

## APPLICANT PART - I

FILL ALL FIELDS IN CAPITAL LETTERS. ALL FIELDS MARKED IN 'BLUE' ARE MANDATORY.

### (A) SOURCING DETAILS

Branch Code	<input type="text"/>	LTS / CRM Next No.:	<input type="text"/>	LGR Code	<input type="text"/>
Sales Exec. Code	<input type="text"/>	Tele Sales Exec Code	<input type="text"/>	Team Leader Code	<input type="text"/>
Sub Source (Tick the Correct one)*: ELC / CBR / PBK / INW / ATM / NET / EXW / SMS / SME / CWB / CWE / TEL / ELU / ELF / ELR / IDP / STO / PLE / OMC					
HDFC Bank's Sales Officer's Employee Code			<input type="text"/>	Sales Promotion Code	

ELC : Education Consultant	SMS : Mobile Messaging to Internal Customers	ELR : Corporate Road-shows	NET : Net-Banking Lead
CBR : Branch Banking Lead	SME : SMS Campaign to External Customers	IDP : Leads from IDP Consultant	EXW : External Website Ads
PBK : Phone Banking Unit	CWB : E-mail Campaign to Internal Customers	STO : Study O'seas	ELU : University / College - database
INW : HDFC Bank WebSite	CWE : E-mail Campaign to External Customers	PLE : Planet Education	ELF : Executive Education Institutes
ATM : ATM Lead	TEL : Tele-Sales Team	OMC : Open Market Customers	

### (B) PERSONAL DETAILS

Please tell us about yourself

Applicant name (Leave one space between names) Title: ☐ MR ☐ MS ☐ DR

First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Father's Name	Mother's Name	
<input type="text"/>	<input type="text"/>	

Date of Birth  Sex: ☐ Male ☐ Female ☐ Third Gender Are you: ☐ Married ☐ Single No of dependents:

No of earning members in the Family \_\_\_\_\_ &amp; their total income \_\_\_\_\_.

Present Address (Residence)

☐ Bungalow ☐ Row House

☐ Flat

☐ Other \_\_\_\_\_

Landmark

City

District

State

Country Code

Country

Pin

Tel. No. with STD code (R)

Mobile No.

E-mail

Pan Card No.

Valid Passport Y / N Passport No.

Present Residence (Tick one) ☐ Owned ☐ Company Provided ☐ Parents ☐ Shared Accommodation ☐ Rented Monthly Rent (Rs.)

Years of current residence Years in the City Religion

Preferred Mailing Address ☐ Current ☐ Permanent ☐ Office (Please tick)

Status of Resident ☐ Resident ☐ Non-Resident

Person with Disability ☐ Yes ☐ No.

Please affix your Photograph here

 ( SC / ST / OBC  
GEN / MINORITY )

**(B) PERSONAL DETAILS****Permanent Address (Residence)**☐ Bungalow ☐ Row House☐ Flat☐ Other \_\_\_\_\_

Landmark

City

District

State

Country Code

Pin

Tel. No. with STD code (R)

Mobile No.

☐ Please tick to receive communication from Bank via SMS**( C ) EDUCATION DETAILS (From S.S.C. till Date)**

Examination Passed	Institution & University	Medium of Instruction	Year of Passing	Whether Passed in First Attempt	Aggregate Marks First Attempt	Percentage of marks	Class obtained	Scholarship / Prizes Won for Academic Distinction

Name and Address of College / Institution in which the Student intends to join.

Name of the University / Recognised Authority to which the college / institute is affiliated.

Has the student been admitted into the above College / Institute / University or accepted for the Course? If so, certified copy of admission / acceptance letter should be attached

Contact person at the university

Course applied for

☐ Management☐ Engineering☐ Medical☐ Architecture☐ Others

Course Name

Course Approved by:

☐ UGC☐ GOVT☐ AICTE☐ AIBMS☐ ICMR☐ DEPT of Electronics☐ Others (Please Specify)

Whether admission of course is through entrance test / Merit based selection:

Course Category

☐ Diploma☐ Under-graduate☐ Post-graduate

Course Type

☐ Full Time☐ Part Time

Course begins from

Course ends on

Moratorium during course period (A)

