

HDFC offers you Loans for Homes - for buying or constructing your home, refinance a home loan availed from other institutions or even to extend or improve your existing home. HDFC will also finance purchase of plot, from approved agencies to help you construct a home of your choice. You could acquire a self-contained flat in an existing or proposed co-operative society, in an apartment owners' association or even an independent single-family or multi-family bungalow or row house.

#### What is the maximum loan I can avail of?

You can avail of a maximum loan upto 80% of the cost of the property, including the cost of the plot. This is however subject to a valuation of the property as assessed by HDFC.

#### How will HDFC decide the loan amount I am eligible for?

Subject to the above, your repayment capacity as determined by HDFC will help decide how much you can borrow. Repayment capacity takes into consideration factors such as income, age, qualifications, number of dependants, spouse's income, assets, liabilities, stability and continuity of occupation and savings history. And, of course, HDFC's main concern is to make sure you can comfortably repay the amount you borrow.

#### When can I make an application?

You can make an application at any time after you have decided to acquire/construct a property, even if the property has not been selected or the construction has not commenced.

#### How do I make an application?

It's simple! Complete the application form attached to this brochure or collect one from any of our offices or download one from our website and submit it along with supporting documents at any HDFC office that is convenient to you. On receipt of the completed application form with the processing fees, HDFC will consider your application, make enquiries as it deems necessary and convey its decision to you.

HDFC also offers you the option of applying for a loan from the comfort of your home or office. Just log on to [www.hdfc.com](http://www.hdfc.com) and apply for your housing loan online. After it is approved walk in to the selected HDFC office for submission of documents and further processing.

#### Can I apply for a loan to repay a housing loan availed by me from another bank / housing finance company?

Yes, you can avail of HDFC's home loan to repay a loan availed by you from your employer or another bank / housing finance company.

#### What are the fees and charges for Home Loans, Home Improvement Loans, Home Extension Loans, Short Term Bridging Loans & Rural Housing Loans and when are they payable?

##### FEES:

A one time non refundable fee of 0.5% is payable on the loan amount applied for. This fee is in respect of costs incidental to the application and payable at the time of submitting the application. Taxes as applicable will be charged on the fees collected.

##### CHARGES:

##### Prepayment Charges :

##### Adjustable Rate Home Loan [ARHL]

No prepayment charges shall be payable for partial or full prepayments irrespective of the source.

##### Fixed Rate Home Loan [FRHL] / Fixed First Home Loans (During initial fixed rate period)

No prepayment charges shall be payable for partial or full payments made from own sources. The expression "own sources" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution.

The prepayment charge shall be 2%, plus applicable service tax and surcharge, of the outstanding amounts being so prepaid through refinance from any Bank / HFC / NBFC or Financial Institution (such amounts shall include all amounts prepaid during the given financial year).

##### For fees & charges on all other products like Plot Loans, NRP, HEQ, Top-up etc., please refer to our website [www.hdfc.com](http://www.hdfc.com)

You shall be required to submit a prepayment request letter along with copies of your Bank Statement or any other document that HDFC deems necessary to ascertain the source of prepayment.

You can make payments for fees and charges by cheque marked "Payee's account only" drawn on a bank in a city where HDFC has an office or by demand draft (payable at par) favouring HDFC Ltd.

#### What is the rate of interest that will be charged on my loan and what will be the Equated Monthly Instalment (EMI)?

For the current rates of interest and EMIs, please contact our nearest office or visit our web site [www.hdfc.com](http://www.hdfc.com).

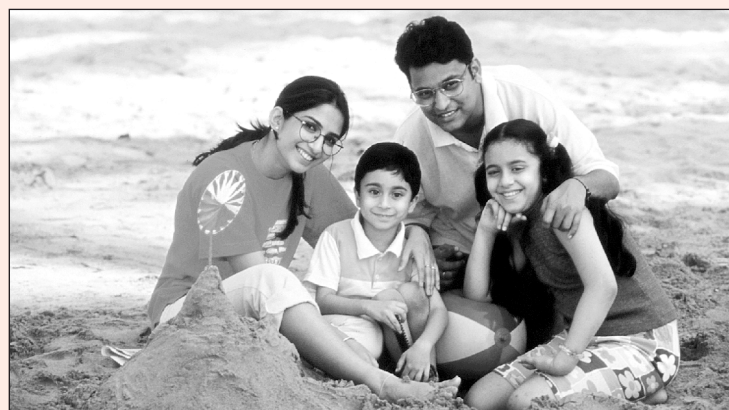
Under the monthly rest option, interest is calculated on monthly rests. Principal repayments are credited at the end of every month.

At HDFC, you may choose between the FRHL and ARHL. You can also avail part of the loan under FRHL and balance under ARHL.

HDFC also offers you the option to switch between schemes<sup>+</sup> for a nominal fee. For current applicable fees, kindly refer to our website [www.hdfc.com](http://www.hdfc.com).

