

Sourcing Channel ☐ Branch ☐ DST ☐ DSA ☐ PBK ☐ Web ☐ Referral Sales ☒ Other Channel (Specify) NET

Source 1 _____ Source 2 NET Source 3 _____ Source 4 _____

Branch Code 6 LTS/CRMN No. _____ Sales Promo Code NETSTP LG Code _____

SM Emp Code _____ SE Code _____ DSA/DDSA Name HBL-NET BANKING STP

ASM Emp Code _____ TSE Code _____ DSA/DDSA Vendor Code HBL-NET BANKING Dealer SE Code _____

RSM Emp Code _____ TL Code _____ STP

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 provide in the form Application date 25/01/2021

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

Existing Customer Cust Id 111299814 Saving/Current A/C no. 007501505321 Loan no. 116277957

A. PERSONAL DETAILS (Leave space between two words)

Title ☒ Mr. ☐ Ms. ☐ Dr. ☐ Applicant ☐ Co-Applicant ☐ Guarantor PAN No. AGEPR5538E

Applicant Name RAPOLU PANDURANGAIAH

Father's/
Husband'Name _____

Date of Birth/Incorporation 10/01/1972 Gender M Status ☐ Single ☒ Married No.of Dependents _____

Education Details ☐ Undergraduate ☒ Graduate ☐ Post Graduate & above ☐ Others _____ Religion HINDU SC ☐ ST ☐ Other ☒ OBC

Present Address 06-458/96 MADHUSUDHAN REDDY NAGAR

(Residence) QUTHBULLAPUR MEDCHAL MALKAJGIRI NEAR KMG GARDENS CHINTAL HMT TOWNSHIP

Landmark NEAR KMG GARDENS Years at current city 6Y

City HYDERABAD PIN Code 500054 Years at current residence 6Y

State TELANGANA Country INDIA Aadhaar Card No. _____

Tel (R/O) _____ - _____ Mobile no. 9966381481

e-mail ID PANDU.RAPOLU9999@GMAIL.COM

Present Address is ☒ Owned ☐ Parental ☐ Company provided ☐ Rented(Month Rent in Rs. / -) ☐ Tick if permanent address is same as above

Permanent Address _____

(Residence / Regd
Office) _____

Landmark _____

City _____ PIN Code _____

State _____ Country INDIA Voter ID Card No. _____

Tel (R/O) _____ - _____ Mobile no. 9966381481

B. OCCUPATIONAL DETAILS

Occupation	<input checked="" type="radio"/> Salaried <input type="radio"/> Self employed <input type="radio"/> Self employed professional <input type="radio"/> Retired <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Other _____	
If Salaried	Type of company	<input type="radio"/> Pvt Ltd. <input type="radio"/> Partnership <input type="radio"/> Proprietor <input type="radio"/> Public Ltd. <input type="radio"/> Retailers <input type="radio"/> PSU <input type="radio"/> Govt. <input type="radio"/> MNC <input type="radio"/> Other _____
	Type of industry	_____

Employer / Business Details Designation DY MANAGER Exp in Current Job/Business 26 Yrs _____ Months
Total Exp in Job/Business 26 Yrs _____ Months

Company/ Employers Name MYLAN LABORATORIES LIMITED

Company UNIT 1 KAZIPALLY

Employers GADDAPOTHARAM

Address _____

Landmark _____

City MEDAK

PIN Code 502319

State TELANGANA

Country INDIA

Tel(o) 08452 661353 - 08452 661353

Preferred Mailing Address ☒ Residence ☐ Office

Official e-mail ID _____

C. INCOME AND BANKING DETAILS

Monthly Salary <u>/-</u>	A/C no. <u>007501505321</u>	Existing Loan Details 1) Bank / Co. name _____ Loan type _____ Amount (1) _____ EMI(1) _____ Tenure _____ Start date _____ Loan a/c no. _____ 2) Bank/Co. name _____ Loan type _____ Amount (2) _____ EMI(2) _____ Tenure _____ Start date _____ Loan a/c no. _____
Annual turnover _____	Bank name <u>ICICI</u>	
Net Profit _____	Branch <u>HYDERABAD</u>	
Other income <input type="radio"/> Rental <input type="radio"/> Agricultural	Cust ID <u>111299814</u>	
Source Other _____	Account type _____	
Interested in opening HDFC Bank Account <input type="radio"/> Yes <input type="radio"/> No	Credit card no. _____	
	Issuing Bank _____	

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

Purpose of loan ☐ Education ☐ Home renovation ☐ Marriage ☐ Travel ☐ Computer ☐ Agriculture/Farming ☐ Trader in Fertilizer/Pesticides/seeds
☐ Dairy/Piggery/Poultry/Bee Keeping ☐ Irrigation/Harvesting/Spraying/Weeding/Grading/Sorting ☐ Transporting of Agri Produce/Food Processing Unit/Cold Storage/Warehouse
☐ Arthia/Commission agent ☒ Other PERSONAL USE