☐ >6☐ 12☐ 18☐ 24☐ 30☐ 36☐ 42☐ 48☐ others (pls. specify)

Moratorium post course period (B)

☐ 6☐ 12☐ others (pls. specify)

Total Moratorium (C=A+B)

☐ 6☐ 12☐ 18☐ 24☐ 30☐ 36☐ 42☐ 48☐ 54☐ 60☐ others (pls. specify)

EMI Repayment (D)

☐ 12☐ 24☐ 36☐ 48☐ 60☐ 72☐ 84☐ 96☐ 108☐ 120☐ 132☐ 144☐ 156☐ 168☐ 180

Total Loan period (E=C+D)

Is the applicant attending any college or institute at present? If so furnish full particulars

College / Institute Name :

Course being pursued :

Course completion date :

Please specify in brief how the completion of the course is going to help the student in improving his / her prospects of earning his/her livelihood :

1) Expected income per month

2) Anticipated monthly expenses

3) Amount available to repay the loan

4) Whether the student will take up any part-time employment during study? If yes, please give details

5) In case you are taking studies abroad, what are your likely prospects on your return to India?

**(D) EMPLOYMENT / BUSINESS DETAILS**

Firm / Company Employer's Name \_\_\_\_\_

Firm / Company Employer's Address \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_

Phone No. \_\_\_\_\_ Ext. \_\_\_\_\_ Mobile \_\_\_\_\_

A. Salaried (Tick one) ☐ Pvt. Ltd. ☐ Public Ltd. ☐ PSU ☐ Central Govt. ☐ State Govt. ☐ MNC ☐ Others \_\_\_\_\_ (Dept. \_\_\_\_\_)

No. of years in current job \_\_\_\_\_ Designation \_\_\_\_\_ Total years in Employment \_\_\_\_\_

If employed in the current job for less than a year Name of the previous employer \_\_\_\_\_ No. of years \_\_\_\_\_

Details of previous Employment \_\_\_\_\_ Date of Retirement \_\_\_\_\_

B. Self Employed Professional (Tick One) ☐ Doctor ☐ CA ☐ CS ☐ Architect ☐ Other \_\_\_\_\_

Types of Firm / Company (Tick One) ☐ Sole Proprietorship ☐ Partnership ☐ Private Limited Company ☐ Others \_\_\_\_\_

Nature of Business ☐ Manufacturing ☐ Services ☐ Trading ☐ Agriculture \_\_\_\_\_

Industry \_\_\_\_\_

No. of years in Profession \_\_\_\_\_ years No. of years in Business \_\_\_\_\_

C. Self Employed Business (Tick One) ☐ Manufacturing ☐ Service Provider ☐ Trader/Retailers/Wholesalers

☐ Agriculturist/Farmer\* ☐ Others \_\_\_\_\_ \*Land holding \_\_\_\_\_ acres

Status of Firm / Company ☐ Sole Proprietorship ☐ Partnership ☐ Pvt. Ltd. Co. ☐ Others \_\_\_\_\_

About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co.)

(1) Name \_\_\_\_\_ (2) Name \_\_\_\_\_

Residential Address \_\_\_\_\_ Residential Address \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_ Phone No \_\_\_\_\_ City \_\_\_\_\_ Pin \_\_\_\_\_ Phone No \_\_\_\_\_

**(E) INCOME / BANKING DETAILS**

Annual Income Rs. \_\_\_\_\_ Obligations Rs. \_\_\_\_\_ Occupation \_\_\_\_\_

Gross Salary / Income Per Month \_\_\_\_\_

Deductions : Income Tax \_\_\_\_\_ Professional Tax \_\_\_\_\_ Provident Fund \_\_\_\_\_ Insurance Premium \_\_\_\_\_ Other Statutory Deductions \_\_\_\_\_

Net Salary / Income Per Month: \_\_\_\_\_ Other Income if any (proof attached) \_\_\_\_\_

Do you Bank with HDFC Bank? (Tick One) ☐ Y ☐ N If YES, please provide the following details:

Branch \_\_\_\_\_ Customer ID \_\_\_\_\_ Type of Account \_\_\_\_\_

Account Number \_\_\_\_\_ Other loans from HDFC Bank Y / N Loan A/c No. \_\_\_\_\_

