

INDIVIDUAL HOUSING AND MORTGAGE APPLICATION FORM



HDFC Bank Customer ID*

FILL ALL THE FIELDS IN CAPITAL LETTERS

Personal Details	Applicant					Co-applicant																				
TITLE	MR.	MS.	MRS.	DR.	CA	MR.	MS.	MRS.	DR.	CA																
SURNAME																										
FIRST NAME																										
MIDDLE NAME																										
CKYC NUMBER (IF AVAILABLE)																										
MOTHER'S MAIDEN NAME																										
FATHER'S/SPOUSE'S NAME	FATHER'S NAME		SPOUSE'S NAME			FATHER'S NAME		SPOUSE'S NAME																		
SURNAME																										
FIRST NAME																										
MIDDLE NAME																										
<input type="checkbox"/> CURRENT ADDRESS [†]						RELATIONSHIP WITH APPLICANT																				
FLAT / DOOR / BLOCK No.																										
NAME OF PREMISES / BUILDING																										
ROAD / STREET																										
AREA / LOCALITY																										
TOWN / CITY / VILLAGE																										
DISTRICT																										
STATE / UNION TERRITORY																										
CURRENT RESIDENCE IS	Self owned		Family		Rented	Provided by Employer		Self owned		Family		Rented	Provided by Employer													
RESIDENCE ADDRESS	Same as current address?		Yes		No		Same as current address?		Yes		No															
PHONE No. WITH STD CODE																										
MOBILE No.																										
E-MAIL ID (Personal)																										
DATE OF BIRTH/GENDER	D	D	M	M	Y	Y	Y	Y	Age	M	F	T	D	D	M	M	Y	Y	Y	Y	Age	M	F	T		
MARITAL STATUS	Single		Married		Others		No. OF DEPENDANTS		Children	Others		Single		Married		Others		No. OF DEPENDANTS		Children	Others					
PAN No. #						Applied for					Y	N							Applied for					Y	N	
UID / AADHAR No.	X	X	X	X	X	X	X	X	X	X	X	X	X	X												
RELIGION						SC	ST		OBC							SC	ST		OBC							
OCCUPATION	Employed		Self employed		Professional		(Pls specify)					Employed		Self employed		Professional		(Pls specify)								
QUALIFICATION/EDUCATION	Undergraduate		Graduate		Post Graduate		Others					Undergraduate		Graduate		Post Graduate		Others								
MONTHLY INCOME ₹																										
OTHER INCOME ₹						SOURCE										SOURCE										
<input type="checkbox"/> EMPLOYER / BUSINESS NAME AND ADDRESS [†]																										
FLOOR / UNIT / BLOCK No.																										
NAME OF PREMISES / BUILDING																										
ROAD / STREET																										
AREA / LOCALITY																										
TOWN / CITY / VILLAGE																										
DISTRICT																										
STATE / UNION TERRITORY																										
PIN CODE #																										
PHONE No. WITH STD CODE																										
E-MAIL ID (Official)																										
YRS. IN PRESENT OCCUPATION	Yrs		Retirement Age		Total experience		Yrs		Yrs		Retirement Age		Total experience		Yrs											
DEPARTMENT						EMPLOYEE NO.										EMPLOYEE NO.										
DESIGNATION																										

* For HDFC Bank Customers Only # Mandatory Fields † Preferred Mailing address (✓ tick the appropriate box)

PASTE LATEST
PASSPORT SIZE
COLOUR
PHOTOGRAPH OF
APPLICANT
WITH SIGNATURE

PASTE LATEST
PASSPORT SIZE
COLOUR
PHOTOGRAPH OF
CO-APPLICANT
WITH SIGNATURE

DOCUMENT SUBMITTED

Applicant:

PROOF OF IDENTITY Proof of possession of Aadhar Number Passport Driving Licence Voter ID Other

PROOF OF ADDRESS

Co-applicant:

PROOF OF IDENTITY Proof of possession of Aadhar Number Passport Driving Licence Voter ID Other

PROOF OF ADDRESS

Applicant Co-applicant

PERMANENT ADDRESS† Please Tick if same as current address

FLAT / DOOR / BLOCK NO.

NAME OF PREMISES / BUILDING

ROAD / STREET

AREA / LOCALITY

TOWN / CITY / VILLAGE

DISTRICT

STATE / UNION TERRITORY

PIN CODE #

CONTACT NO.

NAME (Occupied By)

RELATIONSHIP WITH APPLICANT/ CO-APPLICANT

Mandatory Fields † Preferred Mailing address (✓ tick the appropriate box)

PAST EMPLOYMENT / BUSINESS DETAILS

Employer / Business details	Designation	From	To	Reason for change
Applicant				
Co-applicant				

LOAN REQUESTED TYPE OF LOAN

Amount ₹ :

Term : Yrs

Your monthly Expenditure ₹ :

Instalment you and co-applicant (if any) can pay to HDFC Bank per month ₹ :

When would you prefer your loan to be:

a) Sanctioned (Date)

b) Disbursed (Date)

Rate Option Fixed Adjustable

Signature of Applicant

Home Loans House Renovation Loans Home Extension Loans

Home Equity Loans Plot Purchase Loans Commercial Property Loans

Top-up Loans Plot + Construction Loans HDFC Reach Loans

LOAN DETAILS

Purpose of Loan Construction Purchase Resale Refinance Extension Renovation Equity Top-up

Estimate of Requirement of funds

1. Plot cost ₹

2. Total purchase price / construction cost ₹

3. Incidental costs (if any) e.g. Stamp duty, Registration charges, etc. ₹

4. Other costs (please specify) ₹

5. Market value of property (for Home Equity Loan) ₹

6. Loan outstanding (for refinance) ₹

A. Total requirement of funds (Total) ₹

Amount already spent ₹

Estimate of sources to meet requirement of funds

7. Loan requested from HDFC Bank ₹

8. Savings from Bank ₹

9. Disposal of investments (fixed deposits / shares, etc.) ₹

10. Sale of Property ₹

11. Family ₹

12. Provident Fund (refundable / non-refundable) ₹

13. Other (specify.....) ₹

B. Estimate of sources of funds (Total) ₹

Note: 'A' which is the total requirement of funds, should equal estimate of sources, 'B' which indicates the sources from where the cost will be met. It is important that you provide documentary proof of the sources from where the cost will be met in order to help us process your application faster.

GENERAL [APPLICABLE TO APPLICANT AND CO-APPLICANT (IF ANY)]

1. Have you or the co-applicant(s) earlier applied to HDFC Bank for a loan? Yes No
 If yes, File / Loan A/c. No. 1. 2. 3.

