

Fields marked in "RED" are mandatory

BANK USE SECTION

[illegible]

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

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

☐ Personal ☐ Business ☐ Large Ticket Business ☐ Self Employed Professional[illegible]

A. PERSONAL DETAILS (Leave space between two words)

[illegible]

*In case Aadhar is provided as OVD , only last four digits of Aadhar number should be mentioned

Present Address																								
(Residence)																								
Landmark	Years at current city Y Y M M																							
City													PIN Code				years at current residence Y Y M M							
State													Country											
Tel (R)	S	T	D	-	L	A	N	D	L	I	N	E	Mobile no. 91				Fax No.							
e-mail ID																								
Present Address is	Owned		Parental		Company provided		Rented (Monthly Rent in _____)		Tick if permanent address is same as above															
Proof of Address	Passport		Election / Voter's ID Card		NREGA Job ID Card		Driving Licence		UID (Aadhaar Card)		Others:													

Permanent Address																				
(Residence / Regd Office)																				
Landmark																				
City											PIN Code									
State											Country				Voter ID Card No.					
Tel (R / O)	S	T	D	-	L	A	N	D	L	I	N	E	Mobile no. 91							

B. OCCUPATIONAL DETAILS

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

Employer / Business Details Designation: _____ Exp in Current Job/Business _____ Yrs _____ Months Total Exp in Job/Business _____ Yrs _____ Months

Company / Employers Name _____
 Company / Employers Address _____
 City _____ State _____ PIN Code _____
 Tel (O) _____ STD _____ LANDLINE _____ EXNT _____ Preferred Mailing Address _____ Residence _____ Office _____
 Official e-mail ID _____ IN CAPITAL LETTERS ONLY _____
 GST No. _____ (Wherever Applicable)

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

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

C. INCOME AND BANKING DETAILS

Monthly salary	R U P E E S	A/C no.	
Annual turnover	R U P E E S	Bank name	
Net profit	R U P E E S	Branch	
Other income	R U P E E S	Cust ID	
Other income source	Rental <input type="checkbox"/> Agricultural <input type="checkbox"/> Other <input type="checkbox"/>	Account type	
Interested in opening HDFC Bank Account	Yes <input type="checkbox"/> No <input type="checkbox"/>	Credit card no.	
		Issuing Bank	
		Opened in	Y Y Y Y

Existing Loan Details

1) Bank / Co. name _____
 Loan type _____
 Amount (₹) _____ EMI (₹) _____
 Tenure _____ Start date _____
 Loan a/c no. _____

2) Bank / Co. name _____
 Loan type _____
 Amount (₹) _____ EMI (₹) _____
 Tenure _____ Start date _____
 Loan a/c no. _____

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

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

Loan Amount (₹) _____ **Loan Tenure** _____ Months **EMI (₹)** _____

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) _____ % p.a. (monthly reducing). 3) Processing Charges of Rs. _____. 3(a). Government Tax and Levy as per applicable Government laws would be charged on all Fees and charges. 4) Cheque / ACH / SI Return Charges (without prejudice to the civil and criminal rights and remedies of the bank for the dishonour : Rs 450+taxes per instance 5) Overdue EMI Interest : 2% per month on EMI / Principal Overdue 6) Legal, repossession and incidental Charges: At actual 7) Duplicate Amortization / Repayment Schedule : Rs 50 per instance 8) Repayment mode change charges: Rs. 500/- 9) Details of Security _____ 10) Taxes at Actuals, applicable presently or in future. 11) Date on which annual Outstanding balance statement will be issued: 31st May 12) Loan Cancellation Charges NIL (However, Interest would be charged for the interim period between date of loan disbursement and loan cancellation and Processing Fees would be retained. Rs. 1000/- for rebooking the loan. 13) Gap Interest will be recovered from disbursement amount where the number of days between account credit date (i.e. of the disbursement amount) and first EMI date is more than 30/31 days
 Note: Visit <http://www.hdfcbank.com> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website.

Type of Loan	Personal / Business Loan	
	Salaried	Self Employed
Due Date of EMI	6th	6th
Prepayment in part or full not allowed up to payment of	12 EMI (Part Payment allowed)	06 EMI (Part Payment not allowed)
Prepayment Charges [on Principal Outstanding / Part Payment Charges on Part Payment amount]	13-24 Months of EMI Repayment - 4% 25 to 36 Months of EMI Repayment - 3% >36 Months of EMI Repayment = 2% Note: Part Payment allowed up to 25% of Principal Outstanding, only once in a year and twice during Loan tenure	07-24 Months of EMI Repayment - 4% 25 to 36 Months of EMI Repayment - 3% >36 Months of EMI Repayment - 2% Note : Part-payment allowed up to 25% of principal outstanding. It is allowed only once in the financial year and twice during the loan tenure.

