

APPLICATION FORM FOR EDUCATION LOAN

HDFC CREDILA

The Education Loan Specialist

HDFC CREDILA FINANCIAL SERVICES PVT. LTD.
Formerly known as Credila Financial Services Pvt. Ltd.
CORPORATE IDENTIFICATION NUMBER: U27200MH2007PTC18411
REGD. OFFICE: 8-5/1, CHITRA, MIDC, KURLA, POND, NEXT TO
KOHINOOR CONVENT SCHOOL, KURLA (EAST), MIDC AREA, MUMBAI
TEL: +91 22 26288888 Email: hdfc@credila.com

Loan Amount (in Rs.)

35,00,000

Paste
Recent Passport size
Photograph of
Student
(Cross Signed)

Paste
Recent Passport size
Photograph of
Co-Applicant
(Cross Signed)

For Official Use Only

Prospect ID:
Branch Location:
Sourcing Channel:

Product Group:
Application Number:

A Student Details

- Name: ARPIT JOSHI
First Name Middle Name Surname
- Father's / Spouse's Name: RAJESH JOSHI
First Name Middle Name Surname
- Mother's Name: ANJANA JOSHI
First Name Middle Name Surname
- Date of Birth: 28031998 5) Gender: ☒ Male ☐ Female 6) Marital Status: ☐ Married ☒ Unmarried
- PAN No.: BHPPT7879H 8) Aadhaar No.: 640214574842 9) Passport No.: Z4386251
- Current Residential Address: HOUSE NO. 3171, AIR FORCE STATION JODHPUR

City: JODHPUR State: RAJASTHAN PIN Code: 342011 Country: INDIA
E-mail ID: JOSHIARPIT2@GMAIL.COM

- Landline No. (Permanent Residence): -
- Mobile No.: 9560265684

14) Educational Details:

Exam / Course	Year Completed	Marks (%)	School / College / University
10 th	2013	8.89%	THE AIR FORCE SCHOOL
12 th	2015	85.1	THE AIR FORCE SCHOOL
Last Degree	2019	81.21	SRM UNIVERSITY

Name of Entrance Test	Score
a) GRE	315
b) TOEFL	109
c)	

Name of Last Degree: B.TECH

B Course Details

- Admission Status: ☒ Confirmed ☐ Awaited
- University/College: UNIVERSITY OF MARYLAND 3) Name of the Course: Master's of Engineering
- University/College City: COLLEGE PARK State: MARYLAND Country: ☐ India ☒ USA ☐ UK ☐ Other (specify):
- Course Duration: 2 years 6) ☒ Full Time ☐ Part Time ☐ Distance Learning
- Type of Course: ☐ Medicine ☐ Management ☒ Engineering (Specialisation): CYBERSECURITY

Certificate Courses (Pilot, Clinical Research, etc) ☐ Other (Specify):

C Loan Details

A) Purpose	Amount (Rs.)	B) Funds Available	Amount (Rs.)
1) Tuition Fees	25,00,000	1) Own Sources (Details)	0
2) Living Expenses Including Hostel & Food Expenses	8,52,000	2) Scholarship	0
3) Traveling Expenses	87,000	3) Others (Specify):	0
4) Others (Specify): INITIAL EXPENSES	61,000		
Total of A	35,00,000	Total of B	0
Loan Required (A - B) = Rs.	35,00,000		

D Details of Security Offered

- Security Offered: Yes ☒ No ☐
- Type of Security Offered I: ☐ Residential ☐ Commercial ☐ Plot ☐ FD ☐ Property Funded by HDFC ☐ Others (Specify):
- Property Address:
- Current Value (Rs.):
- Security Owned By:
- Type of Security Offered II (if any): ☐ Residential ☐ Commercial ☐ Plot ☐ FD ☐ Property Funded by HDFC ☐ Others (Specify):
- Property Address:
- Current Value (Rs.):
- Security Owned By:

E Reference of Student

(Note: Reference should be known to the student for more than one year.)