2. Have you or your spouse given guarantee(s) for any borrower/s of HDFC Bank? Yes No
 If yes, (a) File / Loan A/c. No. (b) Name of borrower/s

3. What other security will you be able to provide?

4. Which office of HDFC Bank would you like your loan to be serviced

5. Please select the mode of repayment convenient to you:
 (a) Standing instructions to bank (NACH/eNACH) (b) Deduction of monthly instalment by your employer

REFERENCES (Names and Addresses of Two Referees who are not related to you) HDFC Bank may make such enquiries from the referees if it deems necessary.

	Referee - 1						Referee - 2					
REFeree FULL NAME	<input type="text"/>						<input type="text"/>					
How is the referee known to you?	<input type="checkbox"/> Friend	<input type="checkbox"/> Colleague	<input type="checkbox"/> Others	<input type="text"/>	<input type="checkbox"/> Friend	<input type="checkbox"/> Colleague	<input type="checkbox"/> Others	<input type="text"/>	<input type="checkbox"/> Friend	<input type="checkbox"/> Colleague	<input type="checkbox"/> Others	<input type="text"/>
CURRENT / RESIDENTIAL ADDRESS	<input type="text"/>						<input type="text"/>					
TOWN / CITY / DISTRICT	<input type="text"/>						<input type="text"/>					
PIN CODE (Indicating PIN is mandatory)	<input type="text"/>						<input type="text"/>					
TELEPHONE NO.	<input type="text"/>						<input type="text"/>					
MOBILE NO.	<input type="text"/>						<input type="text"/>					
E-MAIL ID	<input type="text"/>						<input type="text"/>					

Declaration

- I/We declare that we are citizens of India and all the particulars and information given in the application form is true, correct and complete and no material information has been withheld/suppressed.
- I/We shall advise HDFC Bank in writing of any change in my/our residential or employment/ business address.
- I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or anti-social purpose.
- I/ We declare that I/we have not been in violation and shall not violate any provisions of the Prevention of Money Laundering Act, 2002 and/ or any applicable law, rules, guidelines and circulars issued by the Reserve Bank of India and/or any other statutory authority.
- I/We authorise HDFC Bank to make any enquiries regarding my/our application, including with other finance companies/registered credit bureau.
- HDFC Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant/s.
- I/We have read the application form/ brochures and am/are aware of all the terms and conditions of availing finance from HDFC Bank.
- I/We understand that the sanction of this loan is at the sole discretion of HDFC Bank and upon my/our executing necessary security (ies) and other formalities as required by HDFC Bank and no commitment has been given regarding the same .
- I/We authorise HDFC Bank to conduct such credit checks as it considers necessary in its sole discretion and also authorise HDFC Bank to release such or any other information in its records for the purpose of credit appraisal/sharing for any other purpose. I/We further agree that my/our loan shall be governed by the rules of HDFC Bank which may be in force from time to time.
- I/We am/are aware that the upfront Legal and Technical fees and the applicable taxes collected from me at the time of the application is non-refundable under any circumstances
- I/We am/are aware that HDFC Bank does not accept any payment in cash. No payment in connection with the loan processing, sanction, disbursement, prepayment and repayment of loan shall be made to / in favour of any of HDFC Bank's intermediaries or any third party (ies) in cash or bearer cheque or in any other manner whatsoever.
- No discount/free gift or any other commitment whatsoever has been which is not documented in the loan agreement by HDFC Bank or any of its authorised representatives
- I/We confirm that I/we have no insolvency proceedings initiated/pending against me/us nor have I/we ever been adjudicated insolvent.
- Customer Declaration on relationship with HDFC Bank/Other Banks**
 - Is Applicant a Firm/Company in which relatives of directors of any other bank are interested as partner/guarantor /director / as a guarantor/ is in control* / major shareholder** ? Yes No
 - Is Applicant a director /Relative of Director, or Senior Officer of the Bank? Yes No
 - Is the Applicant of Firm/Company in which relatives of Director or Senior Officer of the Bank are interested as partner/ as a guarantor/director/ is in control* / major shareholder** ? Yes No

*The term "control" shall include the right to appoint majority of the directors or to control the management or policy decisions exercisable by a person or persons acting individually or in concert, directly or indirectly, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements or in another manner.
 **The term "major shareholder" shall mean a person holding 10% or more of the paid-up share capital or five crore rupees in paid-up shares, whichever is less including directors of Scheduled Co-operative Banks, director of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds, Set up by HDFC Bank or any other Bank
- Politically Exposed Person (PEP) Declaration :**
 Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/ Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.
 Please tick Yes / No:
 (a) **Applicant** PEP/Relatives and close Associate of PEP Yes No
 (b) **Co Applicant** PEP or Relatives and close Associate of PEP Yes No
- The tenure/repayment/interest/other terms and conditions of the loan are subject to change as a consequence to any change in the money market conditions or on account of any other statutory or regulatory requirements or at HDFC Bank's discretion. HDFC Bank reserves the right to review and amend the terms of the loan in such manner and to such extent as it may deem fit.
- I/We hereby declare and confirm if any detail or declaration made by me/us, if found to be false, then HDFC Bank will be entitled to revoke and/or recall the credit facility.
- I/We hereby declare and confirm that any purchase by me/us of any insurance product is purely voluntary and is not linked to availing of any credit facility from HDFC Bank.
- I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we 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/we am/are aware that I/we may be held liable for it.
- I/We hereby consent to receiving information from Central KYC Registry through SMS/email on the above registered number / email address.

Date:

Place:

 Applicant's Signature

 Co-applicant's Signature

DOCUMENTS SUBMITTED

This is to confirm that the customer(s) has/have submitted the below mentioned documents along with the Loan Application to HDFC BANK LTD ("Bank")

Application Form Photograph (Signed across) Last _____ Months Bank Statement (Self attested) Latest 3 Months Salary Slips (Self attested)
 Last 3 years ITR with computation of Income/certified Financials (Self/CA attested) GST Returns (if applicable) Photo Copy of PAN CARD (Self attested)
 Proof of Identity (with expiry date if applicable) _____ (Specify) (Self Attested) Proof of Identity Number _____
 Proof of Address (with expiry date if applicable) _____ (Specify) (Self Attested) Proof of Address Number _____
 Photo Copy of Property Papers (Self attested) Loan Account Statements for Balance Transfer/Balance Transfer & Top up/Repayment/Retention Cases