Applicable Government Tax and Levy will be charged on Part or full foreclosure charges Customer Signature _____
 I hereby confirm that am a major and a resident of India and I have read and I hereby accept the Privacy Policy of the Bank available at _____

E. ADDITIONAL DETAILS

Vehicle Owned : Manufacturer : _____ Model : _____ Bought in Yr. Y Y Y Y Financed Y N

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

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

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

1) Name _____ Relationship with applicant _____ Residential address _____ City _____ State _____ PIN _____ Mobile no. _____ Landline no. _____	2) Name _____ Relationship with applicant _____ Residential address _____ City _____ State _____ PIN _____ Mobile no. _____ Landline no. _____
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Relationship with Other bank	Applicant is a director of any Bank or is a Firm in which any director is interested as partner / guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or director.	Nature of Relationship: _____
Relationship with Financing bank	Applicant is a Director / Sr. Officer / relative of director or Sr. Officer of the Bank.	

Politically Exposed Person (PEP) Declaration
 Politically Exposed Person are Individuals who are or have been entrusted with prominent public function in India or in foreign country. Eg. Heads of States or of Governments, senior government / judicial / military officers, senior executives of state owned corporations Important political party officials etc.
 Please tick Yes or No : 1st Applicant PEP / Relatives and close Associate of PEP Yes ☐ No ☐ Co Applicant PEP / Relatives and close Associate of PEP Yes ☐ No ☐

F. Priority Sector/ MSME category

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

(Bank Copy)

<input type="checkbox"/> Direct Agri (Agriculturist / Farmer / Agri allied activities like, dairy farming, poultry farming, fishery, bee-keeping etc)		
Land (acres) <input type="checkbox"/> <3 <input type="checkbox"/> 3 to 5 <input type="checkbox"/> >5 to 10 <input type="checkbox"/> >10 to 15 <input type="checkbox"/> > 15	Specify (acres):	Location: Pin Code:
<input type="checkbox"/> 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"/> Turnover <input type="checkbox"/> Upto Rs 5 Cr <input type="checkbox"/> More Than 5 Cr and upto Rs 50 Cr <input type="checkbox"/> More than Rs 50 Cr and upto Rs 250 Cr <input type="checkbox"/> More than Rs 250 Cr	Turnover: (In Value)	
<input type="checkbox"/> Investment in Plant and Machinery <input type="checkbox"/> Upto Rs 1 Cr <input type="checkbox"/> More Than 1 Cr and upto Rs 10Cr <input type="checkbox"/> More than Rs 10 Cr and upto Rs 50 Cr <input type="checkbox"/> More than Rs 50 Cr	Investment in Plant and machinery/ equipment:- (In Value)	
<input type="checkbox"/> Khadi & village industries (KVI sector)	<input type="checkbox"/> Persons with Disabilities (PwD)	

Declaration: I/we hereby declare/confirm that the vehicle purchased/ to be purchased / loan availed / to be availed by me/us shall be used

- ☐ For the purpose of Agriculture and/or assist the transport of agriculture input and farm product.
- ☐ For the purpose of Business : I / We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advances. I / We shall indemnify the bank to make the loss of good in the event of any loss or damage that may arise on account of false / incorrect declaration by me / us.

G. DOCUMENTS SUBMITTED

I / we confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative

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

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

I/We agree and confirm: (1) To the applicable schedule of charges, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the "Schedule of Charges" of this Application. (2) That the bank's representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/us. (3) That no discount or free gift or any other commitment whatsoever is given to me/us by the Bank or any of its authorized representative(s) other than what is not documented in this application form. (4) The Bank shall not process incomplete/ defective application form, requisite 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 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 a defaulters 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 document 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(s) reported by any other bank/finance company. (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 hence 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. (15) I/We would like to make enquiry for insurance, I hereby consent to receive information / services through Telephone / Mobile / SMS / E-mail / any other mode of communication from the Bank. 17. I/We hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to the personal data and sensitive information about me/us, information, papers and data relating to KYC, credit information, and any other information whether about me/us or not as may be deemed relevant by the Bank for its purposes (collectively, "Information"): i) to collect the information from me and other physical or online sources including accessing the same from credit information companies, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the information verified from any sources and persons including from online data bases; and to act for and on my/our behalf for such accessing, collecting or verifying of the information including using my/our log in and, password credentials on the online platforms; such collection, access and verification may be done without any notice to me/us; ii) process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank; iii) to store the information for such period as may be required for contract, by law or for Bank's evidential and claims purposes, whichever is longer; iv) to share and disclose the information to providers, consultants, credit information companies, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent; v) any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent. I/We expressly agree to and subject me/us to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank. 18. I/We expressly agree to the Bank and/or its affiliates for using the information and for cross-selling to me/us their various products and services from time to time. 19. 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. I hereby submit my Aadhaar number issued by UIDAI, to HDFC Bank and voluntarily give my consent to use my Aadhaar number for authentication with UIDAI as per Aadhaar Act, 2016, for the purpose of Account opening / Aadhaar linking / seeding to all my accounts / relationships (existing, new and future) maintained with HDFC Bank in my individual capacity and or as an authorized signatory in non-individual accounts. I, holder of the Aadhaar number, hereby voluntarily give my consent to HDFC Bank to obtain and use my Aadhaar number, Name and Fingerprints and my Aadhaar details to authenticate me with UIDAI as per Aadhaar Act, 2016 and all other applicable laws.

I also authorize HDFC Bank to use my Aadhaar number to open account / link and authenticate my Aadhaar number to all my accounts / relationships with the Bank as may be opened in future in individual and also in case of non-individual accounts in addition to the existing accounts and relationship.