- Name: PRABAL CHHIBBAR Shankar Vihar
- Address: B-501 IDSA NO.1 Deyp endane, City: Delhi State: DELHI PIN: 110010
- Personal E-mail ID: CHHIBBAR97@GMAIL.COM 4) Landline No.: 5) Mobile No.: 8860 594 765

F Co-Applicant Details

- 1) Relationship With Student: ☒ Father ☐ Mother ☐ Brother ☐ Sister ☐ Spouse ☐ Self ☐ Relative (Specify):
- 2) Name: RAJESH First Name JOSHI Middle Name JOSHI Surname
- 3) Father's / Spouse's Name: MANOHAR First Name LAL Middle Name JOSHI Surname
- 4) Mother's Name: NIRMALA First Name JOSHI Middle Name JOSHI Surname
- 5) Date of Birth: 19/2/1969 6) Gender: ☒ Male ☐ Female 7) Marital Status: ☐ Single ☒ Married ☐ Other
- 8) PAN No.: ADDP52210N 9) Aadhaar No.: 400447920218 10) Passport No.:
- 11) Current Residential Address: HOUSE NO. 317/1, AIR FORCE STATION JODHPUR Landmark:
- City: JODHPUR State: RAJASTHAN PIN Code: 342011 Country: INDIA
- 12) Permanent Residential Address: HOUSE NO. 301, BLOCK-A, NEW GENERATION APARTMENTS, VILLAGE DHAKOLI Landmark:
- City: ZIRAKPUR State: PUNJAB PIN Code: 140603 Country: INDIA
- 13) Landline No. (Current): - (STD) (NUMBER) 14) Landline No. (Permanent): - (STD) (NUMBER)
- 15) Mobile No.: 9650470909 16) Personal E-mail ID: RAJESH-ANJANA@YAHOO.COM
- 17) Qualifications: ☐ Under-Graduate ☐ Diploma ☐ Graduate ☒ Doctorate / Post Graduate
- 18) Number Of Dependents: 02 19) Years in Current Residential Address: 02 Years
- 20) Current Residence: ☐ Self Owned ☐ Family ☒ Provided by Employer ☐ Rented

G Bank Details (Where salary is deposited or your main account)

Name of Account Holder	Name of Bank	Branch	Account Number	MICR Code
1) <u>RAJESH JOSHI</u>	<u>ICICI</u>	<u>PANCHKOLA</u>	<u>004301021495</u>	<u>160229002</u>
2)				

H Employment / Business Details of Co-Applicant

- 1) Occupation: ☒ Employed ☐ Self Employed ☐ Professional (i.e. Lawyer, Doctor, CA, etc.) ☐ Retired ☐ Others (Specify):
- 2) Name of the Employer / Business: INDIAN AIR FORCE
- 3) Address of the Employer / Business: AIR HEADQUARTERS, RAJI MARG, NEW DELHI City: NEW DELHI State: DELHI NCR PIN Code: 110001 Country: INDIA
- 4) Landline No. of Employer / Business: - (STD) (NUMBER) Ext. No.:
- 5) Designation / Profession: GROUP CAPTAIN 6) Official E-Mail ID:
- 7) Age of Retirement: 56 8) No. of Years in Current Employment/Business: 28 Years
- 9) Gross Monthly Salary / Income Rs.: 2,61,404 10) Net Monthly Salary / Income (After all deductions) Rs.: 1,53,698
- 11) Other Monthly Income Rs.: (Specify):

I Financial Information (In Rupees)

	Student	Co-App.		Student	Co-Applicant
A) Assets			B) Liabilities	Outstanding Amount	Monthly Installment
1) Bank Balances	<u>2,500</u>	<u>9,33,761</u>	1) Home Loans A/C # <u>3590927345</u>	<u>-</u>	<u>24,51,860</u>
2) Fixed Deposits	<u>-</u>	<u>-</u>	2) Personal / Employer / Other Loans A/C #	<u>-</u>	<u>-</u>
3) Investments / Other (Stocks/Bonds/Mutual Funds)	<u>-</u>	<u>-</u>	3) Car / Two Wheeler Loans A/C #	<u>-</u>	<u>-</u>
4) Immovable Property (Current Value) (House/Land/Farm)	<u>-</u>	<u>-</u>	4) Credit Card: Card #	<u>-</u>	<u>-</u>

J Reference of Co-Applicant (Note: Reference should be known to the co-applicant for more than one year.)