Loan Amount(Rs.) 1000000/- Loan Tenure 60 Months EMI (Rs.) 21494.00/-

No. of Advance EMI _____ Scheme _____

1) Stamp Duty: At actual as per applicable law. **2)** Interest rate of (subject to changes as per Terms and Conditions/ Agreement) 10.5 % p.a. (monthly reducing). **3)** Processing Charges of Rs. 2949.00/- **3(a).** Govt Taxes & Levies on PF 18 % **4)** Cheque/SI/ECS return charges (without prejudice to the civil and criminal rights and remedies of the Bank for the dishonor) : Rs. 649/- Per instance **5)** Default Interest / Late payment charges : 2% per month from unpaid EMI **6)** CIBIL Report Copy Charges: Rs. 50/- per copy **7)** Legal, repossession and Incidental Charges: At actual **8)** Duplicate Amortization/ Repayment Schedule: Rs. 200/- **9)** Cheque/ECS Swapping Charges : Rs. 500/- **10)** Details of Security _____ **11)** Taxes at Actuals, applicable presently or in future. **12)** Date on which annual Outstanding balance statement will be issued: 31st May **13)** Loan Cancellation Charges: NIL. Interest would be charged for the interim period between date of disbursement and date of loan cancellation.

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
Pre-EMI not allowed up to payment of	12 EMI	06 EMI
Pre-EMI 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 Govt Taxes & Levies will be charged on Pre-EMI charges

E.ADDITIONAL DETAILS

Vehicle Owned : Manufacturer : _____ Model: _____ Bought in Yr. _____ Financed _____
 Other Items: ☐ LCD/LED ☐ Microwave ☐ Home theatre ☐ Washing machine ☐ Modular Kitchen ☐ Smartphone ☐ AC ☐ Laptop/Tablet
 Wish to Apply for: ☐ Insurance ☐ Mutual fund ☐ Credit card ☐ Saving/Current a/c ☐ FD/RD ☐ Advisory/Treasury ☐ Loan _____

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

1) Name _____	2) Name _____
Relationship with applicant _____	Relationship with applicant _____
Residential address _____	Residential address _____
City _____ State _____	City _____ State _____
PIN _____ Mobile no. _____ Landline no. _____	PIN _____ Mobile no. _____ Landline no. _____

<input type="checkbox"/> 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 form in which relatives of directors are interested as partner or director.	Nature of Relationship: _____
<input type="checkbox"/> Relationship with Financing bank	Applicant is a Director/Sr. Officer / relative of director or Sr. Officer of the Bank.	

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 ect)

Land (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.

<input type="checkbox"/> Manufacturing enterprises	<input type="checkbox"/> Manufacturing unit with investment in plant & machinery upto Rs.5lakh	<input type="checkbox"/> Manufacturing unit with investment in plant & machinery > 15 Lakh to 25 Lakh Value of investment () _____ cclimit(a) _____
	<input type="checkbox"/> Manufacturing unit with investment in plant & machinery > Rs.25 Lakh to Rs. 5 Cr	

<input type="checkbox"/> Service enterprises: (Professional / Nor Professional / SRT0 / Trade/ Retail Trade)	<input type="checkbox"/> Service unite with investment in equipment upto Rs. 2 Lakh	<input type="checkbox"/> Service unit with investment in equipment > Rs. 2 Lakh to Rs. 10Lakh Value of investment () _____
	<input type="checkbox"/> Service unit with investment in equipment > Rs. 10 Lakh to Rs. 2 Cr	

☐ **Khadi & village industries (KVI Sector)****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 documents (ticked below) along with this loan application form to the Bank

Application Form	<input checked="" type="checkbox"/>	Jan 25 2021
Photograph (signed across)	<input checked="" type="checkbox"/>	
Latest 3 months Bank Statement (Where salary income is credited)	<input checked="" type="checkbox"/>	
Latest 2 salary slip / Salary Certificate / Form 16 (if applicable)	<input checked="" type="checkbox"/>	
Proof of Continuity current job (Specify)	<input checked="" type="checkbox"/>	
Proof of identity (Specify)	<input checked="" type="checkbox"/>	
Proof of Residence (Specify)	<input checked="" type="checkbox"/>	
Proof of Qualification (Specify)	<input checked="" type="checkbox"/>	
Loan Account Statement for Balance Transfer / Balance Transfer & Top up / Repayment / Retention cases	<input checked="" type="checkbox"/>	
Personal Loan Agreement	<input checked="" type="checkbox"/>	Jan 25 2021
Signature Verification	<input checked="" type="checkbox"/>	
ECS / Auto Debit Mandate	<input checked="" type="checkbox"/>	Jan 25 2021
Post dated cheques (PDC) (nos)	<input checked="" type="checkbox"/>	
Security post dated cheques (nos)	<input checked="" type="checkbox"/>	

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 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. (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 the information furnished by me/ us above is true and accurate.

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 (1) that Govt Taxes & Levies 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.

Please Paste Latest
Passport Size Photograph and
Sign across

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.

Applied, Accepted, Authenticated, Signed and Delivered by the Borrower
online by clicking/ticking the "I agree" or similar icon/tab on the online
system/NetBanking/Website/Weblink of HDFC Bank as well as by entering
the one time password (OTP).

Name: RAPOLU PANDURANGAIAH

Date: Jan 25 2021

Place: HYDERABAD

Terms and Conditions applicable to Personal Loan

The person named in the Schedule-cum-Key Fact Statement hereto (hereinafter referred to as the "**Schedule**") being borrower, hereinafter referred to as "**Borrower**" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include his/her heirs, administrators and executors.