If HDFC Bank is not your primary banker, please give details of your primary bankers

Name of the Bank \_\_\_\_\_ Branch \_\_\_\_\_

Account Number \_\_\_\_\_ Year in which Account opened \_\_\_\_\_

Average credit balance for last 6 months: \_\_\_\_\_

Please mention details of all loans currently taken by you

(1) Bank / Co. Name	Loan Type	Loan Amount (Rs.)	Monthly Instalment (Rs.)
Present outstanding _____	Security Offered _____	Repayment Plan _____	Amount of Default if any _____
(2) Bank / Co. Name	Loan Type	Loan Amount (Rs.)	Monthly Instalment (Rs.)
Present outstanding _____	Security Offered _____	Repayment Plan _____	Amount of Default if any _____

Assets owned (Tick One) ☐ Computer ☐ Car ☐ Two Wheeler

Detail of other liabilities : Loans from Employer \_\_\_\_\_ Loans from friends/liabilities \_\_\_\_\_

Materials / assets purchased from the seller on credit \_\_\_\_\_ Other liabilities \_\_\_\_\_ Total \_\_\_\_\_

Details of Credit Card if any

Name of Issuing Bank / Agency	Credit Card Number	Expiry Date	Credit Limit	Present O/S Limit

**(F) PERSONAL REFERENCE**

Friend	Name & Address of reference living in the same city:	Relative
(1) Name _____	(2) Name _____	(2) Name _____
Relationship with applicant _____	Relationship with applicant _____	Relationship with applicant _____
Residential Address _____	Residential Address _____	Residential Address _____
City _____ Pin _____	City _____ Pin _____	City _____ Pin _____
Phone No. with STD Code _____	Phone No. with STD Code _____	Phone No. with STD Code _____
Mobile _____	Mobile _____	Mobile _____
e-mail _____	e-mail _____	e-mail _____

## (A) PERSONAL DETAILS

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Annual Income Rs.	Obligations Rs.	Occupation
Gross Salary / Income Per Month _____		
Deductions : Income Tax _____	Professional Tax _____	Provident Fund _____ Insurance Premium _____ Other Statutory Deductions _____
Net Salary / Income Per Month: _____		Other Income if any (proof attached) _____
Do you Bank with HDFC Bank? (Tick One) <input type="checkbox"/> Y <input type="checkbox"/> N    If YES, please provide the following details:		
Branch _____	Customer ID _____	Type of Account _____
Account Number _____	Other loans from HDFC Bank Y / N    Loan A/c No. _____	
If HDFC Bank is not your primary banker, please give details of your primary bankers		
Name of the Bank _____	Branch _____	
Account Number _____	Year in which Account opened _____	
Average credit balance for last 6 months: _____		
Please mention details of all loans currently taken by you		
(1) Bank / Co. Name _____	Loan Type _____	Loan Amount (Rs.) _____ Monthly Instalment (Rs.) _____
Present outstanding _____	Security Offered _____	Repayment Plan _____, Amount of Default if any _____
(2) Bank / Co. Name _____	Loan Type _____	Loan Amount (Rs.) _____ Monthly Instalment (Rs.) _____
Present outstanding _____	Security Offered _____	Repayment Plan _____, Amount of Default if any _____
Assets owned (Tick One) <input type="checkbox"/> Computer <input type="checkbox"/> Car <input type="checkbox"/> Two Wheeler		
Detail of other liabilities :    Loans from Employer _____    Loans from friends/liabilities _____		
Materials / assets purchased from the seller on credit _____    Other liabilities _____    Total _____		

Details of Credit Card if any				
Name of Issuing Bank / Agency	Credit Card Number	Expiry Date	Credit Limit	Present O/S Limit

