 30000000 ote: Reference shou	3. Car / Two Wheeler Loans Availed from: 4. Credit Card: Availed from: ald be known to the co-applicant for more	0 0 than one year.)	0	0	0
1. 2.	3. Investments / Other (Stocks/Bonds/Mutual Funds) 4. Immovable Property (Current Value House/Land/Farm) REFERENCE OF CO-AF Name: AMIT SOOD Address: HOUSE NO. 149 SI	20000 0 PLICANT (Note: Condition of the condition of th	0 30000000 ste: Reference should see SECTOR 4 VA	3. Car / Two Wheeler Loans Availed from: 4. Credit Card: Availed from: Ild be known to the co-applicant for more	0 0 than one year.) GHAZIABAD	0 State: UTTAR_P	0 RADES PIN: 20	0
1. 2. 3.	3. Investments / Other (Stocks/Bonds/Mutual Funds) 4. Immovable Property (Current Value]House/Land/Farm) REFERENCE OF CO-AF Name: AMIT SOOD Address: HOUSE NO. 149 SI Personal E-mail ID: AMITSO	20000 0 PPLICANT (Note: Condition of the condition of t	0 30000000 ste: Reference should see SECTOR 4 VA	3. Car / Two Wheeler Loans Availed from: 4. Credit Card: Availed from: ald be known to the co-applicant for more	0 0 than one year.) GHAZIABAD	0 State: UTTAR_P	0	0
1. 2. 3. K	3. Investments / Other (Stocks/Bonds/Mutual Funds) 4. Immovable Property (Current Value]House/Land/Farm) REFERENCE OF CO-AF Name: AMIT SOOD Address: HOUSE NO. 149 SI Personal E-mail ID: AMITSO DECLARATION AND C	20000 0 PPLICANT (Note: Control of the control of	0 30000000 SECTOR 4 VA AIL.COM	3. Car / Two Wheeler Loans Availed from: 4. Credit Card: Availed from: Ild be known to the co-applicant for more ISHALI City: 4. Landline No.:	0 0 than one year.) GHAZIABAD ronic information) are true	0 State: UTTAR_P 5. Mobile No.	0 RADES PIN: 20 D.: +91 981884280: our best knowledge . I/W	0 01010 5
1. 2. 3. K	3. Investments / Other (Stocks/Bonds/Mutual Funds) 4. Immovable Property (Current Value House/Land/Farm) REFERENCE OF CO-AF Name: _AMIT SOOD Address: HOUSE NO. 149 SI Personal E-mail ID: _AMITSO DECLARATION AND C I/We declare, agree and confirm that all the particular properties of the particular pro	20000 0 PPLICANT (N ECOND FLOOR OD_US@HOTM. ONSENT lars, supporting docume. I/We hereby undertake geljigence in providing to encluding comprehensive	0 30000000 Ste: Reference should be seen and seen and support to indemnify HDFC or he particulars, supporting and detailed information	3. Car / Two Wheeler Loans Availed from: 4. Credit Card: Availed from: Ild be known to the co-applicant for more ISHALI City: 4. Landline No.: rided in this Loan Application Form (including electedila Financial Services Limited (HDFC Credila") for documents and information therein. I/We confirm a about Most Important Terms and Conditions (N	than one year.) GHAZIABAD ronic information) are true or any loss of data in any chaving received and entire MITC) and Schedule of Ci	State: UTTAR_P 5. Mobile Note of the complete as per electronic format, any loss by read and understood H	0 RADES PIN: 20 D.: +91 981884280: rour best knowledge . I/W ses or damages that may a DFC Credila's Education DFC Credila's Grical well	0 01010 5 fe have not withheld or urise on account of any loan process and other position or communicated
1. 2. 3. K	3. Investments / Other (Stocks/Bonds/Mutual Funds) 4. Immovable Property (Current Value]House/Land/Farm) REFERENCE OF CO-AF Name: AMIT SOOD Address: HOUSE NO. 149 SI Personal E-mail ID: AMITSO DECLARATION AND C I/We declare, agree and confirm that all the particumisrepresented any information mentioned herein material misstatement, misrepresentation or gross indocumentation in the language I/We understand it through any other official channel like, SMS, E-mapaid by us are non-refundable. Our application proceepit of our loan application form does not imperceipt our loan application form does not imperceipt our lo	20000 0 PPLICANT (Note: December 1997) ECOND FLOOR OD_US@HOTM. ONSENT lars, supporting docume I/We hereby undertake eggligence in providing to ncluding comprehensive all etc. along with Fair P cess is subject to HDPC y automatic approval o	0 30000000 SECTOR 4 VA AIL.COM and information provious indemnify HDFC Cre particulars, supporting and detailed informatic credit and under four loan. I We explicit was considered to a consideration of the considerat	3. Car / Two Wheeler Loans Availed from: 4. Credit Card: Availed from: Ild be known to the co-applicant for more ISHALI City: 4. Landline No.: rided in this Loan Application Form (including electedila Financial Services Limited (HDPC Credila') for documents and information therein. I/We confirm	O Othan one year.) GHAZIABAD ronic information) are true any loss of data in any chaving received and entire dITC) and Schedule of Ct., payable by us in relation ic hecks. Further, I/we will ling. & subsidiary compa	State: UTTAR_P 5. Mobile Note, correct, complete as per electronic format, any loss are per leaves of the parages as published on Harges as published on the fully cooperate with HD mise, its associate/group mise, its associat	O RADES PIN: 20 Our best knowledge . I/W es or damages that may a DFC Credila's Education DFC Credila's Education DFC Credila's may be a companies, agents, agents	0 01010 5 Ve have not withheld or rise on account of any loan process and other soite or communicated Loan Origination fees ional information. The ticks, partners, service

