

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.
CO (PRIVATE) IDENTITY NUMBER: LUD 100A-2000FC-10411
REGD. OFFICE: 8-8/1, C-1 (POND ANDERSON) ROAD, NEXT TO
HOCHTIEF CONTINENTAL ANDERSON (EAST), MEERUT-201005, INDIA
TEL: +91-22-26888888 Email: hdfc@credila.com

Loan Amount (in Rs.)

3500000

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.: BHFPJ7879H 8) Aadhaar No.: 640214574842 9) Passport No.: Z4386251
- Current Residential Address: HOUSE NO. 317/1, AIR FORCE STATION
JODHPUR Landmark: OPP AIR FORCE GURUDWARA
City: JODHPUR State: RAJASTHAN PIN Code: 342011 Country: INDIA
- E-mail ID: JOSHIARPIT2@GMAIL.COM
- Landline No. (Permanent Residence): - 13) Mobile No.: 9560265684
- Educational Details: (STD) (NUMBER)

Exam / Course	Year Completed	Marks (%)	School / College / University
10 th	2013	88.2	THE AIR FORCE SCHOOL
12 th	2015	85.1	THE AIR FORCE SCHOOL
Last Degree	2019	81.2	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 IN 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): <u>INITIAL EXPENSES</u>	61,000		
Total of A	35,00,000	Total of B	0
Loan Required (A - B) = Rs. <u>35,00,000/-</u>			

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
- Address: B-501 IDSA NO. DEVP ENCLAVE, SHANKAR VIHAR City: DELHI State: DELHI NCR PIN: 110010
- Personal E-mail ID: CHHIBBAR97@GMAIL.COM 4) Landline No.: 5) Mobile No.: 8860594765

F Co-Applicant Details

- 1) Relationship With Student: ☐ Father ☒ Mother ☐ Brother ☐ Sister ☐ Spouse ☐ Self ☐ Relative (Specify):
- 2) Name: ANJANA First Name Middle Name Surname JOSHI
- 3) Father's / Spouse's Name: RAJESH First Name Middle Name Surname JOSHI
- 4) Mother's Name: PUSHPA First Name Middle Name Surname SHARMA
- 5) Date of Birth: 11/06/1971 6) Gender: ☐ Male ☒ Female 7) Marital Status: ☐ Single ☒ Married ☐ Other
- 8) PAN No.: AHBPTJA13AR 9) Aadhaar No.: 881144768601 10) Passport No.: J7333033
- 11) Current Residential Address: HOUSE NO. 37/1, AIR FORCE STATION JODHPUR, Landmark: JODHPUR, State: RAJASTHAN PIN Code: 342011 Country: INDIA
- 12) Permanent Residential Address: HOUSE NO. 301, BLOUR-A, NEW GENERATION APARTMENTS, @VILLAGE DHAKOLI Landmark: ZIRAKPUR, State: PUNJAB PIN Code: 140603 Country: INDIA
- 13) Landline No. (Current): (STD) (NUMBER) 14) Landline No. (Permanent): (STD) (NUMBER)
- 15) Mobile No.: 9630069130 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) ANJANA JOSHI	ICICI	PANCHKULA	004301021495	160229002
2)				

H Employment / Business Details of Co-Applicant

- 1) Occupation: ☐ Employed ☐ Self Employed ☐ Professional (i.e. Lawyer, Doctor, CA, etc.) ☐ Retired ☒ Others (Specify): UNEMPLOYED
- 2) Name of the Employer / Business:
- 3) Address of the Employer / Business:
- City: State: PIN Code: Country: Ext. No.:
- 4) Landline No. of Employer / Business: (STD) (NUMBER)
- 5) Designation / Profession: 6) Official E-Mail ID:
- 7) Age of Retirement: 8) No. of Years in Current Employment/Business: Years
- 9) Gross Monthly Salary / Income Rs.: 10) Net Monthly Salary / Income (After all deductions) Rs.:
- 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	2,500	9,33,761	1) Home Loans		
2) Fixed Deposits			A/C #		
3) Investments / Other (Stocks/Bonds/Mutual Funds)			2) Personal / Employer / Other Loans		
4) Immovable Property (Current Value) [House/Land/Flat]			A/C #		
			3) Car / Two Wheeler Loans		
			A/C #		
			4) Credit Card:		
			Card #		

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

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

K Declaration

I/We declare that all the particulars, supporting documents and information provided in this Education Loan Application Form are true, correct, complete and up-to-date in all respects as per our best knowledge and we have not withheld or misrepresented any information mentioned herein. We hereby undertake to indemnify HDFC Credila Finance Services Private Limited (HDFC Credila) for any loss of data in any electronic format or damages that may arise on account of any material misstatement, misrepresentation or gross negligence in providing the particulars, supporting documents and information herein. 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 read and understood the detailed information regarding HDFC Credila's Education Loan scheme & fees, charges, costs etc., payable by us in relation thereto and we have understood and agreed to abide by the same. We are also aware that fees payable us are non-refundable. Fees will not be refunded in case of rejection of the education loan application. 3) We authorize HDFC Credila, its associated companies, agents, agencies, partner educational institutions, credit reporting agencies and any other entities to share information and authorize to verify any information such as employment verification, residence verification, telephone verification, CIBIL or Credit repayment history check, document verification, reference checks etc. We understand and agree that such data which is so provided and incorporated with, may be considered as confidential information and shall have liberty for not processing your Education loan application and also taking the necessary action as suggested by the RBI for any other entities. 4) We authorize HDFC Credila to exchange and/or forward this information relating to our loan details and repayment history information with other Banks, Financial Institutions, credit reporting agencies, 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/or dependent upon market factors, which would be subject to change from time to time, and also include factors such as the student, 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 be able to process our Education loan application only if all information as per the company's credit and underwriting norms is provided by us and all verifications and checks are completed. Further we agree and understand to fully co-operate with the company or its agents in complying with the same, without delay or protest. 7) We understand and acknowledge that HDFC Credila shall have absolute discretion to reject our Education Loan application. 8) We declare that we have not availed an education loan for the last four years from any other bank/financial institution. 9) We undertake to inform HDFC Credila regarding change in our residential 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) I/We hereby undertake and provide my/our consent for sharing my/our details with Central KYC Registry. I/We hereby consent for HDFC Credila to receive KYC information from Central KYC Registry or from UIDAI. 12) I/We hereby authorize HDFC Credila to share my/our details with its partners, agencies and/or affiliates and/or to communicate with us by email, call, SMS, electronic communication using digital media and other channels or any other means in relation to any of the products, services or information of HDFC Credila and/or its partners, agencies and/or affiliates. I/We confirm that I/we in relation to the unsolicited communication referred in "National Do Not Call Registry" (the "NDNC Registry") are not included in the TELECOM REGULATORY AUTHORITY OF INDIA will not be responsible for such communication/calls/SMS received from HDFC Credila, its employees, agents and/or associates.

Signature of Student

Signature of Co-Applicant