Co-Applicant name (Leave one space between names)										Title		<input type="checkbox"/> MR	<input type="checkbox"/> MS	<input type="checkbox"/> DR																									
First Name										Middle Name										Last Name																			
Date of Birth										DD		MM		YY		Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender		Are you: <input type="checkbox"/> Married <input type="checkbox"/> Single		No of dependents:						Please affix your Photograph here  (Co-Applicant 2 / Guarantor )													
Present Address (Residence)																																							
<input type="checkbox"/> Bungalow <input type="checkbox"/> Row House																																							
<input type="checkbox"/> Flat																																							
<input type="checkbox"/> Other _____																																							
Landmark																																							
City																																							
District																																							
State																																							
Country Code																				Country																			
Pin																																							
Tel. No. with STD code (R)																																							
Mobile No.																				<input type="checkbox"/> Please tick to receive communication from Bank via SMS																			
E-mail																																							
<input type="checkbox"/> Please tick to receive communication from Bank via e-mail																																							
Pan Card No.																				UID/ AADHAR Card No.																			
Valid Passport Y / N										Passport No.										Date of expiry																			
Present Residence (Tick one) <input type="checkbox"/> Owned <input type="checkbox"/> Company Provided <input type="checkbox"/> Parents <input type="checkbox"/> Shared Accommodation <input type="checkbox"/> Rented										Monthly Rent (Rs.)																													
Years of current residence										Years in the City										Religion																			
Preferred Mailing Address <input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Office (Please tick)																																							
Status of Resident <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident																				<input type="checkbox"/> Tick if permanent address same as above																			

**Permanent Address (Residence)**☐ Bungalow ☐ Row House☐ Flat☐ Other \_\_\_\_\_

Landmark \_\_\_\_\_

City \_\_\_\_\_

District \_\_\_\_\_

State \_\_\_\_\_

Country Code \_\_\_\_\_

Pin \_\_\_\_\_

Tel. No. with STD code (R) \_\_\_\_\_

Mobile No. \_\_\_\_\_

☐ Please tick to receive communication from Bank via SMSRelationship with Applicant (Tick One) ☐ Father ☐ Mother ☐ Brother ☐ Sister ☐ Spouse ☐ Others (Please specify) \_\_\_\_\_Relationship proof (Tick One) ☐ Ration Card ☐ Birth Certificate ☐ Driving License ☐ Passport ☐ School Leaving Certificate ☐ Others (please specify) \_\_\_\_\_**(B) EMPLOYMENT / BUSINESS DETAILS**

Firm / Company Employer's Name \_\_\_\_\_

Firm / Company Employer's Address \_\_\_\_\_

City \_\_\_\_\_

Pin \_\_\_\_\_

Phone No. \_\_\_\_\_

Ext. \_\_\_\_\_

Mobile \_\_\_\_\_

A. Salaried (Tick one) ☐ Pvt. Ltd. ☐ Public Ltd. ☐ PSU ☐ Central Govt. ☐ State Govt. ☐ MNC ☐ Others \_\_\_\_\_ (Dept. \_\_\_\_\_)

No. of years in current job \_\_\_\_\_ Designation \_\_\_\_\_ Total years in Employment \_\_\_\_\_

If employed in the current job for less than a year Name of the previous employer \_\_\_\_\_ No. of years \_\_\_\_\_

Details of previous Employment \_\_\_\_\_

Date of Retirement \_\_\_\_\_

B. Self Employed Professional (Tick One) ☐ Doctor ☐ CA ☐ CS ☐ Architect ☐ Other \_\_\_\_\_Types of Firm / Company (Tick One) ☐ Sole Proprietorship ☐ Partnership ☐ Private Limited Company ☐ Others \_\_\_\_\_Nature of Business ☐ Manufacturing ☐ Services ☐ Trading ☐ Agriculture \_\_\_\_\_

Industry \_\_\_\_\_

No. of years in Profession \_\_\_\_\_ years

No. of years in Business \_\_\_\_\_

C. Self Employed Business (Tick One) ☐ Manufacturing ☐ Service Provider ☐ Trader/Retailers/Wholesalers☐ Agriculturist/Farmer\*☐ Others

\*Land holding \_\_\_\_\_ acres

Status of Firm / Company ☐ Sole Proprietorship ☐ Partnership ☐ Pvt. Ltd. Co. ☐ Others \_\_\_\_\_

About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co.)