KEY FACT SHEET INCLUDING STATEMENT OF CHARGES

Nature of Facility	Term Loan Facility
Type of Interest Rate	Floating Interest Rate linked to External Benchmark Lending Rate of the Bank ("EBLR") OR Floating Interest Rate linked to Policy Repo Rate (Reference Rate)
External Benchmark Lending Rate ("EBLR") of the Bank / Policy Repo Rate (Reference Rate)	_____ as on date
Applicable Interest Rate (as on date) (% per annum)	Reference Rate as on date (EBLR) / Policy Repo Rate (+) _____ (%) of Spread p.a. = _____ %p.a.
Date of Reset of Interest	Effective dates of each change in/reset the Reference Rate / Spread of the Bank
Mode of Communication of changes in interest rates	Email / Bank Website / Press Release / Newspaper / Notice at the Branches / SMS
Housing Charges	
Name of Fee/ Charge levied	Amount in Rupees
Processing Fees for Resident Housing Loan/Extension/ House Renovation Loan/ Refinance of Housing Loan/ Plot Loans for Housing (Salaried, Self Employed Professionals)	Upto 0.50% of the loan amount or Rs. 3000/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/- +applicable taxes / statutory levies whichever is higher
Processing Fees for Resident Housing/ Extension/ Renovation/ Refinance/ Plot Loans for Self Employed Non-Professionals.	Upto 1.50 % of the Loan amount or Rs. 4500/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/-+applicable taxes / statutory levies whichever is higher
Processing Fees for NRI Loans	Upto 1.25% of the Loan amount or Rs. 3000/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/-+applicable taxes/statutory levies whichever is higher
Processing Fees for Value Plus Loans	Upto 1.50% of the Loan amount or Rs. 4500/- whichever is higher + applicable taxes/statutory levies and charges. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/-+applicable taxes/ statutory levies whichever is higher
Processing Fees for Loans under HDFC Reach Scheme	Up to 2.00% of the loan amount+ applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/-+applicable taxes/statutory levies whichever is higher
Re-appraisal fee after 6 months from date of sanction	Rs. 2000/- + applicable taxes / statutory levies.
Delayed Payment Charges	A maximum of 18% P. A. on overdue instalment amounts.
Incidental Charges	Incidental charges and expenses are levied to cover the cost, charges, expense and other monies as per actuals applicable to a case.
Stamp Duty/ MOD/ MOE/ Registration	As applicable in the respective States.
Fees/Charges levied by Regulatory bodies	As per actual charges/ fee levied by Regulatory bodies + applicable taxes/ statutory levies
Fees / charges payable to any third party(ies) whose services have been availed	As per actual fee/ charges levied by any third party(ies) + applicable taxes/ statutory levies
Conversion Fees	
Switch to Lower Rate in Variable rate Loans (Housing/ Extension/ Renovation)	Upto 0.50% of the Principal Outstanding and undisbursed amount (if any)at the time of Conversion or a cap of Rs.50000/-+applicable taxes/statutory Levies which ever is lower.
Switching to Variable Rate Loan from Fixed Rate Loan (Housing/Extension/ Renovation)	Upto 0.50% of the Principal Outstanding and undisbursed amount (if any) at the time of Conversion or a cap of Rs.50000/- + applicable taxes / statutory levies whichever is lower.
Switch from Combination Rate home loan fixed rate to Variable rate	1.75% of the Principal Outstanding and Undisbursed amount (if any)+ applicable taxes / statutory levies at the time of Conversion.
Switch to Lower Rate (Plot Loans)- Variable Rate	0.5% of principal outstanding and undisbursed amount (if any) + applicable taxes/statutory levies at the time of Conversion.
Switch to Lower Rate (Loans under HDFC Reach)- Variable Rate	Upto 1.50% of the principal outstanding and undisbursed amount (if any) + applicable taxes/statutory levies at the time of conversion.
Cheque/ACH/SI Dishonour Charge	Rs. 300/- Per Dishonour.
Photo Copy of Documents	Upto Rs. 500/- + applicable taxes / . statutory levies
Fees on account of External Opinion – such as legal/ technical verifications.	As per actuals.
List of documents	Upto Rs. 500/- + applicable taxes / statutory levies.
PDC swap	Upto Rs. 500/- + applicable taxes / statutory levies.
Pre-Mature Closure / Part Payment	
A. Adjustable Rate Loans (ARHL) and Combination Rate Home Loan ("CRHL") during the period of applicability of the Variable Rate of interest	For loans sanctioned to individual borrowers with or without co-obligants, no prepayment charges shall be payable on account of part or full prepayments made through any sources* except when the loan is sanctioned for business purposes**.
B. Fixed Rate Loans ("FRHL") and Combination Rate Home Loan ("CRHL") during the period of applicability of the Fixed Rate of interest	For all loans sanctioned with or without co-obligants, the prepayment charge shall be levied at the rate of 2%, plus applicable taxes/statutory levies of the amounts being so prepaid on account of part or full prepayments except when part or full prepayment is being made through own sources*.

Applicant's
Signature

Non-Housing Charges	
Name of Fee/ Charge levied	Amount in Rupees
Loan Processing Charges*	Maximum of 1% of loan amount (* Minimum PF of Rs.7500/-) + applicable taxes/statutory levies
Pre-Payment/Part Payment Charges	No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such prepayment.
	2.5% + Goods and Services Tax (GST) of principal outstanding being prepaid or at such rates as decided by the Bank if the amount being prepaid is more than said 25%. Charges shall be applicable on the amount in excess of said 25%.
Premature closure charges	
Floating rate term loan availed by Individual borrowers for Business Purpose	2.5 % of the Principal Outstanding + applicable taxes/statutory levies >60 months after the disbursement of the Loan – NIL Charges
Floating rate term loan availed by Individual borrowers for End Use other than Business Purpose	NIL
Floating rate term loans availed by Micro, Small Enterprises and Closure from Own Source	NIL
Floating rate term loans availed by Micro, Small Enterprises and Closure Through Takeover by any financial Institutions	2 % takeover charges of the Principal Outstanding + applicable taxes/statutory levies. >60 months after the disbursement of the Loan – NIL Charges
Floating Rate term loans availed by Non Individual borrowers*	Maximum of 2.5% of the Principal Outstanding + applicable taxes/statutory levies. >60 months after the disbursement of the Loan – NIL Charges
Delayed Instalment payment Charge	A maximum of 18% P. A. on overdue instalment amounts.
Payment Return Charges	Rs 450/-
Repayment schedule charges*	Rs. 50/- per instance + applicable taxes/statutory levies
Repayment mode change charges*	Rs. 500/- + applicable taxes/statutory levies
Property Document Retention charges	Rs. 1000 per calendar month, after 2 calendar months from date of closure of all loans/ facilities linked to the collateral + applicable taxes/statutory levies
Revision in spread	0.1% of Principal Outstanding OR Rs. 5000 whichever is higher Per proposal + applicable taxes/statutory levies.
Legal/Repossession & Incidental charges	At actuals
Stamp Duty & other statutory charges	As per applicable laws of the state
Conversion charges for Change in Reference rate (BPLR/ Base rate/ MCLR to Policy Repo Rate (for existing customers)	NIL
Penal Interest for Non Adherence of ESCROW Account (as per sanction terms and conditions)	2% p. a additional on existing ROI (Applicable in LARR cases only)
Penal Interest charged for non complying with sanction terms	2% per annum additional on existing ROI- (Charged on monthly basis) Subject to a Max of Rs 50000/-
CERSAI Charges	Rs. 100 for each property + applicable taxes/statutory levies.
Property Swapping / Partial property Release*	0.1% of the loan amount + applicable taxes/statutory levies. Min – Rs. 10,000/- . Max of Rs 25000/- per property
Document Retrieval charges post Disbursement*	Rs. 75/- per document set. (Post disbursement) + applicable taxes/statutory levies.