- The loan proceeds shall not be utilised for construction of farm houses; or Carry on agricultural/plantation/real estate business; or Trade in transferable development rights; or Act as Nidhi or Chit fund company.
 - Further, loan proceeds cannot be used for any other activity where foreign investment is not allowed. This shall be applicable even if the loan is utilised in association with other person;
 - The loan amount shall not be remitted outside India or credited to NRE/FCNR(B)/NRNR account of the borrower;
 - Loan proceeds are not used for investment in capital market including margin trading and derivatives.
 - The repayment of loan should be either by inward remittance from outside India or by debit to NRE/FCNR(B)/NRNR/NRDR account of the borrower and/or out of sale proceeds realised through securities offered for the loans.
- Further, these loans can also be repaid by any relative (as defined under Companies Act) of the borrower in India through account to account transfer.
- I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorize the Bank to share any of my information (as defined hereinafter) with any credit information companies and obtain various scores, reports and information for determining my credit worthiness from them, and accordingly to contact me or cross sell to me from time to time.

I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorize the Bank to share any of my information (as defined hereinafter) with any credit information companies and obtain various scores, reports and information for determining my credit worthiness from them, and accordingly to contact me or cross sell to me from time to time.

Funds credited in Customer's account shall be used for the purpose for which loan has been applied and will not be used for (a) setting up of new units consuming/producing the Ozone Depleting Substances (ODS); or (b) to units engaged in the manufacture of the aerosol units using chlorofluorocarbons (CFC); or (c) for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds (ETF) and units of gold Mutual Funds; or (d) for speculative or anti-social purpose; (e) for purchase of Land; or (f) for investment in capital market or for purchase of shares; or (g) for acquisition of investing in Small Savings Instruments including Kisan Vikas Patras.

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately, in case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number / email address.

I.

Other declarations: I / We : (1) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my/ our residential or employment address. (2) hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in the application form(s)/ related documents executed to be executed in relation to the facilities to be availed by me/us from the Bank, to the Bank's other branches/subsidiaries/affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers/ banks/ financial institutions, governmental/ regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I / We waive the privilege of privacy and privacy of contract. (3) shall credit all sums received by you in either or all the names of this account. (4) hereby confirm having received, read and understood the terms and conditions applicable to this loan including the application form and the Terms and Conditions/Agreement and accept the same. (5) hereby unconditionally, agree that these terms may be changed by the Bank at any time and I / We will be bound by the amended terms and conditions. (6) Confirm that I/We are citizen of India.

I/We also confirm that the executive collecting my loan Application Document has informed me / us : (1) that Government Tax and Levy is applicable and will be charged in connection with the loan. (2) all the commissions (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', 'disbursement advice (as applicable to Personal Loan/ Business Loan)', will be sent on the e-mail mentioned by me/us in this loan application form. (6) That I/We can log on to HDFC Bank Net Banking (www.hdfc.co.in) 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 call/sms on products and services not currently availed by me, I can register for "Do Not Call" service through the Bank's web site 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 realizing the benefits of the range of financial solutions designed to make my banking relationship value and added and more convenient.

Please Paste
Latest Passport Size
Photograph

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

Name: _____ Date: _____ Place: _____

Applicant's/Co-applicant's Signature

CUSTOMER ACKNOWLEDGMENT SECTION

(Customer Copy)

I/we confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative

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

SCHEDULE OF CHARGES

1) Stamp Duty: At actual as per applicable law. 2) Interest rate of (subject to changes as per Terms and Conditions/ Agreement) _____ % p.a. (monthly reducing). 3) Processing Charges of Rs. _____. 3(a). Government Tax and Levy as per applicable Government laws would be charged on all Fees and charges. 4) cheque / ACH / SI Return Charges (without prejudice to the civil and criminal rights and remedies of the bank for the dishonour : Rs 450+taxes per instance) 5) Overdue EMI Interest : 2% per month on EMI / Principal Overdue 6) Legal, repossession and Incidental Charges: At actual 7) Duplicate Amortization / Repayment Schedule : Rs 50 per instance. 8) Repayment mode change charges: Rs. 500/- 9) Details of Security _____ 10) Taxes at Actuals, applicable presently or in future. 11) Date on which annual Outstanding balance statement will be issued: 31st May 12) Loan Cancellation Charges NIL (However, Interest would be charged for the interim period between date of loan disbursement and loan cancellation and Processing Fees would be retained.). Rs. 1000/- for rebooking the loan. 13) Gap Interest will be recovered from disbursement amount where the number of days between account credit date (i.e. of the disbursement amount) and first EMI date is more than 30/31 days

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	Salaried	Self Employed
Due Date of EMI	6th	6th
Prepayment in part or full not allowed up to payment of	12 EMI (Part Payment allowed)	06 EMI (Part Payment not allowed)
Prepayment Charges [on Principal Outstanding / Part Payment Charges on Part Payment amount]	13-24 Months of EMI Repayment - 4% 25 to 36 Months of EMI Repayment - 3% >36 Months of EMI Repayment = 2% Note: Part Payment allowed up to 25% of Principal Outstanding, only once in a year and twice during Loan tenure	07-24 Months of EMI Repayment - 4% 25 to 36 Months of EMI Repayment - 3% >36 Months of EMI Repayment - 2% Note : Part-payment allowed up to 25% of principal outstanding. It is allowed only once in the financial year and twice during the loan tenure.