(1) Name \_\_\_\_\_ (2) Name \_\_\_\_\_

Residential Address \_\_\_\_\_ Residential Address \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_ Phone No \_\_\_\_\_ City \_\_\_\_\_ Pin \_\_\_\_\_ Phone No \_\_\_\_\_

**(C) INCOME / BANKING DETAILS**

Annual Income Rs. \_\_\_\_\_ Obligations Rs. \_\_\_\_\_ Occupation \_\_\_\_\_

Gross Salary / Income Per Month \_\_\_\_\_

Deductions : Income Tax \_\_\_\_\_ Professional Tax \_\_\_\_\_ Provident Fund \_\_\_\_\_ Insurance Premium \_\_\_\_\_ Other Statutory Deductions \_\_\_\_\_

Net Salary / Income Per Month: \_\_\_\_\_

Other Income if any (proof attached) \_\_\_\_\_

Do you Bank with HDFC Bank? (Tick One) ☐ Y ☐ N If YES, please provide the following details:

Branch \_\_\_\_\_ Customer ID \_\_\_\_\_ Type of Account \_\_\_\_\_

Account Number \_\_\_\_\_ Other loans from HDFC Bank Y / N Loan A/c No. \_\_\_\_\_

If HDFC Bank is not your primary banker, please give details of your primary bankers

Name of the Bank \_\_\_\_\_ Branch \_\_\_\_\_

Account Number \_\_\_\_\_ Year in which Account opened \_\_\_\_\_

Average credit balance for last 6 months: \_\_\_\_\_

Please mention details of all loans currently taken by you

(1) Bank / Co. Name \_\_\_\_\_ Loan Type \_\_\_\_\_ Loan Amount (Rs.) \_\_\_\_\_ Monthly Instalment (Rs.) \_\_\_\_\_

Present outstanding \_\_\_\_\_, Security Offered \_\_\_\_\_ Repayment Plan \_\_\_\_\_, Amount of Default if any \_\_\_\_\_

(2) Bank / Co. Name \_\_\_\_\_ Loan Type \_\_\_\_\_ Loan Amount (Rs.) \_\_\_\_\_ Monthly Instalment (Rs.) \_\_\_\_\_

Present outstanding \_\_\_\_\_, Security Offered \_\_\_\_\_ Repayment Plan \_\_\_\_\_, Amount of Default if any \_\_\_\_\_

Assets owned (Tick One) ☐ Computer ☐ Car ☐ Two Wheeler

Detail of other liabilities : Loans from Employer \_\_\_\_\_ Loans from friends/liabilities \_\_\_\_\_

Materials / assets purchased from the seller on credit \_\_\_\_\_ Other liabilities \_\_\_\_\_ Total \_\_\_\_\_

Details fo Credit Card if any

Name of Issuing Bank / Agency	Credit Card Number	Expiry Date	Credit Limit	Present O/S Limit

## LOAN DETAILS PART - IV

Details of the fees and charges payable to the institute:

1. Total Course Fee	Rs.	<input type="text"/>
a. Course Fee per semester	Rs.	<input type="text"/>
b. No. of semesters	Rs.	<input type="text"/>
2. Accommodation Fees	Rs.	<input type="text"/>
3. Expenses for purchase of books / equipments	Rs.	<input type="text"/>
4. Travelling Expenses	Rs.	<input type="text"/>
5. Caution Deposit/ Building Fund / Refundable deposit subject to condition that the amount does not exceed 10% of the total tuition fee for the entire course	Rs.	<input type="text"/>
<b>TOTAL</b>	Rs.	<input type="text"/>

Subsequent Disbursement

- ☐ Full Disbursement  
☐ Tranche Disbursement

Tranche Disbursement details:

MM / YY                      Amount (INR)

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Net Worth Statement

Details of Assets		Details of Liabilities	
1. Fixed Deposits	<input type="text"/>	1. Borrowing from Banks	<input type="text"/>
2. NSC	<input type="text"/>	2. Borrowing from friends and relatives	<input type="text"/>
3. KVP	<input type="text"/>	3. Any Other liabilities	<input type="text"/>
4. Mutual Funds & Bonds	<input type="text"/>		
5. LIC Surrender value	<input type="text"/>		
6. Accumulated PF	<input type="text"/>		
7. Gold / Jewellery	<input type="text"/>		
8. Immovable property	<input type="text"/>		
Location	<input type="text"/>		
Value	<input type="text"/>		
Total Assets	<input type="text"/>	Total Liabilities	<input type="text"/>
Net Worth Pre (Total Assets - Total Liabilities)		<input type="text"/>	