Applicant's
Signature 

The Bank reserves the right to vary any of the above charges from time to time with due intimation to the customer. Revised Charges will be communicated to the customer through Email / Bank Website / Press Release / Newspaper / Notice at the Branches / SMS. The above charges are exclusive of taxes and statutory levies as applicable from time to time. The above charges are the maximum charges applicable for each type of charge.

For detailed list of charges please visit our website www.hdfcbank.com

The Bank's Sales Representative confirms he has: (a) Collected self-attested copies of the above mentioned documents from the customer (b) Informed me/us that the "EBLR" shall mean the percentage rate per annum declared or notified by the Bank as 'External Benchmark Linked Rate of the Bank' from time to time having regard to the Reserve Bank of India's guidelines, rules and regulations; (Please note that the Applicable Interest Rate mentioned above is an indicative rate & the final rate shall be communicated in the Sanction letter along with other terms and conditions) (c) Not been given any payment in cash, bearer cheque or kind along with or in connection with this Loan application from the customer. (d) Informed me/us that service tax and all other statutory taxes, levies including stamp duties and registration costs (if any), other fees, commissions, charges as may be applicable will be charged in connection with the loan. (e) Informed me/us that the Bank will not be liable for loss or delay in receipt of documents. (f) Informed me/us at incomplete / defective application will not be processed and the Bank shall not be responsible in any manner for the resulting delay or otherwise. Notwithstanding the afore stated, the submission of loan application to the 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. In case of rejection, the Bank shall communicate the reason for rejection. (g) Informed me/us that loan application may be disposed by HDFC Bank within 10 working days of receipt of the same subject to submission of all documents and details as may be required by HDFC Bank in processing the Loan along with the requisite fees (h) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (i) Informed to me/us 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 information 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 wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (j) Informed me / us that Equated Monthly Instalments (EMI) will be due on 5 / 10 / 15 / 20 / 25 / 27 / last day of every month. (Strike out which is not applicable) (k) Informed & explained me/us all the charges and terms and conditions mentioned overleaf. (l) Informed me/us that the Bank will send the Offer Letter to me/us on the e-mail ID mentioned by me/us in the loan application.

MOST IMPORTANT TERMS AND CONDITIONS

The charges are exclusive of terms and conditions which are as follows

(a) Borrower's loan will be a Reference Rate Linked loan (Presently the "External Benchmark Lending Rate of the Bank (EBLR) or Policy Repo Rate" is the reference rate ("Reference Rate") applicable on per annum basis as per condition precedent and in the schedule. Borrower shall be liable to pay the Pre-EMI i.e. the interest on the Loan payable for the period starting from the respective date/ date(s) of the Loan up to the date from which the interest becomes payable as part of the EMIs. (b) The rate of interest is subject to revision in terms of the Loan Agreement to be executed by the Borrower and is subject to any higher rate that may be prevailing at the time of disbursement. The Interest Rate applicable as on the date of this MITC is mentioned herein above and shall be subject to change every time the Reference Rate is changed/ is reset by the Bank in its discretion. The change in the Interest Rate shall become effective on each date of change in/ reset of the Reference Rate. The Borrower shall keep itself informed of such reset of Reference Rate from time to time. The Reference Rate may also be available on the official website of the Bank. The Bank shall in its absolute discretion or as per the guidelines/ directions/ rules/ regulations/ law issued/ notified by the Reserve Bank of India and/or any other statutory or regulatory authority and any other law in force including but not limited to, any tax law or based on the changes in the prevailing Reference Rate be entitled to modify the Interest Rate (including Spread), and the Borrower agree and confirm to pay interest as per such modified Interest Rates on the Loan and related amounts on and from the date of such modification. In any event the Borrower shall keep himself / themselves informed of all such variations/ revisions in the Interest Rate. (c) Payment of interest / charges / upfront fees and commitment charges/ dues / obligation / impost / levies / applicable tax / duties / other charges shall be made by the borrower without any deduction / protest / delay. Interest and other charges shall be computed at the rate of 365 day per year. Bank at its discretion may modify the basis of year and periodicity of the interest or applicable rate of interest. Such changes shall be binding on the borrower. Borrower is responsible to check with the bank changes in the rate from time to time. (d) The payment can be made through Cheques, Bank Drafts, Standing Instruction, and NACH on or before the due dates. Borrower has to ensure adequacy of funds in the bank account from which the payment is made, credit shall be given only on realization of funds. In the event of payment being made at any branch other than the concerned branch, borrower shall immediately inform the concerned Bank branch in writing. (e) The Bank may at its absolute discretion permit premature closure of the Loan Facility or any part thereof where: (a) the Borrower serves at least 15 days' written notice of its/ his intention to prepay at the Concerned Branch; and (b) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the premature closure as mentioned in the Schedule hereto or as specified from time to time by the Bank. Premature closure charges shall be applicable in case the Loan Facility is allowed to be foreclosed at the request of the Borrower and at the absolute discretion of the Bank and Premature closure shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank. (f) The borrower shall allow the representative / nominee of the Bank to visit and inspect the premises / property comprising the security and shall submit the compliance / audited document like Balance sheet / profit and loss account / quarterly results / Bank statement / statement of income or wealth and such other copies / document as may be required by the Bank. The Borrower shall not enter into changes / amendment / alteration / modification without a written permission from the Bank. (g) Borrower has agreed to give the PDC / SI / NACH for the repayment of loan and is fully aware of the fact that dishonor of Cheque / revoke of SI / NACH instruction is a criminal offence under Law. The borrower undertake to the Bank to honor all payment without fail and not to instruct his / her bankers to stop the payment of Cheque / revoke the SI / NACH instruction or instruct the Bank to withhold depositing the Cheque. (h) The borrower will not change the Name / Constitution / close or change the banker from which PDC / SI / NACH have been drawn / mandated without a written permission of Bank.