In favour of:

HDFC BANK LIMITED, a banking company incorporated under the provisions of the Companies Act, 1956 having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai 400 013 and a branch office at the place mentioned in the Schedule hereto (hereinafter referred to as the "**Bank**" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors, transferees and assigns.

Reference to the masculine gender includes reference to the feminine and vice versa.

The Borrower hereby irrevocably and unconditionally agrees to abide by the following terms and conditions:

1. Pursuant to the application/request made by the Borrower online ("**Application**"), the Bank has sanctioned the non-revolving loan not exceeding the amount mentioned in the Schedule hereto (hereinafter referred to as "**Loan**"), and the Borrower agrees to borrow the same, subject to and upon the terms and conditions contained in the Application and this document. The Bank has disbursed/ may disburse the Loan ("**Disbursement**") to the Borrower's account as specified in the Schedule ("**Account**") subject to the terms and conditions mentioned hereunder. The Bank may disburse the Loan or any part thereof at its own discretion. The Disbursement of the Loan by the Bank shall be subject to the successful creation of the National Automated Clearing House (NACH) mandate to the satisfaction of the Bank, unless this conditionality is specifically waived by the Bank. Notwithstanding anything contained herein: (i) the Bank may at its sole discretion, suspend or cancel the Loan if (a) the same is not utilized within 15 days of the issuance of instrument/instruction for Disbursement; and/or (b) if the NACH mandate is incomplete or not created to the satisfaction of the Bank; or (ii) the Borrower may cancel the Loan within 15 days of Disbursement; provided that in case of each (i) and (ii) the cancellation shall take effect only when the Borrower has paid to the Bank in full the total Outstanding Balance (defined hereinafter) including all the interest, and all other charges. The Borrower shall use the Loan only for the purpose stated in the Application and not for any other purpose including making investment in the capital market or any speculative or illegal or anti-social purpose. 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) with necessary certification from them, as appointed by the Bank at its sole discretion at the cost of the Borrower.
2. The Loan, interest, compound interest, default interest, any other charges, dues and monies payable, costs and expenses reimbursable, as outstanding from time to time and whether any of them due or not, are hereinafter collectively referred to as "**Outstanding Balance**". The Borrower shall pay interest on the Loan, the unpaid due interest and all other outstanding charges and monies (except the default interest), at the rate of interest specified in the Schedule hereto, or as may be prescribed by the Bank separately, on the outstanding daily balance from the date of Disbursement, compoundable at monthly rests. The Bank in its sole discretion would be entitled to change the said rate of interest from time to time including on account of changes made by the Reserve Bank of India, which would be intimated to the Borrower(s) and would be binding upon the Borrower(s). The rate of interest and additional interest rate excludes interest tax, and any other tax, if any, payable on interest whether applicable now or in future, and other statutory dues, all of which shall also be payable solely by the Borrower additionally.. The Borrower(s) shall repay the Loan and pay the interest that is due from time to time by way of equated monthly installments (EMIs) as specified in the Schedule or as may be specified by the Bank from time to time (time being the essence of the contract). The interest up to the start of the EMI schedule shall be required to be paid by the Borrower separately in advance and authorizes the Bank to deduct the same from the disbursement ("**Pre-EMI Interest**"). The Borrower has perused, understood and agreed to Bank's method of calculating EMIs as also the appropriation thereof into principal and interest. The payment of all the monies by the Borrower including EMIs shall be made on or before the respective due dates, at such place as the Bank may require, without any set-off or counterclaim or withholding or deduction (save as required by law in which case the amount payable by the Borrower to the Bank shall be increased to the amount which after making such deduction or withholding equals the original due amount as if no withholding or deduction were required), by way of one or more modes and instruments including post-dated cheques ("**PDCs**"), NACH mandates/ Electronic Clearing System (ECS) instructions/ other mode/instrument, as acceptable to the Bank from time to time. The Borrower acknowledges that any dishonour or return unpaid of any instrument/ instruction/ mandate as above, whether physical or electronic, for any reason whatsoever, including but not limited to stop payment, revocation/ withdrawal/ amendment/ cancellation of the instruction/ instrument/ mandate, shall amount to commission of an offence by the Borrower and its signatories in terms of Section 138 of the Negotiable Instruments Act, 1881 or Section 25 of the Payment and Settlement Systems Act, 2007, as the case may be. If any due date falls on a non-business day of the Bank, the payment shall be made by the Borrower on the immediately preceding business day of the Bank. In case of cheques/other instrument, the payment shall be deemed to have been made by the Borrower only at the point of time the sum is credited and realized fully in Bank's account irrespective of the date of instrument or time of receipt or presentation of instrument. Without prejudice to the generality of the aforesaid, the Borrower irrevocably and unconditionally authorises the Bank and confirms that the Bank shall be authorized (without any further act, deed or writing on the part of the Borrower and without any requirement of the Bank consulting or informing or taking prior consent of the Borrower or any other person) to, from time to time, debit the Account(s)/any other accounts of the Borrower with the Bank including any term/other deposits, and/or appropriate any monies thereunder/in (including by prematurely terminating the term/other deposits), towards/against payment/repayment to the Bank of all monies/ Outstanding Balance or any part thereof including EMIs, on the respective due dates or as per the discretion of the Bank. In case of any default, the Borrower shall without prejudice to Bank's other rights and remedies, pay additional /default interest at the rate mentioned in the Schedule hereto/ Application or such other rate which the Bank may fix from time to time, over and above the then applicable rate of interest till full payment is made/default is cured. This liability shall not act as justification for any default.
3. All taxes including goods and services tax in relation to any transaction (including on payment of interest/ additional interest, any other fees, costs, charges, expenses, premia) pursuant to these terms and conditions, including interest tax, if any, and whether in law payable by/chargeable to Borrower or the Bank or any other person, whether applicable now or in future, shall be to the account of, borne and paid solely and entirely by the Borrower in addition to and over and above any payments/reimbursements to the Bank together with the taxes on reimbursements, if any, and accordingly all the payments and reimbursements to the Bank shall be exclusive of any taxes. The Borrower(s) shall pay to Bank, the charges, fees, commissions, etc, specified in the Schedule hereto/ Application or as specified by the Bank from time to time, within such time or upon occurrence of such events as specified and if not specified then forthwith upon demanded by the Bank. All other present and future costs and expenses, taxes (as applicable from time to time), any related levy, stamp duty, in all jurisdictions, in relation to the this/other documents/any transaction pursuant thereto, irrespective of who the beneficiary is, shall be borne and payable solely by the Borrower, including for creation, enforcement, preservation of security, recovery, initiating/defending/pursuing any legal proceedings/ actions by Bank. In case of any such sums if paid or incurred by the Bank, the Borrower shall be liable to reimburse the same to the Bank in full forthwith.

