

Proposal No. \_\_\_\_\_

**Primary Applicant Details**

**FILL ALL THE FIELDS IN CAPITAL LETTERS**

Company Name

Co. Address

Company Constitution

PAN No.

**Personal Details**

**Applicant**

**Co - Applicant**

Title Mr.  Ms.  Mrs.  Dr.  CA

Mr.  Ms.  Mrs.  Dr.  CA

First Name

Middle Name

Last Name

Father's/Husband's Name

Maiden Name (if any)

Mother's Name

Date of Birth DD MM YYYY

DD MM YYYY

Sex Male  Female  Third Gender

Male  Female  Third Gender

PAN No.

UID / AADHAR No.

We hereby authorise and give consent to the Bank to link Aadhar No. with account/s maintained with HDFC Bank

Nationality  Indian  Others (Specify) \_\_\_\_\_

Indian  Others (Specify) \_\_\_\_\_

Marital Status Single  Married

Single  Married

Religion \_\_\_\_\_  SC/ST  OBC

\_\_\_\_\_  SC/ST  OBC

KYC Number \_\_\_\_\_ Relation to Applicant Self

KYC Number \_\_\_\_\_ Relation to Applicant \_\_\_\_\_

Education Undergraduate  Graduate

Undergraduate  Graduate

Post Graduate  Others: \_\_\_\_\_

Post Graduate  Others: \_\_\_\_\_

No. of Years At Current Address  In the City

At Current Address  In the City

HDFC Bank Customer ID\*

DIN/CIN

Residential Status  Resident Indian  Non Resident Indian  Foreign National  Person of Indian Origin

Resident Indian  Non Resident Indian  Foreign National  Person of Indian Origin

Type of Residence  Self Owned  Rented  Co. Owned  Parents Owned

Self Owned  Rented  Co. Owned  Parents Owned

Current Address

Mailing Address

Landmark

City

State

Country

Pin Code

Country Code

Phone No. with STD Code

Mobile No.

Please Tick to receive Communication from Bank via  SMS  E-mail

Email ID

Permanent Address

Mailing Address

Landmark

City

State

Country

Pin Code

Country Code

Phone No. with STD Code

\* For HDFC Bank Customers Only

**Applicant**

**Co - Applicant**

**Employment / Business Details**

Salaried  Self Employed  
 Professional \_\_\_\_\_ (Pls Specify)

Salaried  Self Employed  
 Professional \_\_\_\_\_ (Pls Specify)

Firm/Company Name

Firm/Company Name

Designation

Designation

Prop.  Partnership  Pvt. Ltd. Co.  
 Others, Please Specify \_\_\_\_\_

Prop.  Partnership  Pvt. Ltd. Co.  
 Others, Please Specify \_\_\_\_\_

Firm/Company Address  
 Mailing Address  Same as Primary Applicant

Firm/Company Address  
 Same as Primary Applicant

Landmark

Landmark

City

City

State

State

Country

Country

Pin Code

Pin Code

Country Code

Country Code

Phone No. with STD Code

Phone No. with STD Code

Ext. No.

Ext. No.

**Income / Banking Details**

Annual Income \_\_\_\_\_

Annual Income \_\_\_\_\_

No. of Years in Present Organisation \_\_\_\_\_

No. of Years in Present Organisation \_\_\_\_\_

Industry Code \_\_\_\_\_ Total Work Exp. (Yrs) \_\_\_\_\_

Industry Code \_\_\_\_\_ Total Work Exp. (Yrs) \_\_\_\_\_

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

If Less Than 2 Years In Current Employment / business, Please Provide Previous Employment / Business Details:

**1. Bank Name**

Branch

**1. Bank Name**

Branch

Bank A/C No.

Bank A/C No.

Account Type  Current  Savings

Account Type  Current  Savings

Yr. of A/c Opening

Yr. of A/c Opening

**2. Bank Name**

Branch

**2. Bank Name**

Branch

Bank A/C No.

Bank A/C No.

Account Type  Current  Savings

Account Type  Current  Savings

Yr. of A/c Opening

Yr. of A/c Opening

Credit Card Issuer's Name

Credit Card Issuer's Name

Credit Card No.

Credit Card No.