Applicable Government Tax and Levy will be charged on Part or full foreclosure charges

Customer Signature _____

I hereby confirm that am a major and a resident of India and I have read and I hereby accept the Privacy Policy of the Bank available at _____.

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 documented in this application form the Terms and Conditions/Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/defective application form, requisite if any loss or delay is caused to me/us, I/We will not hold the Bank liable for such loss or delay. (5) That Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria (6) That submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. (7) That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/subsidiaries/affiliates/rating agencies, service providers, other banks/financial institutions, any third parties, any assigns/potential assignees or transferees, who may need, process and publish the 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 document 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/finance 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 hence forth 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. (15) I would like to make enquiry for Insurance. I hereby consent to receive information / services through Telephone / Mobile / SMS / E-mail / any other mode of communication from the Bank. 17. I/We hereby expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to the personal data and sensitive information about me/us, information, papers and data relating to KYC, credit information, and any other information whether about me/us or not as may be deemed relevant by the Bank for its purposes (collectively, "Information"): i) to collect the information from me and other physical or online sources including accessing the same from credit information companies, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc., of the information verified from any sources and persons including from online data bases; and to act for and on my/our behalf for such accessing, collecting or verifying of the information including using my/our log in and, password credentials on the online platforms; such collection, access and verification may be done without any notice to me/us; ii) process information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank; iii) to store the information for such period as may be required for contract, by law or for Bank's evidential and claims purposes, whichever is longer; iv) to share and disclose the information to providers, consultants, credit information companies, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent; v) any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent. I/We expressly agree to and subject me/us to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank. 18. I/We expressly agree to the Bank and/or its affiliates for using the information and for cross-selling to me/us their various products and services from time to time. 19. 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

I hereby submit my Aadhaar number issued by UIDAI, to HDFC Bank and voluntarily give my consent to use my Aadhaar number for authentication with UIDAI as per Aadhaar Act, 2016, for the purpose of Account opening /Aadhaar linking / seeding to all my accounts /relationships (existing, new and future) maintained with HDFC Bank in my individual capacity and/or as an authorized signatory in non-individual accounts.

I, holder of the Aadhaar number, hereby voluntarily give my consent to HDFC Bank to obtain and use my Aadhaar number, Name and Fingerprint/iris and my Aadhaar details to authenticate me with UIDAI as per Aadhaar Act, 2016 and all other applicable laws.

I also authorize HDFC Bank to use my Aadhaar number to open account / link and authenticate my Aadhaar number to all my accounts / relationships with the Bank as may be opened in future in individual and also in case of non-individual accounts in addition to the existing accounts and relationship.

1. The loan proceeds shall not be utilised for construction of farm houses; or Carry on agricultural/plantation/real estate business; or Trade in transferable development rights; or Act as Nidhi or Chit fund company.

2. Further, loan proceeds cannot be used for any other activity where foreign investment is not allowed. This shall be applicable even if the loan is utilised in association with other person;

3. The loan amount shall not be remitted outside India or credited to NRE/FCNR(B)/NRNR account of the borrower;

4. loan proceeds are not used for Investment in capital market including margin trading and derivatives.

5. The repayment of loan should be either by inward remittance from outside India or by debit to NRE/FCNR(B)/NRNR/FCNR account of the borrower and/or out of sale proceeds realised through securities offered for the loans.

Further, these loans can also be repaid by any relative (as defined under Companies Act) of the borrower in India through account to account transfer;

I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorise the Bank to share any of my information (as defined hereinafter) with any credit information companies and obtain various scores, reports and information for determining my credit worthiness from them, and accordingly to contact me or cross sell to me from time to time.

I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorise the Bank to share any of my information (as defined hereinafter) with any credit information companies and obtain various scores, reports and information for determining my credit worthiness from them, and accordingly to contact me or cross sell to me from time to time.

Funds credited in Customer's account shall be used for the purpose for which loan has been applied and will not be used for (a) setting up of new units consuming/producing the Ozone Depleting Substances (ODS); or (b) to units engaged in the manufacture of the aerosol units using chlorofluorocarbons (CFC); or (c) for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds (ETF) and units of gold Mutual Funds; or (d) for speculative or anti-social purpose; (e) for purchase of Land; or (f) for Investment in capital market or for purchase of shares; or (g) for acquisition of Investing in Small Savings Instruments including Kisan Vikas Patras.

I, hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately, in case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

2. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number / email address.