4. Any payments made by/on behalf of/ for the Borrower or any realisations in relation to the Loan, security, shall be appropriated towards the Outstanding Balance and/ or Liabilities (as defined hereinafter) in the following order: (a) Firstly, towards costs and expenses incurred by the Bank; (b) Secondly, towards any charges, commissions, fees, taxes, levies (wherever applicable); (c) Thirdly, towards additional/ default interest; (d) Fourthly, towards interest; (e) Fifthly, towards principal amount (s). Any statement of account furnished by the Bank shall be accepted by and be binding on the Borrower(s) and shall be conclusive proof of the correctness of the amounts mentioned therein except for any manifest error therein.

5. Notwithstanding anything stated in any document, the continuation of the Loan shall be at sole and absolute discretion of the Bank and the Bank reserves the right to cancel the Loan (whether before or after the Disbursement) and/or call upon and demand from the Borrower in the Bank's sole discretion and without assigning any reason to pay the Outstanding Balance and upon such exercise by the Bank of such right to demand and any such demand shall constitute sufficient notice of such cancellation and upon such demand by the Bank, the Borrower shall, within 48 (forty eight) hours of being so called upon, pay the whole of the Outstanding Balance to the Bank without deductions, withholding, set off, counter claim, any delay protest or demur.

6. The Borrower shall be entitled to prepay the Loan: (i) only if Bank permits the same upon at least 15 days' written notice from Borrower communicating intention to prepay at Bank's lending branch; and (ii) only after expiry of 6 EMIs from Disbursement date; and (iii) subject to such conditions as the Bank may prescribe including payment of the Pre-EMI charges as mentioned in the Schedule hereto/ Application or as specified from time to time by the Bank. Such Pre-EMI shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank. If the Borrower makes any Pre-EMI without fulfilling the aforesaid conditions, the Bank shall be entitled to appropriate the same in such manner as it deems fit and credit for the same shall only be given only on or after due date.

7. The Bank may at its own discretion and upon Borrower's request, also finance the Borrower for the insurance premium of insurance policy taken by Borrower as per Borrower's own wish and free will from any insurance company of Borrower's choice, which sum(s) shall be added to the principal amount under the Loan and all these terms and conditions including repayment, interest, overdue interest, shall be additionally applicable thereto. All expenses, charges, fees, taxes etc. as applicable on any such insurance shall be incurred and paid by the Borrower, however in case paid by the Bank on Borrower's behalf, the Borrower shall reimburse the same to the Bank within 24 hours of the Bank's demand. The Borrower shall instruct the insurance company to add the Bank as loss payee in any such insurance policy.

8. The Borrower shall furnish and create and furnish such security and margin from time to time in favour of or for the benefit of the Bank, of such value, in such form and in such manner, as may be deemed fit by the Bank, forthwith upon so required by the Bank. The Bank shall also have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan, which shall be binding on the Borrower.

9. Whenever required by the Bank from time to time, the Borrower shall (i) do, perform, sign, execute, deliver and cause to be done performed, signed, executed, delivered any further act, deed, writing, documents, matter or thing which the Bank may require in connection with or in relation to these terms and conditions, the Loan and other documents including for perfecting any of them; and (ii) furnish and/or procure, obtain and submit to the Bank, all such information, statements, certificates, papers, documents, deeds, particulars, estimates and reports including but not limited to audited quarterly income statements, financial statements, annual income statements, tax returns and/or such other types of documents in such manner, form and detail, as satisfactory to the Bank.