### LOAN AMOUNT

Amount required	(Rs.)	<input type="text"/>
Security / Collateral, if applicable		
Property Collateral (only residential property)	(Rs.)	<input type="text"/>
Fixed Deposits	(Rs.)	<input type="text"/>
NSC / KVP / RBI Bonds	(Rs.)	<input type="text"/>
Life Insurance Policies	(Rs.)	<input type="text"/>
<b>TOTAL</b>	(Rs.)	<input type="text"/>

Non repayable Scholarship(s) at Rs. \_\_\_\_\_ p.a. for \_\_\_\_\_ Year  
 Amount Rs. \_\_\_\_\_

Loan Scholarship(s) and or other repayable financial assistance from other source: Rs. \_\_\_\_\_

Contribution of Parent / Guardian and/or Other Members of the Family/relatives towards total expenses: Rs. \_\_\_\_\_

### MODE OF DISBURSEMENT (any one of the following)

1. DD in favour of	→	<input type="text"/>
payable at	→	<input type="text"/>
for Amount Rs.	→	<input type="text"/>
2. T.T. Swift Code/RTGS/NEFT		<input type="text"/>
3. University Account No.		<input type="text"/>

### RELATIONSHIP

- a) Relationship (Details of relationship of applicant with other banks)  
 Applicant is a director of any Bank or is 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 partners or directors  
☐ Yes ☐ No  
 Nature of relationship \_\_\_\_\_
- b) Relationship (Details of relationship of applicant with financing bank)  
 Applicant is a director/relative of director or Senior Officer of the Bank.  
☐ Yes ☐ No  
 Nature of relationship \_\_\_\_\_
- c) Relationship (Details of relationship of applicant with Subsidiaries/Trustees of Mutual Funds/ Venture Capital Funds set up by the bank or other bank)  
 Applicant is director of Subsidiaries/ Trustees of Mutual Funds/ Venture Capital Funds set up by the bank or other bank  
☐ Yes ☐ No  
 Nature of relationship \_\_\_\_\_

## REPAYMENT

Interest servicing during Moratorium <input type="checkbox"/> Yes <input type="checkbox"/> No	Repayment Mode <input type="checkbox"/> PDC <input type="checkbox"/> S.I. <input type="checkbox"/> ECS
Variable Rate = BPLR (+)/(-) %p.a	Fixed Rate = _____ %p.a

Particulars of Insurance Policy(ies) (in case of father / guardian / applicant only)

Name of the Insured	Policy No.	Date	Date(s) of Maturity	Amount of yearly premium	Date of last premium

## ADDITIONAL INFORMATION

• **Payment:** No cash/bearer cheque has been collected from you up-front towards processing the loan application. • Details with respect to the EMI presentation dates, number of EMIs and amount will be communicated separately through a welcome letter post disbursement of loan. • No discount/free gift or any other commitment is given whatsoever which is not documented in the loan agreement by HDFC Bank or any of its authorized representative(s). • The loan amount and disbursement is at the sole discretion of HDFC Bank and no commitment has been given regarding the same. • Terms and conditions of the loan agreement shall be provided on request.

■ **Application processing and loan disbursement:** Should take around 17 working days from the time of completion and submission of all relevant loan documents as per Bank's criteria. ■ **Other charges:** Loan processing fees would be \_\_\_\_\_% of the loan amount. On pre-closure of loan, there will be a fee to the extent of upto \_\_\_\_\_% of the loan outstanding. ■ Advance EMI has been collected from you. Stamping cost, Documentation Charge applicable as per the State Stamp Duty Act would be deducted from the disbursement amount. Charges which are in nature of fees are EXCLUSIVE of service tax. Service tax and other government levies, as applicable, would be charged additionally.



## YOUR DECLARATION PART - V

**I/We** here by apply for an educational loan from HDFC Bank Limited. To the extent indicated in the loan application form.

**Applicant:** I have not availed any educational loan from any other bank / financial institution.

**Co applicant:** I have availed [ ] /not availed[ ] any educational loan from any other bank / financial institution.

**Guarantor:** I have availed [ ] /not availed [ ] any educational loan from any other bank / financial institution.

**I/We** declare that the foregoing particulars and information furnished in this agreement/application are true, complete and they along with the applicant's future income post completion of the course, co-applicant's / guarantor income details shall form the basis of any loan HDFC Bank may decide to sanction. I agree that the Bank shall have the sole discretion to reject the application or reduce the loan amount without assigning any reason there of. I / We confirm that I / We have no insolvency proceedings against me/us nor have I/we been adjudicated insolvent.