ACKNOWLEDGEMENT FOR LOAN APPLICATION

CONTACT US

Name of the Applicant _____
 Type of Loan Applied _____
 Branch Code : _____ Date & Time of Receipts _____
 Branch Contact Person Name _____ Contact No. _____
 DSA Contact Person Name _____ Contact No. _____

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



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Watch us on

www.youtube.com/hdfcbank

For more information please visit
www.hdfcbank.com

Signature of Executive / Bank Staff

UAP

To get the status of your loan application you can reach us at below Contact Numbers

Delhi & NCR	011 61606161	Chandigarh	0172 6160616
Ahmedabad	079 61606161	Jaipur	0141 6160616
Bengaluru	080 61606161	Chennai	044 61606161
Cochin	0484 6160616	Hyderabad	040 61606161
Indore	0731 6160616	Lucknow	0522 6160616
Mumbai	022 61606161	Kolkata	033 61606161
Pune	020 61606161		

Andhra Pradesh, Assam, Gujarat, Haryana, Karnataka, Kerala, MP / Chhattisgarh, Maharashtra (except Mumbai & Pune) / Goa, Orissa, Punjab, Rajasthan, Tamil Nadu / Pondicherry, UP / Uttarakhand, Bihar/Jharkhand, West Bengal / Sikkim, J & K / HP, Meghalaya/Tripura, Arunachal Pradesh, Nagaland/Mizoram / Dadra & Nagar Haveli / Daman & Diu / Lakshadweep / Telangana: **1860 267 6161**

You may also write to us at : loansupport@hdfcbank.com

Important Information for Customer - Form No. IL

Period of Coverage: _____ months. Premium Amount: _____

1) Anti-Rebating Warning : As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violations of Section 41 of the insurance Act 1938, as amended, shall be punishable with a fine which may extend to five hundred (500) Rupees.

2) Insurance is the subject matter of the solicitation.

3) For any loss reported under the Section of Credit Shield Cover of Sarv Suraksha Plus / Star, the loss will be paid by HDFC ERGO General Insurance Co Ltd to HDFC Bank Limited. Under "Assignee Clause"

4) On receipt of request from HDFC Bank Limited, for cancellation of insurance, due to for example, cancellation of loan, forfeiture of loan, payment default etc., and also policy cancellation by the insurer, HDFC ERGO General Insurance Co Ltd to cancel the policy and pro-rata premium for the remaining tenure of the loan would be refunded to HDFC Bank Limited and the insurance would cease to exist.

Credit Assurance plan (CAP)

Date				Customer Signature		
Loan Tenure		Months				
Health Assurance Plan (HAP)						
"Insurer (Arranged Alphabetically)"	ADITYA BIRLA	BAJAJ ALLIANCE	HDFC ERGO	ICICI LOM-BARD	NIVA BUPA	
(A) EMI Protect (Your EMI will be paid by Insurance Company in case of hospitalization*)	4 EMIs covered per policy year Borrower and Co-Borrowed can be covered in Policy Age Entry - 18 to 60 years 1st EMI paid on hospitalization of 2 days and every additional EMI payable on hospitalization of additional 2 days Multiple Hospitalizations allowed Initial waiting period of 30 days.					
"Insurer (Arranged Alphabetically)"	"ADITYA BIRLA (Group Active Health)"	"BAJAJ ALLIANCE (Flexi Protect Plan Plan)"	"HDFC ERGO (HDFC ERGO Group Protect)"	"ICICI LOM-BARD (Group Hospi-Shield Plus)"	"NIVA BUPA (Xpress Health)"	
	○	○	○	○	○	
Premium Amount (with GST)						
(B) Critical Illness (Basis diagnosis of any listed diseases, your outstanding loan amount is covered*)	Sum Insured upto 1 cr Borrower and Co-Borrowed can be covered in Policy Age Entry - 18 to 60 years					
"Insurer (Arranged Alphabetically)"	"ADITYA BIRLA (Group Active Secure)"	"BAJAJ ALLIANCE (Group Guard)"	"HDFC ERGO (Sarv Suraksha Plus (Group))"	"ICICI LOM-BARD (Universal Protection)"	"NIVA BUPA (Smart Health)"	
Premium Amount (with GST)						
*For benefits refer to the next page						
<p>"Good Health Declaration: Does any of the proposed member to be insured is suffering from Diabetes, Hypertension, Thyroid Disorder, Tumors or Cancer, Nervous disorder, fits, mental conditions, heart and circulatory disorders, Respiratory disorders, disorders of stomach including intestine, kidney including kidney stones, Prostate disorders, Disorder or spine & Joints, ever reported positive for Hepatitis B, HIV/AIDS or sexually transmitted diseases.</p> <p>Please choose "Yes" in case of any proposed person to be insured has been/are under any continuous medication for treatment for any illness (excluding vitamins, supplements) or under treatment for any illness."</p>						
					Yes	No

Insurance Company	Filed Product Name and UIN		
	EMI Protect	Critical Illness	Sarv Suraksha
Aditya Birla Health Insurance	Group Active Health - UIN - ADIHLGP22190V032122	Group Active Secure - UIN - ADIHLGP22215V022122	Group Active Secure - UIN - ADIHLGP22215V022122
Bajaj Alliance General Insurance	Flexi Protect Plan Plan (Group) - UIN - BAJHLGP22165V012122	Group Guard - UIN - BAJHLGP20109V011920	Suraksha Kavach (Group) - UIN - BAJPAGP20054V011920
HDFC ERGO General Insurance	HDFC ERGO Group Protect - UIN - HDFHLGP22214V012122	Sarv Suraksha Plus (Group) - UIN - HDFHLGP21002V022122	Sarv Suraksha Plus (Group) - UIN - HDFHLGP21002V022122
ICICI Lombard General Insurance	Group Hospi-Shield Plus - UIN - ICIHLGP22209V012122	Universal Protection Insurance Policy - UIN - BHAHLIP21456V022021	*Universal Protection Insurance Policy - UIN - BHAHLIP21456V022021 Group Personal Accident - UIN - ICIPAGP22204V022122*
Niva Bupa Health Insurance	Xpress Health - UIN - NBHHLGP22208V022122	Smart Health - UIN - MAXHLGP21223V012021	-