BANK USE ONLY

File No. :	<input type="text"/>	SE Code	<input type="text"/>	Fees ₹ :	<input type="text"/>
DSA Name:	<input type="text"/>	TSE Code	<input type="text"/>	Cheque No.	<input type="text"/>
DSA Code	<input type="text"/>	RM/Coex Code	<input type="text"/>	Date :	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Preferred HDFC Bank Office	<input type="text"/>	Co-ordinator Code	<input type="text"/>	Drawn on Bank	<input type="text"/>

Sourced by: Branch DSA Campaign Reference WEB HBL OPEN MKT PBK Others

Classic Preferred IMPERIA ME Direct Others

PROMOTIONAL SCHEME CRM NO.

CREDIT PROGRAM :

Exposure Type - Existing Fresh Pre Approved Internal Customer Balance Transfer Top up Enhancement

Additional Information for Self-employed Customer (if applicable)

APPLICANT /
CO-APPLICANT NAME
COMPANY NAME
COMPANY ADDRESS

COMPANY CONSTITUTION

PAN No.#

GST NUMBER

DIN/CIN

UDYOG AADHAR NO.

INDUSTRY CODE

Industry Codes: 1. Engineering Products; 2. Doctor; 3. Accounting & Consulting; 4. Agriculture; 5. IT & Software; 6. Media & Entertainment; 7. Automobiles; 8. Banking; 9. Hotels & Hospitality; 10. Education; 11. Architect; 12. Pharma & Medicine; 13. Cloth & Textiles; 14. Insurance Civil Contractor; 15. Real Estate & Builder; 16. Freight & Logistics; 17. Contractor/Franchisee; 18. Advertising; & Promotion; 19. Chemicals; 20. Jewellery & Ornaments; 21. Iron & Steel; 22. Others : _____ Please Specify

This is with reference to my application for Secured Loan, I confirm my business turnover for latest three years in as below.

Name of the entity	Constitution	Relationship (Partner/Director etc.)	Turnover for (FY _____ in Rs.)	Turnover for (FY _____ in Rs.)	Turnover for (FY _____ in Rs.)
Total					

Declaration Regarding Joint Ventures/Wholly Owned Subsidiaries abroad for entities in whose name the facility is being sought.

(Please Tick the Option which is applicable) A] I/We are a Joint Venture with an Overseas entity. Yes / No.

If " Yes", mention the shareholding of Indian Co. / Promoter : ____% B] I/We have a Wholly Owned Subsidiary [WOS] overseas. Yes / No. C] I/We have a Step-down subsidiary overseas. Yes / No.

PSL Category (PRIORITY SECTOR/MSME CATEGORY)

<input type="checkbox"/>	PSL Agri Farm Credit: Farmers engaged in Agriculture and Allied activities viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture	<input type="checkbox"/>	PSL Housing: i) Loans to individuals for purchase/ construction of a dwelling unit per family ii) Loans to individual for repairs to damaged dwelling units
<input type="checkbox"/>	PSL Agri Ancillary Activities: Food and Agro processing, Custom Service Units managed who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.	<input type="checkbox"/>	PSL Social Infrastructure: Loans for i) setting up schools, drinking water facilities, sanitation facilities, and ii) loans for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres
<input type="checkbox"/>	PSL Agri Infrastructure: Loans for i) construction of storage facilities including cold storage units designed to store agri produce/products, ii) oil conservation and watershed development, iii) Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting. iv) Construction of oil extraction/ processing units for production of bio-fuels, their storage and distribution infra along with loans for setting up Compressed Bio Gas plants.	<input type="checkbox"/>	PSL Renewable Energy: Bank for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities
<input type="checkbox"/>	PSL MSME	Business Activities (please specify) <input type="checkbox"/> i) engaged in Manufacture or production of goods: _____ <input type="checkbox"/> ii) engaged in providing rendering of any Services: _____ <input type="checkbox"/> iii) Wholesale and retail trade: _____	
	Classification as per Udyam Registration Certificate <input type="checkbox"/> Micro <input type="checkbox"/> Small <input type="checkbox"/> Medium		

Person with Disability : Yes No (If yes, please submit the Disability Certificate)

Agriculture Land Details : I/We Own/Cultivate land to the extent of _____ acres at _____ attached herewith 7/12 documents/copy of land revenue receipt.

I/We hereby declare that information furnished above is true and accurate.

Applicant's
Signature 

DOCUMENTS SUBMITTED

(CUSTOMER COPY)

This is to confirm that the customer(s) has/have submitted the below mentioned documents along with the Loan Application to HDFC BANK LTD ("Bank")

Application Form Photograph (Signed across) Last _____ Months Bank Statement (Self attested) Latest 3 Months Salary Slips (Self attested)
 Last 3 years ITR with computation of Income/certified Financials (Self/CA attested) GST Returns (if applicable) Photo Copy of PAN CARD (Self attested)
 Proof of Identity (with expiry date if applicable) _____ (Specify) (Self Attested) Proof of Identity Number _____
 Proof of Address (with expiry date if applicable) _____ (Specify) (Self Attested) Proof of Address Number _____
 Photo Copy of Property Papers (Self attested) Loan Account Statements for Balance Transfer/Balance Transfer & Top up/Repayment/Retention Cases