- 1) Name:
- 2) Address: City: State: PIN:
- 3) Personal E-mail ID: 4) Landline No.: 5) Mobile No.:

K Declaration

I/We declare that all the particulars, supporting documents and information provided in this Education Loan Application Form are true, correct, completed and up to date in all respect as per our best knowledge and we have not withheld or misrepresented any information mentioned herein. We hereby undertake to indemnify HDFC Credila Financial Services Private Limited ("HDFC Credila") for any loss of data in any electronic format any losses or damages that may arise on account of any material misstatement, misrepresentation or gross negligence in providing the particulars, supporting documents and information therein. 2) We have read the Education Loan Application Form and are aware of all the terms and conditions of availing finance from HDFC Credila and confirm having received comprehensive and detailed information regarding HDFC Credila's Education Loan scheme & basic charges, costs etc., payable by us in relation thereto and we have understood and agree to abide by the same. We are also aware that fees paid by us are non-refundable. Fees will not be refunded in case of rejection of the Education Loan application. 3) We authorize HDFC Credila, its associates, companies, agents, agencies, partner educational institutions, credit reporting agencies and any other entities to share information and authorize to verify any information such as academic verification, residence verification, employment verification, telephone verification, CIBIL or Credit repayment history check, document verification, reference checks etc. We understand and agree that such data which is also provided and inconsistent with, may be construed as fraud/cheating/forgery/manipulation/fabrication of documents against HDFC Credila, and agree that HDFC Credila shall have every right for reporting such Fraud to RBI and any other bank/financial institution and shall have liberty for not processing your Education Loan application and also taking the necessary action as suggested by the RBI or any other entities/authorities. 4) We authorize HDFC Credila to exchange and/or share the information relating to our loan details and repayment history in terms of form with other Banks, Financial institutions, companies, etc. for any purpose and shall not hold HDFC Credila responsible and/or liable in any manner whatsoever, for sharing this information. 5) We acknowledge that rate of interest on the applied loan to HDFC Credila is floating and would be dependent upon market factors, which would be subject to change from time to time, and also include factors such as the students, co-applicants and guarantors risk profile, quality of collateral provided and other risk verification checks done as per HDFC Credila's norms. 6) We understand and acknowledge that HDFC Credila would not be able to process our Education Loan application until all information as per the company's credit and underwriting norms is provided by us and 6) all verifications and checks are completed. Further we agree and understand to fully co-operate with the company or its officers or its agents in complying with the same, without demur or protest. 7) We understand and acknowledge that HDFC Credila shall have absolute discretion to reject our Education Loan application and that HDFC Credila shall not be responsible in any manner whatsoever to us 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. 8) We declare that we have not availed an education loan for the further studies of the student from any other bank/financial institution. 9) We undertake to inform HDFC Credila regarding change in our residence, employment and to provide any further information that HDFC Credila may require from time to time. 10) We confirm that we have had no insolvency proceedings initiated against us nor have we never been adjudicated insolvent. 11) We hereby undertake and provide my/our consent for sharing my/our details with Central KYC Registry. 12) We hereby consent for HDFC Credila to receive KYC information from Central KYC Registry or from UIDAI 1231/ We hereby authorize HDFC Credila, its channel partners, agencies and/or affiliates to communicate with me/us by email, call, SMS, electronic communication using digital media and other channels or via any other means in relation to any of the products, services or information of HDFC Credila and/or their partners, agencies and/or affiliates etc. I/We confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" (the "NDNC Registry") as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication/calls/SMS received from HDFC Credila, its employees, agents and/or associates.

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Signature of Student

Signature of Co-Applicant

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