Sarv Surksha				
"Insurer (Arranged Alphabetically)"	"ADITYABIRLA (Group Active Secure)"	"BAJAJ ALLIANCE (Suraksha Kavach)"	"HDFC ERGO (Sarv Suraksha Plus(Group))"	"ICICI LOMBARD (Universal Protection)"
Premium Amount (with GST)	○			

I hereby authorize HDFC BANK to pay the premium in on my behalf and the same to be included in the loan amount from the bank and recovered from me in EMIs. I understand in case of claims bank will have first right on the settled claim.

Nominee Name Relationship with Proposer

Signature of Customer

Group Credit Protect Insurance plan from HDFC Life Insurance Co. Ltd.	Members Information Form	Premium Amount
Name		
DOB		
Gender		
Identification Mark		
Main benefit (Level/Decreasing)		
Sum Insured		
Nationality:		
Gross Annual Income (INR):		

Short Medical Questionnaire-Health Details of Member (Tick the box for your answer)		YES	NO
S.No	Particulars		
1	"Have you ever suffered or are currently suffering from: (a) Chest Pain or heart attack or any other heart disease (b) Cancer, tumor, growth or cyst of any kind (c) Stroke, paralysis, Epilepsy, any psychiatric / mental disorder, disorder of brain/nervous system or any kind of physical disabilities (d) Asthma, Tuberculosis, pulmonary obstructive disease or other lung disorder (e) Diseases or disorder of muscles, bones or joints, arthritis or blood disorder (anemia) or any endocrine disorder, congenital disorder, genetic disorder (f) Diseases of the kidney, digestive system (stomach, pancreas, gall bladder, intestine), liver, Hepatitis B or C or HIV/AIDS infection (g) Diabetes, high blood pressure (h) Any Other disorders."		
2	During the last 5 years have you undergone any major surgery or been hospitalized for more than one week?		
3	Do you take part in any adventurous sports or hobbies? (like paragliding, mountaineering, deep sea diving, motor racing, bungee jumping, etc.)		
4	"Do you currently smoke more than 10 cigarettes/bidis per day or chew more than 5 pouches of tobacco per day and/or consume alcohol more than 5 units a day? (5 Units = 400 ml Wine or 150 ml Spirits or 370 ml Beer"		
5	Has more than one of your parents and siblings died before the age of 60 years as a result of heart attack, stroke, cancer, diabetes, HIV?		
6	Are you taking any medication or has a doctor ever attended to you for any conditions, diseases or impairment not mentioned above (except for cough or cold)?		
7	"For Female Lives: (a) Are you presently pregnant? (b) Do you have a history in the past of an abortion, miscarriage or caesarian section due to complications during pregnancy or due to any other cause? (c) Have you given birth to a child with any congenital disorder such as Down Syndrome, congenital heart disease, etc? (d) Have you ever had any breast, uterus, cervix, ovaries or any other part of the reproductive system?"		
8	Have you ever been declined, deferred, and accepted at special terms, had cover reduced or had exclusion imposed for any insurance cover?		
9	Have you ever been or currently being investigated, charge sheeted, prosecuted or convicted or acquitted or having pending charges in respect of any criminal/civil offences in any court of law in India or abroad?		
10	Is your occupation or business, associated with any hazard (e.g. exposure to chemical substances/hazardous materials/harmful dust or gases/ explosives/ working at heights/ handling heavy machinery etc.)		
11	Do you have any group risk cover as a scheme member through the same Master Policy holder (lender) or any other Master Policy holder where HDFC Life is an insurer? If yes, please specify sum assured. Rs. _____		
12	"1 Have you travelled outside India in the last 15 days or do you plan to travel overseas during next 3 months?"		
13	"Within the last 3 months have you been tested positive for COVID-19* and were hospitalised or waiting results of such a test or been advised to be under hospitalisation or quarantine due to COVID-19*?"		
14	"In the last 1 month have you been self-isolated or advised to self-isolate due to COVID-19* (excluding mandatory government orders to at home) or have you had a persistent cough, fever, raised temperature, sore throat, breathing difficulties, gastro-intestinal symptoms (vomiting/diarrhea), been tested positive, advised to be tested or are awaiting test result for COVID-19* or been in contact with an individual suspected or confirmed to have COVID-19*?"		

Please note that it is important to answer the above questions correctly. Any false information will lead to rejection of the application or the claim in future.

Details of Nominee: _____

Name: _____

DOB: _____ Gender: _____ Relationship with Member: _____

I/We _____, do hereby declare that I/We have received a loan of _____ from HDFC Bank Limited ("Master Policyholder") in order to secure the said loan. I/WE have taken the above referenced policy from HDFC Life Insurance Company Limited ("HDFC Life") in consideration of receiving the said loan. I hereby authorize HDFC Life to make payment of Outstanding Loan Balance amount to Master Policyholder by deducting from the claim proceeds payable on happening of the contingent event covered by the Group Life Insurance Scheme Policy referred above.