KEY FACT SHEET INCLUDING STATEMENT OF CHARGES

Nature of Facility	Term Loan Facility
Type of Interest Rate	Floating Interest Rate linked to External Benchmark Lending Rate of the Bank ("EBLR") OR Floating Interest Rate linked to Policy Repo Rate (Reference Rate)
External Benchmark Lending Rate ("EBLR") of the Bank / Policy Repo Rate (Reference Rate)	_____ as on date
Applicable Interest Rate (as on date) (% per annum)	Reference Rate as on date (EBLR) / Policy Repo Rate (+) _____ (%) of Spread p.a. = _____ %p.a.
Date of Reset of Interest	Effective dates of each change in/reset the Reference Rate / Spread of the Bank
Mode of Communication of changes in interest rates	Email / Bank Website / Press Release / Newspaper / Notice at the Branches / SMS
Housing Charges	
Name of Fee/ Charge levied	Amount in Rupees
Processing Fees for Resident Housing Loan/Extension/ House Renovation Loan/ Refinance of Housing Loan/ Plot Loans for Housing (Salaried, Self Employed Professionals)	Upto 0.50% of the loan amount or Rs. 3000/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/- +applicable taxes / statutory levies whichever is higher
Processing Fees for Resident Housing/ Extension/ Renovation/ Refinance/ Plot Loans for Self Employed Non-Professionals.	Upto 1.50 % of the Loan amount or Rs. 4500/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/-+applicable taxes / statutory levies whichever is higher
Processing Fees for NRI Loans	Upto 1.25% of the Loan amount or Rs. 3000/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/-+applicable taxes/statutory levies whichever is higher
Processing Fees for Value Plus Loans	Upto 1.50% of the Loan amount or Rs. 4500/- whichever is higher + applicable taxes/statutory levies and charges. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/-+applicable taxes/ statutory levies whichever is higher
Processing Fees for Loans under HDFC Reach Scheme	Up to 2.00% of the loan amount+ applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/-+applicable taxes/statutory levies whichever is higher
Re-appraisal fee after 6 months from date of sanction	Rs. 2000/- + applicable taxes / statutory levies.
Delayed Payment Charges	A maximum of 18% P. A. on overdue instalment amounts.
Incidental Charges	Incidental charges and expenses are levied to cover the cost, charges, expense and other monies as per actuals applicable to a case.
Stamp Duty/ MOD/ MOE/ Registration	As applicable in the respective States.
Fees/Charges levied by Regulatory bodies	As per actual charges/ fee levied by Regulatory bodies + applicable taxes/ statutory levies
Fees / charges payable to any third party(ies) whose services have been availed	As per actual fee/ charges levied by any third party(ies) + applicable taxes/ statutory levies
Conversion Fees	
Switch to Lower Rate in Variable rate Loans (Housing/ Extension/ Renovation)	Upto 0.50% of the Principal Outstanding and undisbursed amount (if any)at the time of Conversion or a cap of Rs.50000/-+applicable taxes/statutory Levies which ever is lower.
Switching to Variable Rate Loan from Fixed Rate Loan (Housing/Extension/ Renovation)	Upto 0.50% of the Principal Outstanding and undisbursed amount (if any) at the time of Conversion or a cap of Rs.50000/- + applicable taxes / statutory levies whichever is lower.
Switch from Combination Rate home loan fixed rate to Variable rate	1.75% of the Principal Outstanding and Undisbursed amount (if any)+ applicable taxes / statutory levies at the time of Conversion.
Switch to Lower Rate (Plot Loans)- Variable Rate	0.5% of principal outstanding and undisbursed amount (if any) + applicable taxes/statutory levies at the time of Conversion.
Switch to Lower Rate (Loans under HDFC Reach)- Variable Rate	Upto 1.50% of the principal outstanding and undisbursed amount (if any) + applicable taxes/statutory levies at the time of conversion.
Cheque/ACH/SI Dishonour Charge	Rs. 300/- Per Dishonour.
Photo Copy of Documents	Upto Rs. 500/- + applicable taxes / . statutory levies
Fees on account of External Opinion – such as legal/ technical verifications.	As per actuals.
List of documents	Upto Rs. 500/- + applicable taxes / statutory levies.
PDC swap	Upto Rs. 500/- + applicable taxes / statutory levies.
Pre-Mature Closure / Part Payment	
A. Adjustable Rate Loans (ARHL) and Combination Rate Home Loan ("CRHL") during the period of applicability of the Variable Rate of interest	For loans sanctioned to individual borrowers with or without co-obligants, no prepayment charges shall be payable on account of part or full prepayments made through any sources* except when the loan is sanctioned for business purposes**.
B. Fixed Rate Loans ("FRHL") and Combination Rate Home Loan ("CRHL") during the period of applicability of the Fixed Rate of interest	For all loans sanctioned with or without co-obligants, the prepayment charge shall be levied at the rate of 2%, plus applicable taxes/statutory levies of the amounts being so prepaid on account of part or full prepayments except when part or full prepayment is being made through own sources*.

Non-Housing Charges	
Name of Fee/ Charge levied	Amount in Rupees
Loan Processing Charges*	Maximum of 1% of loan amount (* Minimum PF of Rs.7500/-) + applicable taxes/statutory levies
Pre-Payment /Part Payment Charges	No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such prepayment.
	2.5% + Goods and Services Tax (GST) of principal outstanding being prepaid or at such rates as decided by the Bank if the amount being prepaid is more than said 25%. Charges shall be applicable on the amount in excess of said 25%.
Premature closure charges	
Floating rate term loan availed by Individual borrowers for Business Purpose	2.5 % of the Principal Outstanding + applicable taxes/statutory levies >60 months after the disbursement of the Loan – NIL Charges
Floating rate term loan availed by Individual borrowers for End Use other than Business Purpose	NIL
Floating rate term loans availed by Micro, Small Enterprises and Closure from Own Source	NIL
Floating rate term loans availed by Micro, Small Enterprises and Closure Through Takeover by any financial Institutions	2 % takeover charges of the Principal Outstanding + applicable taxes/statutory levies. >60 months after the disbursement of the Loan – NIL Charges
Floating Rate term loans availed by Non Individual borrowers*	Maximum of 2.5% of the Principal Outstanding + applicable taxes/statutory levies. >60 months after the disbursement of the Loan – NIL Charges
Delayed Instalment payment Charge	A maximum of 18% P. A. on overdue instalment amounts.
Payment Return Charges	Rs 450/-
Repayment schedule charges*	Rs. 50/- per instance + applicable taxes/statutory levies
Repayment mode change charges*	Rs. 500/- + applicable taxes/statutory levies
Property Document Retention charges	Rs. 1000 per calendar month, after 2 calendar months from date of closure of all loans/ facilities linked to the collateral + applicable taxes/statutory levies
Revision in spread	0.1% of Principal Outstanding OR Rs. 5000 whichever is higher Per proposal + applicable taxes/statutory levies.
Legal/Repossession & Incidental charges	At actuals
Stamp Duty & other statutory charges	As per applicable laws of the state
Conversion charges for Change in Reference rate (BPLR/ Base rate/ MCLR to Policy Repo Rate (for existing customers)	NIL
Penal Interest for Non Adherence of ESCROW Account (as per sanction terms and conditions)	2% p. a additional on existing ROI (Applicable in LARR cases only)
Penal Interest charged for non complying with sanction terms	2% per annum additional on existing ROI- (Charged on monthly basis) Subject to a Max of Rs 50000/-
CERSAI Charges	Rs. 100 for each property + applicable taxes/statutory levies.
Property Swapping / Partial property Release*	0.1% of the loan amount + applicable taxes/statutory levies. Min – Rs. 10,000/- . Max of Rs 25000/- per property
Document Retrieval charges post Disbursement*	Rs. 75/- per document set. (Post disbursement) + applicable taxes/statutory levies.