Interest rates on the ARHL will be linked to HDFC's Retail Prime Lending Rate (RPLR). The rate on your loan will be revised / reset every three months from the date of the first disbursement, if there is a change in RPLR, i.e. the interest rate on your loan may change. However, the EMI on the Home Loan disbursed will not change<sup>+</sup>. (If the interest rate increases, the interest component in an EMI will increase and the principal component will reduce, resulting in an extension of the term of the loan, and vice versa when the interest rate decreases).

<sup>+</sup>Subject to terms and conditions.



**Existing housing loan customers who wish to avail the Home Improvement, Home Extension & Top-up Loans may use the "Facilities for existing customers" brochure cum application form.**

#### What are the supporting documents to be submitted alongwith an application?

##### FOR ALL APPLICANTS:

1. Allotment letter of the co-operative society / association of apartment owners.
  2. Copy of approved drawings of proposed construction/purchase/extension.
  3. Agreement for sale / sale deed / detailed cost estimate from architect/ engineer for the property to be purchased / constructed/extended / renovated.
  4. Applicable Processing Fees.
  5. Proof of Residence: Attested copy of any one of the following\*: a) Ration Card; b) Passport; c) Bank Account Statement; d) Current Telephone / Mobile / Electricity Bill; e) Aadhaar Card f) Certificate from recognised public authority as per format prescribed by HDFC; g) Voters ID Card h) Latest Certificate issued by Post Office stating current permanent address; i) Copy of Lease / Leave & License / Rent Agreement; j) Letter / Monthly outgoing bills from registered Co-operative Housing Society; k) Demat Account Statement; l) Allotment Letter from PAN / TAN Card; m) Copy of Title Deeds; n) Latest Property / Water Tax Bills / Receipts; o) Consumer Gas Connection Card / Book; p) Identity Card containing address (if employed in State / Central Govt. or listed Public Limited Company); q) For Defence Personnel : Transfer / Movement / House Allotment Order issued by Defence Ministry.
  6. Proof of Identity: Attested copy of any one of the following\*: a) Passport; b) Driving License; c) Voters Identity Card; d) Identity Card issued by Employer (if employed in State / Central Govt. or listed Public Limited Company); e) PAN / TAN Card; f) Certificate from recognised public authority as per format prescribed by HDFC; g) Aadhaar Card.
- \* Conditions apply. For details refer HDFC website [www.hdfc.com](http://www.hdfc.com)
7. Certificate of loan outstanding issued by the lender (for refinance cases only).
  8. Any other information regarding your repayment capacity that is necessary and will assist HDFC in appraising the loan proposal.

Additionally,

#### IF YOU ARE EMPLOYED:

1. Last 3 months original salary slip/salary certificate showing all deductions.
2. If your job is transferable, permanent address where correspondence relating to the application can be mailed.
3. A letter from your employer agreeing to deduct the EMI towards repayment of the loan from your salary.
4. Your updated original Bank Pass Book/s or Original Bank Statement/s showing salary and savings entries for the last six months.
5. A photo-copy of your Form-16 (issued by your employer) for the last Assessment Year.

#### IF YOU ARE SELF-EMPLOYED:

1. Balance Sheets and Profit & Loss Accounts of the business/ profession along with copies of Individual Income Tax Returns for the last three years certified by a Chartered Accountant.
2. A note giving information on the nature of your business/profession, form of organisation, clients, suppliers, etc.
3. Copies of Individual Tax Challans for the last three years.
4. Copy of Advance Tax Challan (if any).
5. Your updated original Bank Pass Book/s or Original Bank Statement/s showing transactions for the last 12 months.

#### Who can be co-applicants?

Proposed owners of the property, in respect of which you are seeking financial assistance will have to be co-applicants. However, all co-applicants need not be co-owners.

#### What is the maximum period in which I can repay the loan?

The maximum period of repayment of a loan shall be upto 30 years under the ARHL product, depending upon the specific repayment scheme as may be opted\*.

The maximum period of a loan shall be upto 20 years under the FRHL product.

Repayment will not ordinarily extend beyond your age of retirement if you are employed or on reaching 70 years of age, whichever is earlier. However, HDFC will endeavour to determine the repayment period to suit your convenience.

\* you are requested to visit HDFC's nearest office or the website [www.hdfc.com](http://www.hdfc.com) for various repayment schemes.

#### When do I start repaying the principal amount?

You repay the loan in EMIs comprising principal and interest. Repayment by way of EMI commences from the month following the month in which you avail full disbursement. Pending final disbursement, you pay interest on the portion of the loan disbursed. This interest is called pre-EMI interest. Pre-EMI interest is payable every month from the date of each disbursement upto the date of commencement of EMI.

HDFC also offers you a unique 'Tranching' facility for repayment of your loan. Instead of paying Pre-EMI on the amounts disbursed, you can choose to pay an interim EMI of an amount convenient to you and thus commence repayment of principal even before the loan is fully disbursed\*. This would be useful in case your disbursements are likely to be spread over a longer period of time.

\*Conditions apply.

#### How do I repay the loan?

For your convenience, HDFC offers various modes for repayment of the loan. You may either issue standing instructions to your bankers (ECS), opt for direct deduction of monthly instalments by your employer, issue post-dated cheques from your salary account or pay the instalments at any of our conveniently located collection centres.