Declaration:

"I understand, agree and confirm that these statements and this declaration are basis of the contract between the insurer and the policyholder. Subject to Section 45 of the Insurance Act 1938 as amended

from time to time, if any untrue statements are contained herein or there has been any non disclosure of any material fact, the policy to be issued by the insurer in the name of the policyholder may be treated as void as far as I am concerned."

"I confirm that I have read and understood, the rules and any additional rules of the plan, the standard policy provisions and any additional provisions that govern the policy to be issued by insurer in the

name of the policyholder and on my life, and I agree and confirm that the same shall be binding on me."

authorise the policyholder to disclose to the insurer such particulars as they may require including the details given above and any changes to the same, pay the premium payable on my behalf /collected from me to the insurer.

I understand that any statutory levy or charges including any indirect tax may be charged to me either now or in future by the insurer and I agree to pay the same.

"I understand that HDFC Life Insurance Company Limited (HDFC Life) has the right to reject a proposal without giving reasons thereto and confirm to give an undertaking that I shall not raise any claims thereof."

I understand the significance of the contract and that the contract will be governed by the provisions of the Insurance Act 1938 as amended from time to time and that the same will not commence until

" I understand and agree that in case any error, omission, incorrect information, blank forms, etc. are detected at the claim stage because of lapses on the part of the scheme member, such claims shall be

treated as invalid by the insurer and the claim payout shall not be processed.

"

I understand that any If any of the requirement/s raised by the insurer including further requirements pertaining to medical tests/reports/ investigations are not completed within three months from the date when the member enrolment details were shared by the Master Policy Holder (MPH) with the insurer, the received premium amount for the said enrolment, would be refunded and the respective member's enrolment shall be deemed as withdrawn.

Name: _____ Date: _____

Place: _____

Declaration to be made by 3rd person: (a) The insured member has affixed his/her thumb impression : or (b) The insured person has signed in vernacular : or, (c)

The insured person has not filled in the application

I hereby declare that I have explained the contents of this application form to the insured member in _____ language and have truthfully

recorded the answers provided to me I further declare that the insured member has signed/affixed his/her thumb impression in my presence

Name and Address of Declarant _____ Signature of Declarant _____

Product	Features	ADITYABIRLA	BAJAJ ALLIANCE	HDFC ERGO	ICICI LOMBARD	NIVABUPA
EMI Protect	Maximum EMI Covered Per Policy year	4 EMIs per Year	4 EMIs per Year	4 EMIs per Year	4 EMIs per Year	4 EMIs per Year
EMI Protect	Maximum per EMI amount	2.00 lakhs per EMI	1.00 lakhs per EMI	2.00 lakhs per EMI	1.25 lakhs per EMI (5 lakhs per policy year)	25 lakhs per EMI
	Conditions for Claims - (Hospitalization)	"Length of Stay - No. of EMI's to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 8 and above - 4"	"Length of Stay - No. of EMI's to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 8 and above - 4"	"Length of Stay - No. of EMI's to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 8 and above - 4"	"Length of Stay - No. of EMI's to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 8 and above - 4"	"Length of Stay - No. of EMI's to be Paid 2 - 3 days - 1 4 - 5 days - 2 6 - 7 days - 3 8 and above - 4"
		Grid applicable on every hospitalization	Grid applicable on every hospitalization	Grid applicable on every hospitalization	Grid applicable on every hospitalization	Grid applicable on every hospitalization
	Initial Waiting Period	30 days	30 days	30 days	30 days	30 days
	PED Waiting Period	Waived Off	Waived Off	Waived Off	30 days	Waived Off
	Specific Waiting Period	Waived Off	Waived Off	Waived Off	Waived Off	Waived Off
	Survival Period	0 days	0 days	0 days	0 days	0 days
	Premium per Thousand (excluding GST)	"Tenure (In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"	"Tenure (In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"	"Tenure (In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"	"Tenure (In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"	"Tenure (In years) - Final Premium Per Thousand - Per Person 1 - 60 2 - 120 3 - 180 4 - 240 5 - 300"
	Maximum SI	Upto Rs. 1 Crs	Upto Rs. 1 Crs	Upto Rs. 1 Crs	Upto Rs. 3 Crs	Upto Rs. 1 Crs
	No. of Critical Illness covered	35	40	50	25	41
	Initial Waiting Period	30 days	90 days	90 days	90 days	30 days
	PED Waiting Period	24 Months	24 Months	48 Months	Not Covered	24 Months
	Survival Period	0 days	0 days	7 days	0 days	0 days
	Premium per Thousand (excluding GST)	"Tenure (In years) - Final Premium Per Thousand - per Individual 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"	"Tenure (In years) - Final Premium Per Thousand - per Individual 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"	"Tenure (In years) - Final Premium Per Thousand 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"	"Tenure (In years) - Final Premium Per Thousand - per Individual 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"	"Tenure (In years) - Final Premium Per Thousand 1 - 4 2 - 8 3 - 11 4 - 13 5 - 15"

"Assignment clause:

It is hereby declared and agreed that :□

1. From the Policy Start Date ,the monies payable by the Company to the Insured and all rights , title , benefits and interest of the Insured under this Policy in section mentioned above stand assigned in favour of the "Bank / Financial institution as named in the Schedule of this Policy " ;□

2. Upon any monies becoming payable under this Policy the same shall be paid by the Company to the " Bank / Financial institution as named in Schedule of this Policy " with reference / notice to the Insured , but not exceeding the Principal Out standing as defined under the Policy . In the event of any monies pay able under this Policy exceeding the Principal Out standing , the Company shall pay such monies as exceeding the Principal Outstanding to the Insured /Nominee ;□

3. The receipt of such monies in the manner aforesaid by the Bank/Financial Institution and / or the Nominees, as the case may be, as named in the Schedule of this Policy and the Insured shall completely discharge the Company from all liability under the Policy and shall be binding on the Insured and the heirs,□

executors, administrators, successors or legal representatives of the Insured, as the case may be.□

4. That any adjustment, settlement , compromise or reference to arbitration in connection with any dispute between the Company and

the insured or any of them arising under or in connection with this policy if made by the Financier shall be valid and binding on all parties insured here under but not so as to impair rights of the Financier to recover the full amount of any claim it may have on other parties insured here under but not so as to impair . I have read, understood & accepted the assignment clause mentioned above & the assignee of this Proposal Form would be HDFC Bank Ltd."

"Consent for Transfer into Loan Account Number:

I _____ hereby declare, agree and confirm that: From the Certificate Risk Start Date, any claim payable by the Company under this Certificate of Insurance shall be deposited directly in the loan account number _____ maintained by the "Bank /Financial Institution as named in the Certificate of Insurance ". In the event of any claims becoming payable under this certificate of Insurance , the same shall be deposited by the Company in the aforementioned loan account held with the "Bank/Financial Institution as named in the Certificate of Insurance " without any reference / notice to the undersigned, but not exceeding the Principal Outstanding as defined under the certificate .In the event of any claims payable under this certificate exceeding the Principal Outstanding, the Company shall pay such claim amount exceeding the Principal Outstanding to the undersigned. Upon receipt of such claim amount in the manner aforesaid by the Bank/Financial Institution as named in the certificate of insurance and the Insured shall completely discharge the Company from all liability, claims under the certificate of Insurance and shall be binding on the undersigned and the heirs, executors, administrators, successors or legal representatives of the Insured, as the case may be."

"Declaration & Warranty on behalf of all Persons proposed to be insured:

I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons. I understand that the information provided by me will form the basis of insurance policy, is subject to the Board approved under writing policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable. I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company. I/We declare and further consent to the company. Seeking medical information from any hospital who at any time has attended on the life to be insured/ proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application or insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and /or claim settlement. I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/ or claims settlement and with any Governmental and/or Regulatory Authority

Note: The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the insured and full premium has been realized by the company.

We are under no obligation to accept any proposal for insurance. The Proposer agrees that the receipt of the Proposal Form by selected Insurance Company Limited along with the premium payment does not tantamount to the acceptance of the Proposal for insurance by selected Insurance Company Limited and does not result in a concluded contract of insurance. The acceptance of the Proposal for insurance shall be at the Company's sole and absolute discretion and upon full realization of the premium payment .In the event of acceptance of the Proposal for insurance by selected Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer by Selected Insurance Company Limited along with the date from which the insurance Cover shall become effective. Selected Insurance Company Limited shall not be liable for any claim in respect of an event giving rise to a claim covered under the Policy of Insurance that has occurred prior to policy issuance is not covered under this policy(Your proposal form will be considered after Selected Insurance Company Limited receives premium payment.)

Fraud Warning: This policy shall be voidable at the option of the Company in the event of misrepresentation, mis-description or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to fraud the insurance company or any other person, files a proposal for insurance containing any false information, or conceals or the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the insurance company and result in a denial of insurance benefits.

Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect to any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs. 10 Lakhs."

Signature of Customer:

Annexure 1

To
HDFC Bank Limited,
HDFC Bank House,
Senapati Bapat Marg,
Lower Parel, Mumbai 400 013

Subject: Express Consents and Undertakings

I, the undersigned, declare, confirm and consent to HDFC Bank Limited ("Bank") and its service providers, as under:

- 1) I hereby confirm that am a major and a resident of India and I have read and I hereby accept the Privacy Policy of the Bank available at Bank Website.
- 2) I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorise the Bank to share any of my Information (as defined hereinafter) with any credit information companies and obtain various scores, reports and information for determining my credit worthiness from them, and accordingly to contact me or cross sell to me from time to time.
- 3) I hereby further expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information whether about me or not as may be deemed relevant by the Bank for its purposes (collectively, "Information"):
 - i) to collect the Information from me and other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the Information including using my log in and password credentials on the online platforms; such collection, access and verification may be done without any notice to me;
 - ii) process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;
 - iii) to store the Information for such period as may be required for contract, by law or for the Bank's evidential and claims purposes, whichever is longer;
 - iv) to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent;
 - v) any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent.
- 4) I expressly agree to and subject me to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank.
- 5) I expressly agree to the Bank and/or its affiliates for using the Information and for cross-selling to me their various products and services from time to time.

Name: _____

Signature: _____