The Bank reserves the right to vary any of the above charges from time to time with due intimation to the customer. Revised Charges will be communicated to the customer through Email / Bank Website / Press Release / Newspaper / Notice at the Branches / SMS. The above charges are exclusive of taxes and statutory levies as applicable from time to time. The above charges are the maximum charges applicable for each type of charge.

For detailed list of charges please visit our website www.hdfcbank.com

The Bank's Sales Representative confirms he has: (a) Collected self-attested copies of the above mentioned documents from the customer (b) Informed me/us that the "EBLR" shall mean the percentage rate per annum declared or notified by the Bank as 'External Benchmark Linked Rate of the Bank' from time to time having regard to the Reserve Bank of India's guidelines, rules and regulations; (Please note that the Applicable Interest Rate mentioned above is an indicative rate & the final rate shall be communicated in the Sanction letter along with other terms and conditions) (c) Not been given any payment in cash, bearer cheque or kind along with or in connection with this Loan application from the customer. (d) Informed me/us that service tax and all other statutory taxes, levies including stamp duties and registration costs (if any), other fees, commissions, charges as may be applicable will be charged in connection with the loan. (e) Informed me/us that the Bank will not be liable for loss or delay in receipt of documents. (f) Informed me/us at incomplete / defective application will not be processed and the Bank shall not be responsible in any manner for the resulting delay or otherwise. Notwithstanding the afore stated, the submission of loan application to the 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. In case of rejection, the Bank shall communicate the reason for rejection. (g) Informed me/us that loan application may be disposed by HDFC Bank within 10 working days of receipt of the same subject to submission of all documents and details as may be required by HDFC Bank in processing the Loan along with the requisite fees (h) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (i) Informed to me/us 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 information 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 wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (j) Informed me / us that Equated Monthly Instalments (EMI) will be due on 5 / 10 / 15 / 20 / 25 / 27 / last day of every month. (Strike out which is not applicable) (k) Informed & explained me/us all the charges and terms and conditions mentioned overleaf. (l) Informed me/us that the Bank will send the Offer Letter to me/us on the e-mail ID mentioned by me/us in the loan application.

MOST IMPORTANT TERMS AND CONDITIONS

The charges are exclusive of terms and conditions which are as follows

(a) Borrower's loan will be a Reference Rate Linked loan (Presently the "External Benchmark Lending Rate of the Bank (EBLR) or Policy Repo Rate" is the reference rate ("Reference Rate") applicable on per annum basis as per condition precedent and in the schedule. Borrower shall be liable to pay the Pre-EMI i.e. the interest on the Loan payable for the period starting from the respective date/ date(s) of the Loan up to the date from which the interest becomes payable as part of the EMIs. (b) The rate of interest is subject to revision in terms of the Loan Agreement to be executed by the Borrower and is subject to any higher rate that may be prevailing at the time of disbursement. The Interest Rate applicable as on the date of this MITC is mentioned herein above and shall be subject to change every time the Reference Rate is changed/ is reset by the Bank in its discretion. The change in the Interest Rate shall become effective on each date of change in/ reset of the Reference Rate. The Borrower shall keep itself informed of such reset of Reference Rate from time to time. The Reference Rate may also be available on the official website of the Bank. The Bank shall in its absolute discretion or as per the guidelines/ directions/ rules/ regulations/ law issued/ notified by the Reserve Bank of India and/or any other statutory or regulatory authority and any other law in force including but not limited to, any tax law or based on the changes in the prevailing Reference Rate be entitled to modify the Interest Rate (including Spread), and the Borrower agree and confirm to pay interest as per such modified Interest Rates on the Loan and related amounts on and from the date of such modification. In any event the Borrower shall keep himself / themselves informed of all such variations/ revisions in the Interest Rate. (c) Payment of interest / charges / upfront fees and commitment charges/ dues / obligation / impost / levies / applicable tax / duties / other charges shall be made by the borrower without any deduction / protest / delay. Interest and other charges shall be computed at the rate of 365 day per year. Bank at its discretion may modify the basis of year and periodicity of the interest or applicable rate of interest. Such changes shall be binding on the borrower. Borrower is responsible to check with the bank changes in the rate from time to time. (d) The payment can be made through Cheques, Bank Drafts, Standing Instruction, and NACH on or before the due dates. Borrower has to ensure adequacy of funds in the bank account from which the payment is made, credit shall be given only on realization of funds. In the event of payment being made at any branch other than the concerned branch, borrower shall immediately inform the concerned Bank branch in writing. (e) The Bank may at its absolute discretion permit premature closure of the Loan Facility or any part thereof where: (a) the Borrower serves at least 15 days' written notice of its/ his intention to prepay at the Concerned Branch; and (b) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the premature closure as mentioned in the Schedule hereto or as specified from time to time by the Bank. Premature closure charges shall be applicable in case the Loan Facility is allowed to be foreclosed at the request of the Borrower and at the absolute discretion of the Bank and Premature closure shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank. (f) The borrower shall allow the representative / nominee of the Bank to visit and inspect the premises / property comprising the security and shall submit the compliance / audited document like Balance sheet / profit and loss account / quarterly results / Bank statement / statement of income or wealth and such other copies / document as may be required by the Bank. The Borrower shall not enter into changes / amendment / alteration / modification without a written permission from the Bank. (g) Borrower has agreed to give the PDC / SI / NACH for the repayment of loan and is fully aware of the fact that dishonor of Cheque / revoke of SI / NACH instruction is a criminal offence under Law. The borrower undertake to the Bank to honor all payment without fail and not to instruct his / her bankers to stop the payment of Cheque / revoke the SI / NACH instruction or instruct the Bank to withhold depositing the Cheque. (h) The borrower will not change the Name / Constitution / close or change the banker from which PDC / SI / NACH have been drawn / mandated without a written permission of Bank.