**I/We** agree that HDFC Bank may at its discretion conduct enquiries in respect of the application. I / We shall provide any further information that the Bank may require in the future. HDFC Bank will be at liberty to take such action, as it may deem necessary if the statement / information provided by me / us is found to be untrue/incorrect.

**I/ We** further agree that my/our loan transactions are governed by the rules of HDFC Bank Limited that may be in force from time to time and shall abide by the terms and conditions governing the grant of loan under this agreement.

**I/We** further agree that the loan shall be disbursed in tranches semester wise/year wise and that HDFC Bank shall disburse the loan amount directly to my/our educational institute and I / We shall be liable to HDFC Bank for the repayment.

**I/We** further agree to appraise HDFC Bank, details about my academic progress, details of aid/financial assistance received if any during the course period, completion of course and job placement.

**I/We** shall advise the bank in writing of any change in my/our Residential or Employment address.

Please credit all sums received by you in either or all the names of this account.

**I/We** confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose

**I/We** certify that we are citizens of India. I / we certify that the information furnished above is true and accurate.

**I/We** authorize HDFC Bank Ltd. to make any enquiries regarding my/our application.

**I/We** authorize HDFC Bank Ltd. to make any enquiries with any other finance co. / bank / registered credit bureau regarding my/our credit history with them and also authorize HDFC Bank Ltd. to provide details of my/our credit history to any other bank / finance co. / registered credit bureau.

In case my / our application is rejected, I / We reserve no right to appeal and accept that no reason could be given for rejection.

**I/We** confirm having received, read and understood, the terms and condition applicable to this loan and accept hereby without notice, the terms and conditions unconditionally and agree that these terms and conditions may be changed by HDFC Bank Ltd., at any time and will be bound by the amended terms and conditions.

**HDFC Bank Ltd.** reserves the rights to retain the photo graphs and documents submitted within this application and will not return the same to the applicant. There are no pending litigations against me / us by any other financier / bank.

**I/We** confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned in the application form, and in case found otherwise, Bank reserves the right to consolidate the customer ID's under a single customer ID as it may decide, without any prior notice to me/us.

**I / We** ☐ consent / ☐ do not consent to receive information / services etc. for Marketing purposes through Telephone / Mobile / SMS / Emails by the Bank / its agent. I / We agree and acknowledge that only direct telephone numbers (not board / general telephone numbers of offices / corporates / employers) will be accepted for registration of "Do Not Call". I / We am / are aware that post registration, I / We may receive a call from the Bank to verify the correctness of the request for registration, I / We confirm that I / We have read and understood the Declaration, and that all the details provided on the form are true and correct.

**I/We** have not applied to any other Bank for an Education Loan.

**I/We** have read and verified the entire contents of the aforesaid Loan Application Form including the information, the Most Important Terms and Conditions, the Declarations being Part I to Part VII and I/We hereby irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same.

**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**

**Please give complete information to help us process your loans faster.**



**(Declaration to be signed by Representative of HDFC BANK LTD)****Dear Customer,**

I/we confirm the receipt of your education loan application form along with below mentioned documents on behalf of HDFC BANK LTD.

**Pre sanction documents**

Application Form ☐ Photograph ☐ Latest 6 months Bank statement (Where salary income is credited) ☐  
 Latest 3 months salary slips ☐ Last 2 years ITR with computation of income/certified financials ☐  
 Proof of Identity (Specify) \_\_\_\_\_ ☐ Proof of Turnover (Latest Sales / Service Tax Returns) ☐  
 Proof of Continuity, Current Job (Specify) \_\_\_\_\_ ☐ Proof of Qualification (Specify) \_\_\_\_\_ ☐  
 Proof of Residence (Specify) \_\_\_\_\_ ☐ Proof of Office (Specify) \_\_\_\_\_ ☐  
 Loan Account Statement for Balance Transfer/Balance Transfer & Top up/Repayment/Retention cases ☐

