

Extended KYC Annexure - Individuals

Application Form Number:

[illegible]

Please fill the information below as requested		Loan Applicant Name	Loan Co-Applicant Name
Name of the Customer (as per ID proof with prefix)			
KYC Number (if available/as per Central KYC Registry)			
Maiden Name (if any)			
Mother's Name			
Nationality		<input type="checkbox"/> Indian <input type="checkbox"/> Others _____	<input type="checkbox"/> Indian <input type="checkbox"/> Others _____
Residential Status		<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indians <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indians <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
Proof of Identity – Documents to be submitted as detailed.		<input type="checkbox"/> Passport Date of Expiry DD /MM /YYYY <input type="checkbox"/> PAN <input type="checkbox"/> Election / Voter's ID card <input type="checkbox"/> Driving License- Date of Expiry DD /MM /YYYY <input type="checkbox"/> Aadhaar card / letter <input type="checkbox"/> NREGA Job ID Card <input type="checkbox"/> Government ID Card <input type="checkbox"/> Others (Notified by Central Government) _____	<input type="checkbox"/> Passport Date of Expiry DD /MM /YYYY <input type="checkbox"/> PAN <input type="checkbox"/> Election / Voter's ID card <input type="checkbox"/> Driving License-Date of Expiry DD /MM /YYYY <input type="checkbox"/> Aadhaar card / letter <input type="checkbox"/> NREGA Job ID Card <input type="checkbox"/> Government ID Card <input type="checkbox"/> Others (Notified by Central Government) _____
Proof of Identity - Identification Number for above mentioned proof.			
Please tick if Address Type is other than Residential		<input type="checkbox"/> Residential and Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> Unspecified	<input type="checkbox"/> Residential and Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> Unspecified
Proof of Address		<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others _____	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others _____

Declaration: I/We hereby confirmed that, the above information furnished by me/us is true and correct to best of my/our knowledge. I/We authorize HDFC Bank Limited to make any enquiries regarding above information.

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Signature of first holder

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Signature of second holder

For Bank use only :

Sourcing Branch Name: _____

Employee Code & Name: _____

Employee Designation: _____

Signature & Date: _____

Consent to be obtained from customers submitting voluntarily at their own discretion their physical Aadhaar as identity proof.

To,

The Branch Manager,

HDFC Bank Ltd., _____ Branch.

Dear Sir/Madam,

I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI, to HDFC Bank as an identity proof along with my/our other OVD documents and voluntarily give my/our consent to open account with HDFC Bank in my/our name/s individual capacity/ies using my/our Aadhaar card /physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml and / or as an authorized signatory in non-individual accounts and; hereby consent to HDFC Bank for verification of my/our Aadhaar card to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me/us in local language. HDFC Bank has informed me/us that my/our Aadhaar submitted to the bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.

HDFC Bank has informed me/us that this consent and my/our Aadhaar card /physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml will be stored along with my/our account details within the bank.

I/We hereby declare that all the information voluntarily furnished by me/us is true, correct and complete. I/We will not hold HDFC Bank or any of its officials responsible in case of any incorrect information provided by me/us.

The particulars of the Aadhaar is/are as under:

Aadhaar Number/s:

Name/s of the Aadhaar Holder/s as in Aadhaar card:

(Signature/Thumb Impression of the account holder/s)

Name/s: _____

Mobile No: _____

Email: _____

Enclosure: copy of self-attested Aadhaar/ physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml.

To,
The Branch Manager, _____ branch.
HDFC Bank Limited (“**Bank**” which term shall include its successors and assigns)

Subject: Aadhaar - informed consent

1. I voluntarily opt for Aadhaar OVD KYC or e-KYC or offline verification, and submit to the Bank my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, “**Information**”).
2. I am informed by the Bank, that:
 - (i) submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of physical KYC with officially valid documents other than Aadhaar. All options were given to me.
 - (ii) For e-KYC/authentication/offline verification, Bank will share Aadhaar number and/or biometrics with CIDR/UIDAI, and CIDR/UIDAI will share with Bank, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the informed purposes mentioned in 3 below.
3. I authorise and give my consent to the Bank (and its service providers), for following informed purposes:
 - (i) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identification as may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the Bank, existing and future.
 - (ii) collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/identification records: (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;
 - (iii) enabling my account for Aadhaar enabled Payment Services (AEPS);
 - (iv) producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.
4. I understand that the Aadhaar number and core biometrics will not be stored/ shared except as per law and for CIDR submission. I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Bank or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.
5. The above consent and purpose of collecting Information has been explained to me in my local language.