Credit Limit

Credit Limit

**Existing Loan Details**

1. Name Of Institution \_\_\_\_\_

1. Name Of Institution \_\_\_\_\_

Loan Amount (Rs.) \_\_\_\_\_

Loan Amount (Rs.) \_\_\_\_\_

Loan Type \_\_\_\_\_ Tenure \_\_\_\_\_ Months/Yrs

Loan Type \_\_\_\_\_ Tenure \_\_\_\_\_ Months/Yrs

EMI Amount (Rs.) \_\_\_\_\_ EMIs Paid \_\_\_\_\_

EMI Amount (Rs.) \_\_\_\_\_ EMIs Paid \_\_\_\_\_

2. Name Of Institution \_\_\_\_\_

2. Name Of Institution \_\_\_\_\_

Loan Amount (Rs.) \_\_\_\_\_

Loan Amount (Rs.) \_\_\_\_\_

Loan Type \_\_\_\_\_ Tenure \_\_\_\_\_ Months/Yrs

Loan Type \_\_\_\_\_ Tenure \_\_\_\_\_ Months/Yrs

EMI Amount (Rs.) \_\_\_\_\_ EMIs Paid \_\_\_\_\_

EMI Amount (Rs.) \_\_\_\_\_ EMIs Paid \_\_\_\_\_

3. Name Of Institution \_\_\_\_\_

3. Name Of Institution \_\_\_\_\_

Loan Amount (Rs.) \_\_\_\_\_

Loan Amount (Rs.) \_\_\_\_\_

Loan Type \_\_\_\_\_ Tenure \_\_\_\_\_ Months/Yrs

Loan Type \_\_\_\_\_ Tenure \_\_\_\_\_ Months/Yrs

EMI Amount (Rs.) \_\_\_\_\_ EMIs Paid \_\_\_\_\_

EMI Amount (Rs.) \_\_\_\_\_ EMIs Paid \_\_\_\_\_

**Personal Reference**

	Reference 1	Reference 2
Name		
Relationship with Applicant		
Res. Address		
City _____ Pin Code _____		
Phone		
Mobile		
Email Id		

**Loan Application Details**

Loan Location \_\_\_\_\_ Loan Amount \_\_\_\_\_

Product  LAP  LCP  DOD  LARR Tenure: \_\_\_\_\_ In Months

End Use  Business  Education  Marriage  Asset Acquisition  Debt Consolidation  Agriculture  Others (Pls. Specify) \_\_\_\_\_

**Property Ownership Details**

1) Mr./Mrs./Ms./Dr. \_\_\_\_\_

2) Mr./Mrs./Ms./Dr. \_\_\_\_\_

No. of Property Owner(s) \_\_\_\_\_ Classification of Property:  Flat  Row House  Bungalow  Shop  Plot  Office  Hotel