**Other Documents**

Education Loan Agreement ☐ Signature Verification ☐ ECS / Auto Debit Mandate ☐  
 Post dated cheques (PDC) ( nos.) ☐ Security Post dated cheques ( nos.) ☐

For any queries / clarifications please contact	at (cell no.)	or my colleague at (back office)	For (LGR Name)
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**IMPORTANT NOTE:**

**Kindly DO NOT make any payment in cash, bearer cheque or kind to the Executive in connection with this loan application.**

**Kindly Note:**

- That the receipt of your application form for the loan does not imply automatic approval of your loan by HDFC BANK LTD.
- HDFC BANK LTD will decide the quantum of the loan at its sole discretion.
- HDFC BANK LTD reserves the right to reject any application without assigning any reasons.
- HDFC BANK LTD may request for additional documents other than those collected in connection with the applicant.
- HDFC BANK LTD reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant.
- That the Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month.
- HDFC BANK LTD shall not be liable for loss or delay in the receipt of documents.
- Incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise.
- That all Post dated cheques are to be issued favoring HDFC BANK LTD only.

LGR Name	LGR Code	LGR Tel. No.	Sales Executive Name	Signature of the Executive who contacted the applicant
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**PART - VII : I / WE CONFIRM THAT THE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS**

- Informed me/us about interest servicing and non-interest servicing payment options during moratorium.
- Informed me / us that the applicable interest rate is \_\_\_\_\_ p.a. (monthly / reducing)
- Processing fee of \_\_\_\_\_ as deemed fit by the bank will be charged towards loan application
- Not received any payment in cash, bearer cheque or kind along with or in connection with this loan application from me / us
- Informed me / us that service tax as may be applicable will be charged in connection with the loan.
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**Schedule of Charges:**

**\*Loan Processing Charges:** Maximum upto 1% of the loan amount as applicable, **\*Pre-payment charges:** Upto 4% of the Outstanding Balance prepaid, if loan is foreclosed / part prepaid during Moratorium (along with and in addition to due/accrued interest if any, and other amounts due and/or payable by the Borrower to the Bank in terms of the Agreement). No prepayment charges will be charged if loan is foreclosed / part prepaid any time after expiry of the Moratorium, **No Due Certificate/No Objection Certificate (NOC):** Nil, **Duplicate of No Dues Certificate/NOC:** Nil, **Charges for late payment of EMI:** @ 24 % p.a. on overdue/unpaid EMI amount outstanding from EMI due date, **Cheque/ ECS swapping charges:** Rs. 500/- (per instance), **Repayment Schedule Charges:** Rs.200/-, **Loan Re-Booking / Re-Scheduling Charges:** Upto Rs. 1000/-, **\*EMI Return Charges:** Upto Rs. 550/- per instance, **Legal / incidental charges:** At actual, **Stamp Duty & other statutory charges:** As per applicable laws of the state, **Loan cancellation charges:** Nil cancellation charges. However, interest for the interim period (date of disbursement to date of cancellation), CBC/LPP charges as applicable would be charged. Stamp Duty will be retained.

**Terms & Condition apply. \*Charges which are in nature of fees are EXCLUSIVE of service tax. Service tax and other government levies, as applicable, would be charged additionally**

Name of Applicant \_\_\_\_\_ Name of Co-Applicant-1 \_\_\_\_\_ Name of Co-Applicant-2 \_\_\_\_\_

Signature (✓) of Applicant \_\_\_\_\_

Signature (✓) of Co-Applicant-1 \_\_\_\_\_

Signature (✓) of Co-Applicant-2 \_\_\_\_\_

Place \_\_\_\_\_ Date \_\_\_\_\_

## **MOST IMPORTANT DOCUMENT PART - VI**



We understand your world

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**ACKNOWLEDGEMENT SLIP**

Name of the applicant \_\_\_\_\_  
Date of application \_\_\_\_\_ Branch code \_\_\_\_\_ Date & Time of Receipt \_\_\_\_\_  
Product - Education Loan \_\_\_\_\_ Bank's Stamp / Signature \_\_\_\_\_  
HDFC Bank contact Person Name \_\_\_\_\_ Contact No. \_\_\_\_\_