Customer Name: _____ Signature : _____

Date: _____



Retail Asset Operations

Application for disbursement through RTGS/NEFT (Real Time Gross Settlement/National Electronic Funds Transfer)

Date: _____

To:

The HDFC Bank Ltd.,
Retail Assets.

With reference to my application for Personal Loan, I hereby request HDFC Bank to credit the disbursement proceeds of the said Personal Loan directly into my Bank Account (details of my Bank Account as given below) through the Real Time Gross Settlements (RTGS) facility offered by RBI.

My / Our Bank Details :

Beneficiary Name (Account Title as held with your Bank)	
Bank Account No.	
Centre (Location)	
Name of the Bank	
Name of the Branch (Provide Full address of the Bank Branch)	
Account Type Savings(10)/Current(11)/ Over Draft (13)	
* IFSC Code (Contact your Bank and obtain the same)	

Yours Sincerely,

Signature of the Customer

* Indian Financial System Code (IFSC) is an alpha numeric code designed to uniquely identify the bank-branches in India. This is 11 digit code with first 4 characters representing the banks code, the next character reserved as control character (Presently 0 appears in the fifth position) and remaining 6 characters to identify the branch.

Addendum to the Loan Agreement / Loan Cum Hypothecation Agreement dated _____ ("Addendum")

This Addendum is executed on this the ____ day of _____ 20__ at _____

By

The person(s) who are named in Schedule I hereto as borrowers and co-borrowers (hereinafter collectively referred to as "Borrower")

The expression Borrower shall unless repugnant to the context, include (i) in the case of an individual/proprietorship be deemed to mean and include his/her legal heirs, executors, administrators and legal representatives; (ii) in the case of a partnership firm, the partner/s for the time of the firm, the survivor/s of them and the legal heirs, executors, administrators, successors and legal representatives (iii) in the case of a Company within the meaning of the Companies Act, 1956 or Companies Act, 2013 or limited liability partnership incorporated under the Limited Liability Partnership Act, 2008, its successors)

In favour of

HDFC BANK LIMITED, a company incorporated under the Companies Act, 1956 and licensed as a bank under the Banking Regulation Act, 1949, having its registered office at Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400 013 and a branch office at the place mentioned in the Schedule I hereto (hereinafter referred to as the "**Bank**", which expression shall, unless it be repugnant to the context or meaning, be deemed to mean and include its successors, transferees and assigns)

The Borrower and the Bank shall individually be referred to as the "**Party**" and jointly as "**Parties**"

WHEREAS

- A. The Parties herein have entered into a Loan Agreement / Loan-cum-Hypothecation Agreement dated _____ ("**Loan Agreement**")
- B. Now the Parties hereto have mutually agreed to incorporate certain additional clause(s) in the Loan Agreement.
- C. In consideration of the mutual promises contained herein, the Parties hereto agree to execute this Addendum to inter alia amend the terms of the Loan Agreement to include additional clause(s) as hereinafter appearing.

NOW THIS ADDENDUM WITNESSETH and it is hereby agreed by and between the parties hereto as follows:-

- 1. This Addendum shall form an integral part of the Loan Agreement.
- 2. All capitalised terms used in this Addendum, unless otherwise defined or appearing contrary to the intention of the Parties, shall have the same meaning assigned to it under the Loan Agreement.
- 3. **Scope of Addendum**
The following clause shall be inserted in the Loan Agreement:

*"For the purposes of payment of stamp duty, at the request of Borrower and at his/her/its cost, the Bank may optionally procure the requisite stamp papers through its vendors either on electronic mode (e-stamp) or in physical mode by way of franking the requisite value of the loan amount on this Agreement or on an extract of it ("**Relevant Extract**") 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/e-stamped) Relevant Extract associating the stamp paper/stamped page (including franked) with this Document would be as good as making the stamp paper/stamped page an integral part of this document."*

4. This Addendum shall be read harmoniously and in conjunction with the Loan Agreement
5. Save and except as modified pursuant to this Addendum, all other terms and conditions of the Loan Agreement shall remain unchanged and valid and subsisting and in full force and effect and shall be binding on the parties thereto.

Schedule I

Bank's Branch	
Borrower Name	Co-Borrower Name

IN WITNESS WHEREOF the parties hereto have set their hands unto this agreement on the day, month and year first hereinabove mentioned.

Signed and Delivered By:

Borrower's Signature/ Signature of Authorised Signatory	Co-Borrower's Signature/ Signature of Authorised Signatory
Name of Authorised Signatory of Borrower	Name of Authorised Signatory of Co-Borrower

Signature of Authorised Signatory of Bank	
Name of Authorised Signatory of Bank	