

Fields marked in "RED" are mandatory

## BANK USE SECTION

Sourcing Channel	Branch	DST	<input checked="" type="checkbox"/> DSA	PBK	Web	Referral Sales	Other Channel (Specify)
Source 1		Source 2		Source 3		Source 4	
Branch Code	LTS/CRMN No.			Sales Promo Code	NORMAL		LG Code
SM Emp Code	T2678		SE Code	DSA/DDSA Name	BEST DEAL FINANCE		
ASM Emp Code		TSE Code		DSA/DDSA Vendor Code	208203		
RSM Emp Code		TL Code					



Dealer Star / Signature

## CUSTOMER SECTION (to be filled by the Customer in CAPITAL LETTERS)

I wish to apply for below ticked (✓) loan and request you to process the loan application as per details provided in the form Application date **190518**

☒ Personal ☐ Business ☐ Large Ticket Business ☐ Self Employed Professional

Existing Customer	App1 Cust Id	App2 Cust Id	App3 Cust Id
Savings/ Current A/C no.			
	Loan no.		

## A. PERSONAL DETAILS (Leave space between two words)

Title	<input checked="" type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/S. <input type="checkbox"/> Others	<input checked="" type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor	PAN No.	JQBPS5779A
Applicant Name	SURESH KUMAR M			
Father's/Husband's Name	MARIYAPPA			
Date of Birth/Incorporation	04071988	Gender	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	Status <input checked="" type="checkbox"/> Single <input type="checkbox"/> Married No. of Dependents 02
Educational Details	Undergraduate <input checked="" type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate & above <input type="checkbox"/> Others	Religion	HINDU <input checked="" type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Other SER	

Present Address	#121, 3RD CROSS, MAYURAVARMA ROAD, LAKSHMI PURA K.G. NAGAR, BANGALORE		
Landmark		Years at current city	25 00
City	BANGALORE	PIN Code	560019
State	KARNATAKA	Country	INDIA
Tel (R)	080 - LANDLINE	Mobile no. 91	6361812839
e-mail ID	NANDUSURESH88@GMAIL.COM		
Present Address is	Owned <input type="checkbox"/> Parental <input type="checkbox"/> Company provided <input type="checkbox"/> Rented (Monthly Rent in ₹ 5000/-) <input checked="" type="checkbox"/>	Aadhar Card No.	859175148246
		Fax No.	

Permanent Address	#250/252, 12TH MAIN, KALAPPA BLOCK, SRINAGAR		
Landmark		Years at current city	
City	BANGALORE	PIN Code	560050
State	KARNATAKA	Country	INDIA
Tel (R/O)	STD - LANDLINE	Mobile no. 91	7829184877
		Voter ID Card No.	

## B. OCCUPATIONAL DETAILS

Occupation	<input checked="" type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Self employed professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other
If self employed professional	Doctor <input type="checkbox"/> CA / CS <input type="checkbox"/> Consultant <input type="checkbox"/> Architect <input type="checkbox"/> Other
If self employed businessman / Constitution	Type of company: Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietor <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Ltd. liability co. <input type="checkbox"/> Other
	Nature of business: Manufacturer <input type="checkbox"/> Agriculturist <input type="checkbox"/> Service Provider <input type="checkbox"/> Trader/Distributor <input type="checkbox"/> Comm. Agent <input type="checkbox"/> Retailers <input type="checkbox"/> Other
If Salaried	Type of company: <input checked="" type="checkbox"/> Pvt Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietor <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Retailers <input type="checkbox"/> PSU <input type="checkbox"/> Govt. <input type="checkbox"/> MNC <input type="checkbox"/> Other
	Type of industry: Automobiles <input type="checkbox"/> Agriculture based <input type="checkbox"/> Banking <input type="checkbox"/> BPO <input type="checkbox"/> Capital goods <input type="checkbox"/> Telecom <input type="checkbox"/> IT <input type="checkbox"/> Retail <input type="checkbox"/> Real estate <input type="checkbox"/> Consumer Durables <input type="checkbox"/> FMCG <input type="checkbox"/> NBFC <input type="checkbox"/> Marketing / Adv. <input type="checkbox"/> Pharma <input type="checkbox"/> Media <input type="checkbox"/> Other SER

Employer / Business Details Designation: ASSISTANT MANAGER Exp in Current Job/Business 00 Yrs 04 Months Total Exp in Job/Business 06 Yrs 00 Months

Company / Employers Name	RELIANCE RETAIL LIMITED		
Company / Employers Address	#62/2 RELIANCE TRENDS RICHMOND ROAD		
Landmark			
City	BANGALORE	PIN Code	560025
State	KARNATAKA	Country	INDIA
Tel (O)	080 - 41498345	Preferred Mailing Address	<input checked="" type="checkbox"/> Residence <input type="checkbox"/> Office
Official e-mail ID	IN CAPITAL LETTERS ONLY		



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

Name	PAN no.	Contact details	Date of birth	Education background	Profit sharing/stakeholder %	Total experience

**C. INCOME AND BANKING DETAILS**

Monthly salary	27282/-	A/C no.	00000064097544690	Existing Loan Details
Annual turnover	R U P E E S	Bank name	SBI	1) Bank / Co. name
Net profit	R U P E E S	Branch	HANUMANTHANAGAR	Loan type
Other income	R U P E E S	Cust ID		Amount (₹)
Other income source	Rental Agricultural	Account type	SALARY A/C	EMI (₹)
Other		Credit card no.		Tenure
Interested in opening HDFC Bank Account	Yes No	Issuing Bank		Start date
				Loan a/c no.