Age of Property: \_\_\_\_\_ Years  Others \_\_\_\_\_

Property Address \_\_\_\_\_ Type of Property : Residential  Commercial

Current Market Value : Rs. \_\_\_\_\_

Unit Type (In case of Apartment):  1 BHK  2 BHK  3 BHK  Others \_\_\_\_\_

Landmark \_\_\_\_\_ Plot Area (sq ft) \_\_\_\_\_

City \_\_\_\_\_ Carpet Area (sq ft) \_\_\_\_\_

State \_\_\_\_\_ Built Up Area (sq ft) \_\_\_\_\_

Pin Code \_\_\_\_\_

**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)**

DIRECT AGRI :Agriculturist/ Farmer & allied Agricultural activity such as Dairy,Piggery, Poultry, Fishery, Bee-Keeping, Cattle Feed, Poultry Feed,Horticulture, Fertilisers, Pesticides, seeds etc, ProprietorshipFOOD & agro based processing units in rural areas & grading, sorting & transporting of agri produce undertaken by Individuals in rural areas.	INDIRECT AGRI : Food & Agro Based Processing Units operating from Semi Urban/ Urban Areas, Arathias/Grain Merchants operating from anaj mandies, Service Units contracting tractors/borewells to farmers, Dealers of agri machinery/ pesticides & fertilizers, Units running storage facilities for agri produce.
SUPER MICRO MANUFACTURING ENTERPRISE Manufacturing Units with Investment in Plant & machinery upto Rs. 5 lakhs	SMALL SERVICE ENTERPRISE: Service Sector Units with Investment in Office Equipment > 10 lakhs to 2 Crs.
MICRO MANUFACTURING ENTERPRISE Manufacturing Units with Investment in Plant & machinery upto 25 lakhs	MEDIUM SERVICE ENTERPRISE: Service Sector Units with Investment in Office Equipment > 2 Crs to 5 Crs.
SMALL MANUFACTURING ENTERPRISE Manufacturing Units with Investment in Plant & machinery > 25 lakhs to 5 Crs.	EDUCATION: Loans granted to Individuals for educational purposes upto Rs. 10 lakhs for studies in India & Rs. 20 lakhs for studies abroad.
MEDIUM MANUFACTURING ENTERPRISE Manufacturing Units with Investment in Plant & machinery > 5 Crs. to 10 Crs.	KHADI & VILLAGE Khadi INDUSTRIES ( KVI Sector)
SUPER MICRO SERVICE ENTERPRISE : Service Sector Units with Investment in Office upto Rs. 2 Lakhs	RETAIL TRADER : Private Retail Traders with combined credit limit upto 20 lakhs from all banks/ Traders in Essential Commodities
MICRO SERVICE ENTERPRISE : Service Sector Units with Investment in Office Equipment upto 10 Lakhs	

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

## Declaration

1. 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.
2. I/We shall advise the bank in writing of any change in my/our residential or employment/ business address.
3. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.
4. I/We authorise HDFC Bank Limited. to make any enquiries regarding my application.
5. I/We authorise HDFC Bank Limited. to make any enquiries with other finance companies/registered credit bureau.
6. HDFC Bank Limited. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
7. I/We have read the application form/ brochures and am/are aware of all the terms and conditions of availing finance from HDFC Bank Limited.
8. I/We understand that the sanction of this loan is at the sole discretion of the bank and upon my/our executing necessary security (ies) and other formalities as required by the bank and no commitment has been given regarding the same .
9. I/We authorise HDFC Bank Limited. to conduct such credit checks as it considers necessary in its sole discretion and also authorise the 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 Limited. which may be in force from time to time. All loans are at the sole discretion of HDFC Bank Limited.
10. I am aware that the upfront Legal and Technical fees and the applicable service tax collected from me at the time of the application is nonrefundable under any circumstances
11. Payment : No. Cash / Bearer cheque has been collected from you up-front towards processing the loan application.
12. 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 authorised representatives
13. The loan amount and disbursal is at the sole discretion of HDFC Bank and no commitment has been given regarding the same.
14. I/We confirm that I / we have no insolvency proceedings against me/us nor have I/we ever been abjudicated insolvent.
15. Customer Declaration on relationship with Bank/Other Banks  
Is Applicant a director of any other bank \or relative of a director of any other Bank ?  Yes  No  
Is Applicant a Firm/Company in which a director of any other Bank is interested as partner/guarantor/director ?  Yes  No  
Is Applicant a Firm/Company in which relatives of directors of any other bank are interested as partner/guarantor /director?  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 interest as partner/guarantor/director/hold substantial interest ?  Yes  No  
Is Applicant a director of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds, Set up by HDFC Bank or any other Bank ?  Yes  No
16. I/We hereby authorize & give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed/to be executed in relation to the facilities availed from the Bank, to the Bank's other branches/subsidiaries/ affiliates Credit Bureaus/Rating Agencies, Service Providers, banks/financial institutions, governmental/regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/We waive the privilege of privacy and privity of contract
17. I/We are aware that charges for late payment of EMI are 2% per month on overdue EMI amount for LAP/LARR & 18% default interest applicable on overdue amount in case of DOD.
18. I/We are aware that an Account Maintenance Charges of Rs. 3,000/- for limit from Rs. 10 Lacs to Rs. 50 Lacs & maximum of Rs. 5000/- for limit above 50 Lacs are applicable for DOD cases respectively
19. 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 the Bank's discretion. The 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.
20. I/We Confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned above, in case found otherwise, Bank reserves the right to conciliated the customer the customer Ids under a single customer ID as it may decide, without any prior notice to me/us.
21. I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me, I can register for " Do Not Call" service through Bank's website www.hdfcbank.com or through Phone Banking or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

### ADDITIONAL INFORMATION:

Details with respect to the EMI presentation dates, number of EMIs and amount will be communicated separately through a welcome letter postdisbursement of loan. Terms and conditions of the loan agreement shall be provided on request.