10. The Borrower represent(s) and warrant(s) that (which shall be deemed to have been repeated to the Bank on the date of the Disbursement and on each date thereafter till entire repayment): (a) The Borrower is a citizen of India and a major (in terms of age) and is of sound mind and is competent to contract and enter into and perform his/her obligations contemplated under this document/ other document/in respect of the Loan; (b) There is no impediment or restriction, whether under law, judgement, order, award, contract or otherwise, for any of the Borrowers entering into and/or performing any of the transactions contemplated by this/other documents/ in respect of the Loan and all approvals and consents, wherever necessary have been duly obtained and are and will continue to be in full force; (c) The execution hereof constitutes legal, valid and binding obligations of the Borrower. The Borrower is duly empowered and authorised to borrow the Loan, enter into and/or perform any of the transactions contemplated by this document/other documents/ in respect of the Loan; (d) That there is no Event of Default existing; (e) All declarations made by the Borrower are true and complete and no material information has been suppressed / withheld.

11. Negative Covenants: The Borrower covenants and agrees that, save and except with the prior, specific and express written consent of the Bank, the Borrower shall not: (a) create, assume or incur any further indebtedness to any person; or lend or advance any amounts to any person; or undertake any guarantee or security obligation; (b) except in favour of the Bank, sell, license, let, lease, transfer, alienate, encumber, mortgage, hypothecate, dispose of in any manner whatsoever, surrender or otherwise encumber any of its assets, rights, title or interest, receivables, or any part thereof; or create, facilitate or permit to exist any charge, encumbrance or lien of any kind whatsoever over any of its property or grant any option or other right to purchase, lease or otherwise acquire, any such assets or part thereof; (c) permit or effect any direct or indirect change in the legal or beneficial ownership or control; (d) Change/ cease/ retire from/ terminate/ resign from the present employment/ profession/business disclosed in the Application; or change, terminate or open any bank account.

12. The following events shall constitute events of default (each an "Event of Default"), and upon the occurrence of any of them then without prejudice to the Bank's other rights and remedies under law or contract, the entire Outstanding Balance shall become immediately due and payable by the Borrower and further enable the Bank inter alia to recall the entire Outstanding Balance and/or enforce any security and transfer/sell the same and/or to appoint any receiver to take possession and recover and manage any assets of the Borrower to recover the Bank's dues and/or take, initiate and pursue any actions/proceedings as deemed necessary by the Bank for recovery of the dues: (a) Failure on Borrower's part to perform any of the obligations or terms or conditions or covenants applicable in relation to the Loan including under these terms and conditions/other documents including non-payment in full of any part of the Outstanding Balance when due or when demanded by Bank; (b) any misrepresentations or misstatement by the Borrower; or (c) occurrence of any circumstance or event which adversely affects Borrower's ability/capacity to pay/repay the Outstanding Balance or any part thereof or perform any of the obligations; (d) If any attachment, distress, execution or other process against the Borrower/its assets or any of the security is threatened, enforced or levied upon by any person; or (e) fall, reduction or decrease, in the opinion of the Bank, in value of any security lower than the value required by the Bank; (f) the event of death, insolvency, failure in business, commission of an act of bankruptcy of the Borrower, or change or termination of employment/profession/business for any reason whatsoever, or (f) any breach by the Borrower of any of the provisions of any of the agreements or contracts with any other person or lender including default in repayment of any other facility or loans, or invocation by any person of any guarantee given by the Borrower to any such person. On the question whether any of the above events/circumstances has occurred/ happened, the decision of the Bank shall be final, conclusive and binding on the Borrower.