ACKNOWLEDGEMENT

Name of the Applicant : _____

Date of Application : _____

Location : _____

Date & Time of Receipt: _____

HDFC Bank Contact Person Name _____

Contact No.: _____

Bank's Stamp / Signature : _____

MANDATORILY FILL SERIAL NO. AS IN PAGE 1

CONTACT US

To Obtain the status of your Loan Application, Please contact our Phone Banking Numbers quoting the Application form No. For Mumbai / Delhi & NCR / Bangalore / Chennai / Hyderabad / Ahmedabad / Pune / Kolkata : 6160 6161. For Chandigarh / Jaipur / Lucknow / Indore / Cochin / Patna (and Bihar / Jharkhand) : 6160 616

A loan application may be disposed by HDFC Bank within 10 working days of receipt of the same subject to submission of all documents and details as may be required by HDFC Bank in processing the Loan along with the requisite fees

INTENTIONALLY LEFT BLANK

VOLUNTARY CONSENT LETTER

- In this Consent the following capitalized terms shall have the meanings assigned to them hereunder:

"Data" shall mean all personal data, sensitive personal data or information, transactional data, Derivative Data, any other information, etc., in relation to me/us, including the following including in relation to past Products:

 - know your customer (KYC)/anti money laundering (AML) data;
 - information submitted while making any application or request to HDFC Bank for any Product;
 - any transactional data generated during the relationship or as a result of any transaction, statements, entries, logs, in relation thereto;
 - any information obtained/received by HDFC Bank from any other source;
 - any Derivative Data.

"Derivative Data" shall mean any credit scores, credit information, behavioural projections, profiling, analytical results, reports (prepared by HDFC Bank internally or other persons) including through any algorithms, analytics, software, automations, profiling etc., and whether such derivative is from the information collected from me/us or in combination with any other information sourced from any other person, database or source whether by HDFC Bank or other persons. The process of arriving at and generation of such Derivative Data involving or through any of the above sub-processes/methods, shall be referred to as "Derivation".

"Specified Purposes" shall collectively mean, credit assessment, risk assessment, risk analysis, obtaining credit information reports, scores, scrubs, fraud checks, fraud detections, fraud prevention, detecting and preventing crime including crime/ terror funding, detecting malpractices or discrepant documents or information, prevention of misuse, assessment of credit worthiness, financial standing, due diligence, background check, physical and other inspections, verifications, obtaining any reports for any of the above, KYC/ AML checks, customer service, monitoring, collections, default detection, default prevention, default investigation, recovery, any legal proceedings, actions, enquiries, investigations, pursuing any remedies, enforcing rights, reporting including credit reporting, KYC reporting, default reporting, filing, perfections etc., whether any of these are undertaken internally or through any credit information company, bureau, service provider, consultant, vendor, agent, fintech entity, co-brand entity/partner, distributor, selling/ marketing agent, any partner, other player/ intermediary in any ecosystem of which we are a part, TPAP (for whom we act as PSP bank), collaborator, co-lender, co-originator, merchant, aggregator, lead generator, sourcing entity, client, customer or other person with whom we have a tie-up or contract for any products or services, person or through a combination of multiple options. Each of such credit information company, bureau, service provider, consultant, vendor, agent, fintech entity, co-brand entity/partner, person, and their respective service providers, consultants, vendors, etc is referred to as a **"Processing Entity"**.

"Product(s)" shall mean products, services and/or businesses of HDFC Bank/ of subsidiaries/ affiliates, or where HDFC Bank/ its subsidiaries/ affiliates distribute, refer or act as agent or act as a sponsor bank or a PSP bank etc. in relation to any products or services (including where the initiation of any transaction is not directly with HDFC Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where the account is not with HDFC Bank but it is a PSP bank), whether HDFC Bank is in direct relationship or indirect relationship through any other intermediary/ entity, vis-à-vis me/us, as also if I/we are an authorised signatory or authorised person or representative of a non-individual applicant/ customer/ user of any services, whether direct or indirect.

The Products, which have been applied/ requested by or availed by, me/us (including where the initiation of any transaction is not directly with HDFC Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where my/our account is not with HDFC Bank but HDFC Bank is a PSP bank), shall be referred to as **"Requested Products"**, and the Products (including any future products or services) other than the Requested Products, shall be referred to as **"Other Products"**.
- I have read, understood and hereby accept the Privacy Policy of HDFC Bank (available at www.hdfcbank.com).
- I/we hereby authorize HDFC Bank (**"Bank"** which which expression shall be deemed to include its successors and assigns) to process, use, store, retain, share with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the Specified Purposes:
 - in connection with assessment or processing of the application/ request for any Requested Product, or in connection with execution or furtherance of a contract/ transaction, performance by HDFC Bank or me/us or any connected persons like guarantors, security providers, other intermediaries, of any contract or part thereof or any regulatory or legal obligations in relation to any Requested Product availed or in pursuance thereof;
 - for Derivation and sharing any Derivative Data (between HDFC Bank and any Processing Entity) in connection with the aforesaid purposes;
 - contacting, establishing contact, whereabouts, including through email, postal address, telephone, social media, banners on applications/ electronic platforms, notifications, website, premises of third parties/ other persons;
 - deploying any analytics, automated processing, algorithms, robotics, profiling, encryptions, coding, anonymizations, etc., for any of the aforesaid.
- I/we authorize the Processing Entities to process, use, store, retain, share with HDFC Bank or the other Processing Entities or collect from HDFC Bank, any other Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the aforesaid consented purposes.
- For the purposes of aforesaid consents and authorizations, it shall be deemed that I/we have furnished all the Data separately under this consent.
- I/we agree that the aforesaid consents/ authorizations for the aforesaid purposes shall survive beyond the validity of such application/ tenure of the Product/ consummation of any transaction.
- I/we hereby authorize HDFC Bank to process, use, store, retain, share with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the Specified Purposes for the Other Products and for:
 - conveying to, displaying or communicating with, marketing, selling, cross-selling to me/us, by HDFC Bank internally or externally, any Products and for such purpose for assessing your credit worthiness or your eligibility through such means as feasible and for such activity sharing the Data with third parties, including through or on HDFC Bank's apps/ platforms, any other channel(s) of HDFC Bank, TPAP, service providers, agents, or otherwise through notifications, emails or other means of communications, whether online or offline or telecommunications, the availability or eligibility or offer, whether in principle or otherwise, of any of the Other Products, and for this purpose all authorisations mentioned in (i) to (iv) of 3 (a) above in relation thereto as if the same are in relation to the Other Products. Yes No
- I/we authorize the Processing Entities to process, use, store, retain, share with HDFC Bank or the other Processing Entities or collect from HDFC Bank, any other Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the aforesaid consented purposes.
- For the aforesaid consents, authorizations and purposes covered above, it shall be deemed that I/we have furnished all the Data separately under this consent.
- I/we agree that the aforesaid consents/ authorizations for the aforesaid purposes shall survive beyond the validity of such application/ tenure of the Product/ consummation of any transaction.

I authorize HDFC Bank and its representatives to Call or SMS regarding Other Products. This consent overrides my registration for DNC/NDNC. Yes No
- The consents given or denied under this document do not limit any other consents obtained or given.

Applicant Name: _____

Co-Applicant Name: _____

Signature:  _____

Signature:  _____

Date: _____

Date: _____

Place: _____

Place: _____