## 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 2 Salary Slips (Self attested)   
Last 2 years ITR with computation of Income/certified Financials (Self/CA attested)  Photo Copy of PAN CARD (Self attested)   
Proof of Identity (with expiry date if applicable) \_\_\_\_\_ (Specify) (Self Attested)  Proof of Identity Number \_\_\_\_\_  
Photo Copy of Property Papers (Self attested)  Loan Account Statements for Balance Transfer/Balance Transfer & Top up/Repayment/Retention Cases   
Proof of Residence \_\_\_\_\_ (Specify) (Self Attested) (Resi cum Biz / Residential / Biz / Registered Office / Unspecified)

## KEY FACT SHEET INCLUDING SCHEDULE OF CHARGES

Nature of Facility	Term Loan/Dropline Overdraft (DOD) Facility
Type of Interest Rate	Floating Interest Rate linked to Marginal Cost of Funds based Lending Rate of the Bank ("MCLR")
Marginal Cost of Funds based Lending Rate of the Bank	_____ as on date
Applicable Interest Rate (as on date) (% per annum)	Reference Rate as on date (MCLR) (+) _____ (%) 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/letter/Bank Website/Newspaper/Notice at the Branches / Annexure to Statement of Accounts/SMS.
Processing Fees (Non - Refundable)	Upto 1 % of the Loan Amount (Minimum Processing Fees collected Rs. 7500/- of which Rs. 5000/- is upfront payable (+ Taxes as applicable)
Pre-payment Charges for Term Loan (Prepayment cannot be made Until 6 months of repayment): 2.5% (plus taxes) of principal outstanding being prepaid or at such rates as decided by the Bank. No prepayment charges will be charged for prepayment post 60 months after date of last Disbursement of the Loan. Nil prepayment/foreclosure charges if the Borrower is an Individual.	
Pre-payment Charges for Drop Line Overdraft (Prepayment cannot be made 6 months from disbursement): (a) Within 12 months from the date of execution of the Agreement: 4% of the applicable Operating Limit (month in which discontinued) (b) After 12 months from the date of execution of this Agreement: 2% of the applicable Operating Limit (month in which discontinued).	
Default Interest for Term Loan	2% per month on amounts due
Default Interest for Overdraft Facility	18 % p.a. on the amount due
Cheque Bounce Charges	Rs. 550/- per incident (+) Service tax (without prejudice to Bank's civil and criminal rights and remedies)
Legal/Repossession & Incidental Charges	Actual Cost Incurred
Cheque/SI/ECS Swapping Charge	Rs. 500/-
Repayment Schedule Charge	Rs. 200/-
Account Maintenance Charges (applicable only for Overdraft Facility)	From 10 lacs of limit to 50 lacs of limit - Rs.3000/- (p.a.) Above 50 lacs of limit - Rs. 5000/-(p.a.)
Commitment Charges for Overdraft Facility ( Quarterly) : If average quarterly utilization > 30 % No commitment fee charges to be charged. If the average quarterly utilization < 30 % Charges upto 0.10% will be charged on the difference between the actual utilization and expected average utilization of 30 %. Subject to a minimum charge of Rs. 5000/-	
Date on which annual outstanding balance statement will be issued	31st May

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/ letter/ Bank Website/ Newspaper/ Notice at the Branches/ Annexure to Statement of Accounts/ 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](http://www.hdfcbank.com)**