13. Notwithstanding anything to the contrary in any other documents: (a) In respect of all and any of Borrower's, its affiliates', group entities', parent entities', associate entities', subsidiaries' (collectively "**Borrower Group Entities**"), present and future liabilities to the Bank, its affiliates, group entities, associate entities, parent entities, subsidiaries, any of their branches (collectively "**Bank Entities**"), whether under the terms and conditions or under any other obligation/loan/facilities/borrowings/document, whether such liabilities are/be crystallised, actual or contingent, primary or collateral or several or jointly with others, whether in same currency or different currencies, whether as principal debtor and/or as guarantor and/or otherwise howsoever (collectively "**Liabilities**"), each of the Bank and the Bank Entities shall in addition to any general lien or similar right (to which any of them may be entitled by law, practice, custom or otherwise), have a specific and special lien on all the Borrower's and/or Borrower Group Entities' present and future deposits, stocks, shares, securities, property, assets, security interest, book debts, all moneys in all accounts whether current or other deposits, loan accounts, held with or under control of or deposited with or to the order of or in custody, legal or constructive, with the Bank and/or any Bank Entities, now or in future, whether in same or different capacity of the Borrower/any of the Borrower Group Entities, and whether singly, severally or jointly with others, whether for any borrowing, financial relationship, safe custody, collection, or any other purpose, or otherwise, whether in same currency or different currencies, and together with all benefits and accrual thereon. (b) Separately, each of the Bank and the Bank Entities shall have the specific and express right, without notice to and without consent of the Borrower or any of the Borrower Group Entities, to set-off, transfer, sell, realize, adjust, appropriate all such amounts in all such accounts and deposits (whether prematurely or upon maturity as per the Bank's discretion), securities, amounts, property, etc. as aforesaid (including benefits and accruals thereon), for the purpose of realizing or against any of dues or monies/liabilities outstanding in respect of any of the Liabilities whether ear-marked for any particular Liability or not, to combine and/or consolidate all or any of accounts of any of the Borrower and the Borrower Group Entities including with different branches or different Bank Entities and set-off any such monies and/or assets, securities, amounts, property, etc. as aforesaid (including benefits and accruals thereon), whether such accounts are of same type or nature or not and whether held in same capacity or not including upon happening of any of the events of default mentioned in any of the documents pertaining to the respective Liabilities or upon any default in payment of any part of any of the Liabilities. (c) The Bank and the Bank Entities shall be deemed to have and hold and continue to have first charge on any assets including any deposit on which security has been/ will be created in respect of any Liabilities other than the Loan, as security also for the Loan and Outstanding Balance thereunder; and all the rights and powers vested in the Bank in terms of any such security or charge created for such other Liabilities shall be available to the Bank and/or the Bank Entities also in respect of the Loan and the Outstanding Balance, irrespective of the fact whether any such Liabilities and/or the Loan is/are at any time outstanding, repaid or satisfied or not and even after such Liabilities and/or the Loan has/ve been repaid or prepaid. The Bank and the Bank Entities shall be deemed to have and hold and continue to have first charge on any assets including any deposit on which security, if any, has been/ will be created in respect of the Loan, as security also for any of the other Liabilities and all the rights and powers vested in the Bank in terms of any security or charge created for the Loan shall be available to the Bank and/or the Bank Entities also in respect of such other Liabilities, irrespective of the fact whether the Loan is at any time outstanding, repaid or satisfied or not and even after the Loan has been repaid or prepaid. (d) If any of the Borrower Group Entities have more than one agreement with or have availed any other facility from the Bank of whatsoever kind and if in any of the contracts or agreements, they have committed any breach or default, then the Bank has the right of lien and right to hold on to the security (as security for all such liabilities of the Borrower Group Entities/persons including under this and other agreements, and to act accordingly) of all the assets under all the agreements even if in any of the agreements, the Borrower has paid off all the dues and/or the assets have become free from any charge under such loan facility. (e) Bank has the exclusive right and sole discretion to appropriate all amounts received from the Borrower towards any of the agreements that any of the Borrower and Borrower Group Entities has entered into notwithstanding the instructions from any of them to the Bank to appropriate the money to/against a particular agreement or liability thereunder. (f) In the event of any third party, including any statutory authority or court of law asserting any rights over any of the deposits, monies, securities and assets placed with the Bank, the Bank shall be entitled to exercise its rights of lien and set-off in respect of the same and be required to provide to such third party only such deposits, monies, assets and securities placed with the Bank as would be available after setting aside deposits, monies, assets and securities, etc. towards the said dues (Liabilities) of the Bank whether any part of or all of the said dues are by then arisen, crystallised or not and whether actual or contingent.

14. The Borrower shall indemnify and keep indemnified each of the Bank and its officers, directors, employees, agents, consultants and other representatives, successors and assigns ("**Indemnified Parties**") against all actions, suits, proceedings and all costs, charges, expenses, losses and damages which may be incurred or suffered by any of the Indemnified Parties by reason of any false or misleading information given by the Borrower to the Bank herein or any breach / default / contravention/ non-observance/ non-performance by the Borrower of any terms, conditions, agreements and provisions herein or any other documents and/or any claim or demand or action by any person or authority for anything arising due to or pursuant to or in connection with the Bank entering into these transactions and/or any acts, defaults, negligence or mistakes (whether arising in the usual course of business or otherwise) of any receiver, agent, manager or other person appointed in accordance with the provisions of these terms and conditions. The Bank shall be entitled to include any amount payable by the Borrower under this clause in the Outstanding Balance due being the subject matter of these terms and conditions.

15. Borrower shall make good to, and save, defend and hold harmless Bank, its directors, employees, shareholders, agents, consultants, representatives from or against all, direct or indirect, claims, damages, losses, costs and expenses, including attorneys' fees arising out of/ in relation to any act, omission, breach, misrepresentation, fraud, misstatement or default by the Borrower and/or otherwise incurred by Bank as a result of any suit, investigation, etc, any other matter for any reason.

16. The Bank shall at any time, without any consent of or notice to the Borrower(s) be entitled to securitise, sell, assign, discount or transfer all or any part of the Bank's rights and obligations under the Loan, this document or any other document, to any person(s) and in such manner and on such terms as the Bank may decide. Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, the benefit or obligation under the Loan, this/other document.

17. Bank shall be entitled at its discretion to engage/ avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/agency, for anything required to be done for/ in relation to/ pursuant to the Loan, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts/ deeds/ matters and things connected thereto, as the Bank may deem fit.

18. The Bank shall have the right to not return the Application, the photographs, information and documents submitted by the Borrower. The Bank shall, without notice to or without any consent of the Borrower, be absolutely entitled and have full right, power and authority to make disclosure of any information relating to Borrower including personal information, any 'know your customer' (KYC) data, details in relation to documents, Loan, defaults, security, obligations of Borrower, to the credit Information companies and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, information utilities, 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, any Central KYC Registry or any agency or entity authorized, in this regard under applicable law who may need the information and may process the information, publish in such manner and through such medium as 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. In this connection, the Borrower waives the privilege of privacy and privity of contract. The Bank shall have the right, without notice to or without any consent of the Borrower, to approach, make enquiries, obtain information, from any person including other banks/finance entities/credit information companies, information utilities, Borrower's employer/family members, any other person related to the Borrower, to obtain any information for assessing track record, credit risk, or for establishing contact with the Borrower or for the purpose of recovery of dues from the Borrower.