checks etc, and also exchange, share, part with all information/particulars provided in application form related to ur loan details and information related to transaction/repayment history as may be required by law, customary practice, credit reporting, statistical analysis, statutory bodies and credit scoring for verification or risk management, rapul management, application development, Visa Consulate offices and such other offices (whenever required) and shall not hold HDFC Credila lable for use or disclosure of this information. I/We unconditionally agree and accept that such information if found inconsistent may be construed as misrepresentation to HDFC Credila, and agree that HDFC Credila shall have every right to relative proper to Reserve Bank of India (RBI) and/or any other entity/authority and shall take necessary action legal or otherwise, as deemet II. Wee shall not use the proceeds of the loan or any part thereof, for any unauthorised, improper, Illegal on unlawful purpose, elaction legal or otherwise, as deemed on application in the provided and other risk perification checks done. I/We agree that HDFC Credila may reject our education loan application without giving any reasons thereof and that HDFC Credila shall not be responsible/flable in any manner whatsoever for such rejection, or any delay in notifying us of such rejection including any costs, losses, damages or expenses or consequences caused by such rejection of our education loan application. I/We have not availed an education loan for the further studies from any other bank/financial institution for the same course. I/We undertake to inform HDFC Credila regarding change in any information provided by I/We in this application, the provide any further information that HDFC Credila may require from time to time. I/We hereby agree and understand that in the absence of me submitting OVD of my Current Address within a period of 3 months from the date of this application, HDFC Credilia and that in the absence of me submitting OVD of my Current

Aadhaar Consent

I/We hereby voluntarily opt for Aadhaar OVD KYC or offline verification and submit at my/our own discretion (knowingly that its optional), my/our Aadhaar number, Virtual ID, the physical copy of masked Aadhaar/masked Aadhaar/fffline electronic Aadhaar Aadhaar details, demographic details, Aadhaar registered mobile number and/or e-mail id (collectively, "Information"), to HDFC Credila Financial Services Limited ("HDFC Credila") for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent to avail education loan facility and other products or services from HDFC Credila, its channel partners, agencies, service providers and/or affiliates, etc. in my/our name's individual capacity/ies using my/our Aadhaar is not mandatory and there are alternative options for KYC other than Aadhaar. All options were given to me by HDFC Credila through its employees / authorized representatives, channel partners, affiliates, service providers, authorized agents etc. J/We are aware that HDFC Credila will share Aadhaar number with CIDR/UIDAI for e-KYC/Offline verification or through such other acceptable means as per the UIDAI or under any act or law for the time being in force in India. The consent and the purpose of collecting Aadhaar hamber with CIDR/UIDAI for e-KYC/Offline verification or through such other acceptable means as per the UIDAI or under any act or law for the time being in force in India. The consent and the purpose other than mentioned herein or as per requirement of law.

I authorize and give my consent to HDFC Credila is channel partners, agencies, service providers, authorized agents and/or affiliates, etc. ic use my Aadhaar and other related "Information" (as explained above) for the following informed purposes in KYC and Periodic KYC process as per PMLA 2002 and rules made thereunder and RBI guidelines for explication and verification and any be permitted by applicable law for affiliaties, services, brough HDFC Credila, its channel partners, agencies, service providers, aut

CKYC Consent

I/We, give my consent to HDFC Credila Financial Services Limited ("HDFC Credila") to download my/our KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my/our identity and address from the database of CKYCR. I/We understand that my/our KYC Record information such as my/our name, address, date of birth, PAN number etc. I/We, hereby consent for receiving information from Central KYC Registry through SMS/Email on the above registered number/eremail address. Click Here for detailed Terms and Condition.

I/We declare that I/We are not Politically Exposed Person (PEP) nor I/We are related to any PEP. HDFC Credila reserves the right to retain the photographs and documents submitted with this Application and will not return. I/We undertake proceeds of this facility shall not be used for investments in Capital markets.

 $I/We\ hereby\ declare\ that\ I/We\ have\ read,\ agreed\ and\ understood\ the\ above mentioned\ terms\ and\ conditions$

28/03/2024 14:			RAGHAV DABRA
Signature	Date & Time		Applicant (Student)
Digitally Signed using 28/03/2024 14:	g Mobile OTP from Ip Address :13.232.49.129 58:03	Juldel	LOKESH DABRA
Signature	Date & Time		Co-applicant 1
	HDFC Credila Financial Serv		
Name of the Stude	nt / Co-Applicant:_RAGHA	V DABRA	
Dear Sir / Madam,			
I hereby confirm that,	I have received the acknowle	edgement receipt of my education loa	in application.
Date: 2 8 0 3 2		_	re of Student / Co-Applicant:
o e			
Acknowledgement (To be given to / retain	:: Customer Copy ned by the Student / Co-Appl	icant)	
Name of the Student	/ Co-Applicant: RAGHAV	DABRA	
Dear Sir / Madam,			
		an application form. The application will be required by HDFC Credila for apprais	be processed in 21 days after receiving a complete set of all required sal of the application.
Date: 2 8 0 3 2	0 2 4	For HDFC Credila	a Financial Services Limited