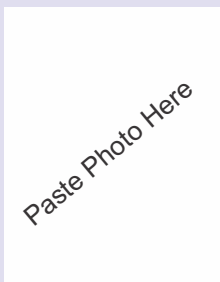
The Customer confirms that the Bank's Sales Representative has: (a) Collected self-attested copies of the above mentioned documents. (b) Informed me/us that the "MCLR" shall mean the percentage rate per annum declared or notified by the Bank as "Marginal Cost of Funds Based Lending Rate of the Bank" 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 that 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 aforesaid, 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 not be required to give any reason. (g) Informed me/us that Loan processing and disbursement will take atleast 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria. (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 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 assignees / 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 Installments (EMI) will be due on 7 / 15/ \_\_\_\_\_ 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 Welcome Letter and Repayment schedule to me/us on the e-mail ID mentioned by me/us in the loan application. In addition, informed to me/ us Welcome letter and Repayment schedule is also available on [www.hdfcbank.com](http://www.hdfcbank.com) under Net Banking login choosing Option for Retail Loan customers and I/we will request for a physical copy of Welcome letter and Repayment schedule if need be.

## MOST IMPORTANT TERMS AND CONDITIONS

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

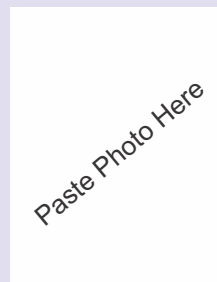
(a) Borrower's loan will be a Reference Rate Linked loan (Presently the "Marginal Cost of Funds based Lending Rate of the Bank (MCLR)" is the reference rate ("Reference Rate")) applicable on per annum basis as per condition precedent and in the schedule. Borrower shall be liable to pay the Pre-EMI i.e. 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/ Overdraft 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 MID is mentioned hereinabove and shall be subject to change everytime 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 ECS 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 prepayment of the Loan/ Overdraft 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; (b) only after expiry of 6 months/6 EMIs from the respective date of disbursement of Loan/ availing of Overdraft Facility; and (c) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the prepayment charges as mentioned in the Schedule hereto or as specified from time to time by the Bank. Foreclosure charges shall be applicable in case the Loan/ Overdraft Facility is allowed to be foreclosed at the request of the Borrower and at the absolute discretion of the Bank and foreclosure 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 / ECS for the repayment of loan and is fully aware of the fact that dishonor of Cheque / revoke of SI / ECS 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 / ECS 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 / ECS have been drawn / mandated without a written permission of Bank.

**Donot Sign This Form if its Blank. Please Ensure all relavant sections and documents are completely filled to your satisfaction and then only sign the form**



Signature of Applicant

Date: \_\_\_\_\_



Signature of Co-Applicant

Date: \_\_\_\_\_

### BANK USE ONLY

RM/Coex Code

Co-ordinator Code :

Sourced by:  Branch  DSA  Campaign  Reference  WEB  HBL OPEN MKT  PBK  Others \_\_\_\_\_  
 Classic  Preferred  IMPERIA  ME  Direct  Others \_\_\_\_\_

DSA Name: \_\_\_\_\_

CRM NO.

DSA CODE

SE CODE  TSE CODE

PROMOTIONAL SCHEME \_\_\_\_\_

CREDIT PROGRAM  RNF  PNF  RMT  PM  PII  LLI  GR  EE  BI  G  MEL  BKI  CC  GTP-M

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

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Application Form  Photograph (Signed across)  Last \_\_\_\_\_ Months Bank Statement (Self attested)  Latest 2 Salary Slips (Self attested)

Last 2 years ITR with computation of Income/certified Financials (Self/CA attested)  Photo Copy of PAN CARD (Self attested)

Proof of Identity (with expiry date if applicable) \_\_\_\_\_ (Specify) (Self Attested)  Proof of Identity Number \_\_\_\_\_

Photo Copy of Property Papers (Self attested)  Loan Account Statements for Balance Transfer/Balance Transfer & Top up/Repayment/Retention Cases

Proof of Residence \_\_\_\_\_ (Specify) (Self Attested) (Resi cum Biz / Residential / Biz / Registered Office / Unspecified)