19. Any notice or communication (collectively, "**Notice**") to be given hereunder to or by any party or Bank shall be in writing, and shall be given by hand delivery, mail, post, courier or fax to the party or Bank at the address which is given in the Schedule hereto or Application, if any, or at such other address as such party shall have designated by prior Notice to the Bank giving such Notice. Provided that in case of the Notice to the Borrower, the Bank may send the same to any of the last known addresses of the Borrower as per the Bank's records. Provided further that any Notice to the Bank, to be valid, must also be additionally sent to the Bank's then corporate office address as available on the Bank's website. Provided also that any Notice/communications to the Borrower may also be given/sent to the Borrower by the Bank by way of email or sms to the email id or mobile number of the Borrower mentioned in the Schedule hereto or the Application, or by way of other electronic modes/ electronic instructions. Any Notice or communication given as above shall be deemed to have been delivered and served fully on the party to whom given, in case of hand delivery when actually delivered, in case of mail or fax, post or courier within 3 (three) days of dispatch of such Notice and in case of telex or telecopier when sent, and in case of email or sms or electronic mode sent by the Bank to the Borrower when sent by the Bank. However, the Borrower shall not be entitled to give Notice to the Bank by email or sms or in any other electronic mode.

20. The Loan, this document/other documents, shall be governed by the laws of India. The parties hereto expressly agree that all disputes arising out of and/or relating to the Loan, this or any other relevant document shall be subject to the exclusive jurisdiction of the court/tribunal of the city/place in which the branch of the Bank from where the Disbursement has been made is situate, provided that the exclusivity aforesaid shall bind the Borrower and the Bank shall be entitled to pursue the same in any other court of competent jurisdiction at any other place; and provided further that if any dispute is below the pecuniary jurisdiction limit of the Debts Recovery Tribunals established under the Recovery of Debts Due to Banks and Financial Institutions Act, 1993, then such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The place of arbitration shall be at city/place in which the branch of the Bank from where the Disbursement has been made is situated or such other place as the Bank may determine. The costs of such arbitration shall be borne by the losing party or otherwise as determined in the arbitration award. If a party is required to enforce an arbitral award by legal action of any kind, the party against whom such legal action is taken shall pay all reasonable costs and expenses and attorney's fees, including any cost of additional litigation or arbitration taken by the party seeking to enforce the award.

21. The Borrower acknowledges that the Borrower is not a director/senior officer/relative of director or senior officer of/at the Bank or at any other bank.

22. Acceptance and Execution

(i) The Borrower has read these terms and conditions including the Loan details and the Schedule online. The Borrower hereby expressly and irrevocably agrees to be bound by all the conditions including the details in Schedule.

(ii) The Borrower is aware that the Bank shall agree to become a Party to these terms and conditions only after satisfying itself with regard to all conditions and details filled by the Borrower in these terms and conditions in consonance with the Bank's policy(ies).

(iii) The Borrower understands and acknowledges that the internet is not necessarily a secure means of transmission. The Borrower acknowledges and accepts that such transmission methods involve the risk of possible unauthorized alteration of data and/or unauthorized usage therefore for whatever purposes. The Borrower agrees to hold the Bank free and harmless from all losses, costs, damages, expenses that maybe incurred by the Borrower due to any errors, delays or problems in transmission or unauthorized/ illegal interception, alteration, manipulation of data, caused by using the internet as a means for availing the Loan.

(iv) The Borrower hereby agrees, acknowledges and confirms that the Borrower is availing of the Loan facility through the internet in accordance with the terms contained herein entirely at its own risk and consequences.

(v) Under no circumstances shall the Bank be liable for any damages whatsoever whether such damages are direct, indirect, incidental consequential and irrespective of whether any claim is based on loss of profit or revenue or anticipated savings, interruption of business, any loss of any goodwill, character or nature whatsoever and whether sustained by the Borrower or by any other person and which may arise in respect of these terms and conditions.

(vi) The Borrower made the request and Application online. The Borrower is confirming, completing and signing the Application and these Terms and Conditions and Schedule and requesting for Disbursement of the Loan by way of entering the one time password (OTP) received by the Borrower on the mobile number of the Borrower registered with the Bank ("**Registered Mobile Number**"), online, in token of having read, understood and irrevocably agreed and accepted the Application and these Terms and Conditions and Schedule, upon which the Disbursement of the Loan will be completed by the Bank by disbursing the same into the Account. An email ("**Email Communication**") will be/was sent by the Bank to the email id registered with the Bank for the purposes of the Account ("**Registered Email ID**") by again sending therewith these Terms and Conditions and the Schedule.