**D. LOAN DETAILS - CUM - KEY FACT STATEMENT INCLUDING SCHEDULE OF CHARGES**

Purpose of loan ☐ Home renovation ☐ Marriage ☐ Travel ☐ Education ☐ Business expansion ☐ Agriculture/Farming ☐ Transportation of Agri Produce ☒ Other **PLUSE**

Loan Amount (₹) **400000/-** Loan Tenure **60** Months EMI (₹) **8000**

No. of Advance EMI **60** Scheme **PLUSE**

1) Stamp Duty: At actual as per applicable law. 2) Interest rate of (subject to changes as per Terms and Conditions/Agreement) **17.85** % p.a. (monthly reducing). 3) Processing Charges of Rs. ₹ **2.0**. 3(a). Government Tax and Levy as per applicable Government laws would be charged on all Fees and charges. 4) Cheque/SI/ECS return charges (without prejudice to the civil and criminal rights and remedies of the Bank for the dishonor) : ₹550/- Per instance 5) Default Interest / Late payment charges : 2% per month subject to the a minimum amount of ₹.200/- 6) Legal, repossession and Incidental Charges: At actual 7) Duplicate Amortization/ Repayment Schedule: ₹ 200/- 8) Cheque/SI/ECS swapping Charges : ₹ 500/- 9) Details of Security **14.5** 10) Taxes at Actuals, applicable presently or in future. 11) Date on which annual Outstanding balance statement will be issued: 31st May 12) Loan Cancellation Charges: NIL. Interest would be charged for the interim period between date of disbursement and date of loan cancellation. 13) Gap Interest will be recovered from disbursement amount where the number of days between account credit date (i.e. of the disbursement amount) and first EMI date is more than 30/31 days

**Note: Visit <http://www.hdfcbank.com> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website.**

Type of Loan	Personal / Business Loan	
	Salaried	Self Employed
Due date of EMI	4th / 7th	4th
Prepayment not allowed up to payment of	12 EMI	06 EMI
Prepayment Charges [on Principal Outstanding]	12-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%	07-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%

Applicable Government Tax and Levy will be charged on foreclosure charges

**E. ADDITIONAL DETAILS**

Vehicle Owned : Manufacturer : \_\_\_\_\_ Model : \_\_\_\_\_ Bought in Yr. **Y Y Y Y** Financed **Y N**

Other Items : ☐ LCD / LED ☐ Microwave ☐ Home theatre ☐ Washing machine ☐ Modular Kitchen ☐ Smartphone ☐ AC ☐ Laptop / Tablet

Wish to Apply for : ☐ Insurance ☐ Mutual fund ☐ Credit card ☐ Savings / Current a/c ☐ FD/RD ☐ Advisory/Treasury ☐ Loan

**PERSONAL REFERENCE (Name & address of reference living in the same city)**

1) Name <b>YOGESH</b>	2) Name <b>BHARATH</b>
Relationship with applicant <b>FRIEND</b>	Relationship with applicant <b>RELATIVE</b>
Residential address <b>#8/3, 1ST MAIN, 4TH CROSS, TINFACORY</b> City <b>B'LORE</b> State <b>KARNATAKA</b>	Residential address <b>#80/2, 1ST MAIN, 48TH MAIN SRINAGAR</b> City <b>B'LORE</b> State <b>KARNATAKA</b>
PIN <b>560016</b> Mobile no. <b>990073486</b> Landline no. <b>41498345</b>	PIN <b>560050</b> Mobile no. <b>9742539488</b> Landline no. _____

Relationship with Other bank	Applicant is a director of any Bank or is a Firm in which any director is interested as partner / guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or director.	Nature of Relationship:
Relationship with Financing bank	Applicant is a Director / Sr. Officer / relative of director or Sr. Officer of the Bank.	<b>NA</b>



**F. PRIORITY SECTOR CATEGORY**

(Important : If applicant belongs to any of the below category, pls tick the box)

(Bank Copy)

☐ **Direct Agri** (Agriculturist / Farmer / Agri allied activities like, dairy farming, poultry farming, fishery, bee-keeping etc)Land (acres) ☐ <3 ☐ 3 to 5 ☐ >5 to 10 ☐ >10 to 15 ☐ > 15

Specify (acres):

Location:

Pin Code:

☐ **Indirect Agri** : Service units like trader / dealer in fertilizers / seeds / pesticides / cattle feed / poultry feed / agri equipment or machinery, dealer of tractors or contracting tractors / borewells etc.☐ **Manufacturing enterprises**☐ Manufacturing unit with investment in plant & machinery upto ₹ 5 Lakh☐ Manufacturing unit with investment in plant & machinery > ₹ 5 Lakh to ₹ 25 Lakh☐ Manufacturing unit with investment in plant & machinery > ₹ 25 Lakh to ₹ 5 Cr

Value of investment (₹)

CC limit(₹)

☐ **Service enterprise** : (Professional / Nor Professional / SRTO / Trade / Retail Trade)☐ Service unit with investment in equipment upto ₹ 2 Lakh☐ Service unit with investment in equipment > ₹ 2 Lakh to ₹ 10 Lakh☐ Service unit with investment in equipment > ₹ 10 Lakh to ₹ 2 Cr

Value of investment (₹)

☐ **Khadi & village industries (KVI sector)**☐ **Persons with Disabilities (PwD)****Declaration:** I/we hereby declare/confirm that the vehicle purchased/ to be purchased / loan availed / to be availed by me/us shall be used☐ For the purpose of Agriculture and/or assist the transport of agriculture input and farm product.☐ For the purpose of Business : I / We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advances. I / We shall indemnify the bank to make the loss of good in the event of any loss or damage that may arise on account of false / incorrect declaration by me / us.**G. DOCUMENTS SUBMITTED****I / we confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative**

<input checked="" type="checkbox"/> Photograph	<input checked="" type="checkbox"/> Proof of Identity	<input checked="" type="checkbox"/> Proof of residence	<input checked="" type="checkbox"/> Latest 2 salary slips	<input type="checkbox"/> 3/6 months bank statement	<input type="checkbox"/> Post Dated Cheques
<input checked="" type="checkbox"/> Proof of continuity of current job	<input type="checkbox"/> Proof of office	<input type="checkbox"/> Proof of qualification	<input type="checkbox"/> Loan Agreement	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> ECS/SI mandate
<input type="checkbox"/> Security Post-dated cheques	<input type="checkbox"/> Proof of turnover (latest sales/services tax returns)			<input type="checkbox"/> Last 2 yr ITR with computed income	
<input type="checkbox"/> Loan a/c statement for balance transfer / balance transfer & top up / repayment / retention cases					

**H. MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER**

**I/We agree and confirm:** (1) To the applicable schedule of charges, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the "Schedule of Charges" of this Application. (2) That the bank's representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. (3) That no discount or free gift or any other commitment whatsoever is given to me/ us by the Bank or any of its authorized representative(s) other than what is not documented in this application form the Terms and Conditions/ Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/ defective application form, for which if any loss or delay is caused to me/ us, I/We will not hold the Bank liable for such loss or delay. (5) 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. (6) That submission of loan application to your 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. (7) 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 assigns/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. (8) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (9) That I/ We shall furnish any additional documents as and when required by the Bank. (10) That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me/ us. (11) That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (12) That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (13) I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and incase found otherwise, Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us. (14) That I/We hereby authorize and give consent to the Bank to link Aadhar No. with account/s maintained with HDFC Bank. (15) That the information furnished by me/ us above is true and accurate. (16) That I am interested in buying insurance policy/ies and would like to make enquiries for the same. I hereby consent to receive information / services through Telephone / Mobile / SMS / E-mail / any other mode of communication from the Bank.

**I.**

**Other declarations :** I / We : (1) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my/ our residential or employment address. (2) hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us 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 privacy of contract. (3) shall credit all sums received by you in either or all the names of this account. (4) hereby confirm having received, read and understood the terms and conditions applicable to this loan including the application form and the Terms and Conditions/ Agreement and accept the same. (5) hereby unconditionally, agree that these terms may be changed by the Bank at any time and I/We will be bound by the amended terms and conditions. (6) Confirm that I/We are citizen of India.

**I / We also confirm that the executive collecting my loan Application / Document has informed me / us :** (1) that Government Tax and Levy is applicable and will be charged in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In the case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me/us. I understand that Processing Fee, Stamp Duty are non-refundable charges and would not be waived/ refunded in case of loan cancellation or where the loan has not been disbursed. (4) That all the post-dated cheques are to be issued favouring HDFC Bank Limited A/c <Mention Product Name> only. (5) that loan related information like "welcome letter", "repayment schedule", "Terms and condition", "disbursal advice (as applicable to Personal Loan/ Business Loan)", will be sent on the e-mail id mentioned by me/ us in this loan application form. (6) that I/ We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I/ We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be.

**J. DO NOT CALL REGISTRY :** 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 the Bank's website www.hdfcbank.com or through PhoneBanking 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.

I/We have read and verified the entire contents of the aforesaid Loan Application Form including the information, the Most Important Terms and Conditions, the Declarations being Part A to Part J and I/We hereby irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same.

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

Suresh Kumar . M

Applicant's/Co-applicant's Signature

Name: SURESH KUMAR . M

Date: 19/5/18

Place: BANGALORE