### KEY FACT SHEET INCLUDING SCHEDULE OF CHARGES

Nature of Facility	Term Loan/Dropline Overdraft (DOD) Facility
Type of Interest Rate	Floating Interest Rate linked to Marginal Cost of Funds based Lending Rate of the Bank ("MCLR")
Marginal Cost of Funds based Lending Rate of the Bank	_____ as on date
Applicable Interest Rate (as on date) (% per annum)	Reference Rate as on date (MCLR) (+) _____ (%) 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/letter/Bank Website/Newspaper/Notice at the Branches / Annexure to Statement of Accounts/SMS.
Processing Fees (Non - Refundable)	Upto 1 % of the Loan Amount (Minimum Processing Fees collected Rs. 7500/- of which Rs. 5000/- is upfront payable (+ Taxes as applicable)
Pre-payment Charges for Term Loan (Prepayment cannot be made Until 6 months of repayment): 2.5% (plus taxes) of principal outstanding being prepaid or at such rates as decided by the Bank. No prepayment charges will be charged for prepayment post 60 months after date of last Disbursement of the Loan. Nil prepayment/foreclosure charges if the Borrower is an Individual.	
Pre-payment Charges for Drop Line Overdraft (Prepayment cannot be made 6 months from disbursement): (a) Within 12 months from the date of execution of the Agreement: 4% of the applicable Operating Limit (month in which discontinued) (b) After 12 months from the date of execution of this Agreement: 2% of the applicable Operating Limit (month in which discontinued).	
Default Interest for Term Loan	2% per month on amounts due
Default Interest for Overdraft Facility	18 % p.a. on the amount due
Cheque Bounce Charges	Rs. 550/- per incident (+) Service tax (without prejudice to Bank's civil and criminal rights and remedies)
Legal/Repossession & Incidental Charges	Actual Cost Incurred
Cheque/SI/ECS Swapping Charge	Rs. 500/-
Repayment Schedule Charge	Rs. 200/-
Account Maintenance Charges (applicable only for Overdraft Facility)	From 10 lacs of limit to 50 lacs of limit - Rs.3000/- (p.a.) Above 50 lacs of limit - Rs. 5000/-(p.a.)
Commitment Charges for Overdraft Facility ( Quarterly) : If average quarterly utilization > 30 % No commitment fee charges to be charged. If the average quarterly utilization < 30 % Charges upto 0.10% will be charged on the difference between the actual utilization and expected average utilization of 30 %. Subject to a minimum charge of Rs. 5000/-	
Date on which annual outstanding balance statement will be issued	31st May

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/ letter/ Bank Website/ Newspaper/ Notice at the Branches/ Annexure to Statement of Accounts/ 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](http://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 "MCLR" shall mean the percentage rate per annum declared or notified by the Bank as 'Marginal Cost of Funds based Lending 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 that 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 aforesaid, 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 not be required to give any reason. (g) Informed me/us that Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria. (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 assignees/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 Installments (EMI) will be due on 7 / 15/ 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 Welcome Letter and Repayment schedule to me/us on the e-mail ID mentioned by me/us in the loan application. In addition, informed to me/ us Welcome letter and Repayment schedule is also available on www.hdfcbank.com under Net Banking login choosing Option for Retail Loan customers and I/we will request for a physical copy of Welcome letter and Repayment schedule if need be.

### 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 "Marginal Cost of Funds based Lending Rate of the Bank (MCLR)" 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/ Overdraft 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 MID is mentioned hereinabove and shall be subject to change everytime 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 ECS 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 prepayment of the Loan/ Overdraft 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; (b) only after expiry of 6 months/6 EMIs from the respective date of disbursement of Loan/ availing of Overdraft Facility; and (c) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the prepayment charges as mentioned in the Schedule hereto or as specified from time to time by the Bank. Foreclosure charges shall be applicable in case the Loan/ Overdraft Facility is allowed to be foreclosed at the request of the Borrower and at the absolute discretion of the Bank and foreclosure 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 / ECS for the repayment of loan and is fully aware of the fact that dishonor of Cheque / revoke of SI / ECS 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 / ECS 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 / ECS have been drawn / mandated without a written permission of Bank.

### Acknowledgement for Secured Loan Application - Mortgages

Name of the Applicant : \_\_\_\_\_

Date of Application : \_\_\_\_\_

Location : \_\_\_\_\_

Date & Time of Receipt: \_\_\_\_\_

HDFC Bank Contact Person Name \_\_\_\_\_

Contact No.: \_\_\_\_\_

Bank's Stamp / Signature : \_\_\_\_\_

**M2015**

SERIAL NO.

#### 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

Application would be decided within 7 working days, and in cases which involve customer availability for completing a field investigation or file search and valuation of a Property, within 25 days.