Accordingly, the acceptance to these terms and conditions and Schedule has been made and recorded as under:

- (i) The Borrower has already accepted the Application and these terms and conditions with Schedule by entering online the OTP received by the Borrower on the Registered Mobile Number.
- (ii) The Borrower has read, verified, understood, irrevocably agreed to and accepted the party descriptions, all the terms and conditions contained in Clauses 1 to 22 (including sub clauses), the Schedule-cum-Key Fact Statement and all the contents of the Application (collectively, "**Loan Documents**").
- (iii) No other/further act, deed or writing on part of the Borrower shall be required for acceptance by the Borrower as above including any different or physical signature for the Loan Documents. The Bank also does not require to sign the Loan Documents in any physical form. For the purpose of stamp duty, the Bank may optionally designate these terms and conditions as the principal agreement or require any extract of any part of it ("**Relevant Extract**") to be designated as the principal terms and conditions and such determination of the Bank would be deemed to be final and binding on the Borrower. The Borrower acknowledges that any writing on the said stamp paper or stamped (including franked) Relevant Extract associating the stamp paper/stamped page (including franked) with these terms and conditions would be as good as making the stamp paper/stamped page an integral part of these terms and conditions. The execution of these terms and conditions and Schedule shall be completed upon the Bank accepting this document and the Bank shall be deemed to have accepted and signed this document when the Bank when the Bank counter-signs or initials at the hands of any of the Bank's officers the Relevant Extract of these terms and conditions or when the Bank sends an email communication from the Bank's officer of the branch where the loan account of the Borrower pursuant to these terms and conditions will be opened, and attaching therewith the copy of these Terms and Conditions.
- (iv) The Bank may print paper copies of the electronic record or produce in any such form at its discretion this document or any Loan Documents and Borrower's acceptance and signing including by way of OTP as aforesaid, and the same shall be fully binding on the Borrower and the Borrower has no objection to such print-outs and/or any electronic records with the Bank being produced by the Bank in evidence in any court, tribunal or otherwise, to prove the acceptance, execution as well as the contents of the contract.

Applied, Accepted, Authenticated, Signed and Delivered by the Borrower online by clicking/ticking the "I agree" or similar icon/tab on the online system/NetBanking/Website/Weblink of HDFC Bank as well as by entering the one time password (OTP).

Application is submitted on-line by the customer using the OTP sent to the Borrower's mobile number on 25/01/2021 at 6:12PM through IP Address 223.182.51.83 .

SCHEDULE-CUM-KEY FACT STATEMENT

Loan Account No	116277957	Borrower's Account No	007501505321
Date of Signing (DD/MM/YYYY)	Jan 25 2021	Borrowing Purpose	PERSONAL USE
Name & Address of the Borrower	RAPOLU PANDURANGAIAH 06-458/96 MADHUSUDHAN REDDY NAGAR QUTHBULLAPUR MEDCHAL MALKAJGIRI NEAR KMG GARDENS CHINTAL HMT TOWNSHIP TELANGANA HYDERABAD 500054		
Registered Email ID:	PANDU.RAPOLU9999@GMAIL.COM		

LOAN DETAILS

Loan Amount	Rs. 1000000/-	Loan Tenor	60 Months
Installment Frequency	Monthly	EMI Scheme (Advance / Arrears)	Arrears (except the Pre-EMI interest which will be in advance)
Pre-EMI Interest (deducted in advance from disbursement)	0		
Interest Rate (on monthly reducing balance) (Fixed Rate)	10.5 % per annum	EMI Start Date	07/03/2021
		EMI End Date	07/02/2026
Advance EMI (No's)	NIL	Advance EMI Amount	Rs. 0/-
EMI (No's)	60	EMI Amount	Rs. 21494.00/-

CHARGES (All charges are non-refundable & applicable post disbursement of loan unless otherwise mentioned)

Processing Charge Amount (deductible from disbursement)	Rs. 2949/-	Taxes on Processing Charges:- As specified by Government of India	
Cheque / ECS / SI Return Charges: Rs. 550/- (+)Govt Taxes & Levies. (without prejudice to Bank's civil and criminal rights and remedies)		Cheque/ECS/ SI Swapping Charges	Rs. 500/-
Taxes: At actuals, applicable presently or in future		Date on which annual outstanding balance statement will be issued:- 31st May	
Default Interest (Over and above the applicable interest rate)/ Late Payment charges (for the over- due period on EMI / Principal overdue) :- 2% per month		Loan Cancellation Charges: NIL Note: Interest would be charged for the interim period between date of disbursement & date of loan cancellation	
Loan Prepayment Charges: (Mentioned as percentage of Outstanding Balance) 13-24 Months of EMI repayment: 4%; 25 - 36 Months of EMI repayment: 3% > 36 Months of EMI repayment : 2% Note:Prepayment not allowed prior to payment of 6 EMI. Part Prepayment not allowed. Govt Taxes & Levies as applicable, would be charged additionally.			
CIBIL Report Copy Charges : - Rs.50/-		Legal Collection & Incidental Charges: At Actuals	
Other Charges, commissions, fees:- As per Application or as may be specified the Bank		Stamp Duty & Other Statutory Charges :- As per applicable laws of the State	
Details of Security / Collateral:		Duplicate Amortization / Repayment Schedule charges : Rs. 200/-	

Applied, Accepted, Authenticated, Signed and Delivered by the Borrower online by clicking/ticking the "I agree" or similar icon/tab on the online system/NetBanking/Website/Weblink of HDFC Bank as well as by entering the one time password (OTP).