For details on penalty for delayed payments, collection charges and cheque bounce charges, please refer to our website [www.hdfc.com](http://www.hdfc.com).

#### Do I have flexibility in repayment terms?

HDFC offers you various flexible repayment options like Step Up Repayment Facility (SURF), Flexible Loan Instalment Plan (FLIP), Balloon Payment Plan and Structured Repayment Plan. These flexible repayment options give you the freedom to structure the repayment schedule to suit your individual needs.

#### What security will I have to provide?

Security for the loan normally is first mortgage of the property to be financed and/or such other collateral security as may be necessary. Interim security may be required, if the property is under construction. Collateral or interim security could be assignment to HDFC of life insurance policies, the surrender value of which is atleast equal to the loan amount, guarantees from sound and solvent guarantors, pledge of shares and such other investments that are acceptable to HDFC.

Loans from HDFC are available even if you are availing a housing loan from your employer. HDFC has already entered into arrangements with several employers enabling employees to avail of loans both from the employer as well as HDFC for the same property.

Please do ensure that the title to the property is clear, marketable and free from encumbrance. To elaborate, there should not be any existing mortgage, loan or litigation which is likely to affect the title to the property adversely.

#### When can I take disbursement of the loan?

You can take disbursement of the loan after the property has been technically appraised, all legal documentation has been completed and you have invested your own contribution in full. Own contribution is the total cost of the property less HDFC's loan. You can submit the request for the disbursement of your loan at any HDFC office or you can also request for the disbursement online by logging on to [www.hdfc.com](http://www.hdfc.com).

#### In how many instalments can the loan be disbursed?

On receipt of your disbursement request the loan will be disbursed in full or in suitable instalments (normally not exceeding three in number) taking into account the requirement of funds and progress of construction, as assessed by HDFC and not necessarily according to a builder's agreement.

You are advised in your own interest to enter into such agreements with builders whereby payment is dependant upon the progress of work and not on a time-based schedule.

#### Can I repay my loan ahead of schedule?

Yes, you can repay the loan ahead of schedule by making part prepayment or pre-closure, subject to applicable prepayment charges. HDFC also offers a facility to accelerate the repayment of the loan by increasing the EMI at anytime\*, which will help you to repay your loan faster. This acceleration facility is available free of charge

+Subject to terms and conditions.

#### Do I get a tax benefit on the loan?

Yes. You are eligible for certain tax benefits on principal and interest components of a loan under the Income Tax Act, 1961. As the benefits could vary each year, please do check out the current benefits available.

#### Does the Agreement for Sale have to be registered?

In many states in India, the Agreement for Sale between the builder/seller and purchaser is required by law to be registered. You are advised, in your own interest to lodge the

Agreement for registration within four months of the date of the Agreement at the office of the Sub-Registrar appointed by the State Government, under the Indian Registration Act, 1908.

#### Are there any other charges?

For details on incidental charges, you are requested to visit our website [www.hdfc.com](http://www.hdfc.com). Further charges on account of services (if any) rendered by external professionals shall be separately borne by you.

Additionally, you shall be required to bear and pay applicable stamp duty, all charges levied by the Central Registry of Securitization Asset Reconstruction and Security Interest of India and all other statutory / regulatory charges / taxes on account of the Loan or the Security, that are presently applicable and as may be made applicable from time to time, during the pendency of the loan. These charges are non-refundable in nature.

#### Does the property have to be insured?

You will have to ensure that the property is duly and properly insured for fire and other appropriate hazards during the pendency of the loan and to produce evidence thereof to HDFC, each year and/or whenever called upon to do so. HDFC should be the beneficiary of the insurance policy.

#### Will HDFC assist me in selecting accommodation of my choice?

Yes, HDFC will be glad to be of assistance in selecting accommodation of your choice in select cities in India. For information on this service, do contact the nearest HDFC Office or contact HDFC Realty. ([www.hdfcrealty.com](http://www.hdfcrealty.com))

#### Value additions from HDFC Group companies:

Only HDFC Home Loans offer you a specially designed life insurance cover\* at an attractive price from HDFC Life, Home Suraksha Plus\*\*, a comprehensive Insurance option from HDFC ERGO General Insurance Company Ltd., automatic repayment of HDFC Home Loan EMIs from your HDFC Bank Savings Account and a free HDFC Bank International Credit Card\*\*\*

\* HDFC Home Loan Protection Plan (UIN - 101N013V02), Form No. P501-14 & HDFC Life Group Credit Protect Insurance Plan (UIN-101N079V01).

HDFC Standard Life Insurance Co. Ltd. Insurance is the subject matter of solicitation.

\*\* Home Suraksha Plus Plan Form No. 164. Insurance is the subject matter of solicitation.

\*\*\* Subject to terms & conditions. Credit at the sole discretion of HDFC Bank Ltd.

#### ARE THESE POLICIES SUBJECT TO CHANGE?

Yes. These policies will be reviewed periodically.

For Fair Practice Code and lodging complaints, please visit our website [www.hdfc.com](http://www.hdfc.com)

### INSTRUCTIONS TO FILL THE FORM

1. Please read the BROCHURE carefully.
2. The application form is provided to obtain relevant details to help us process your application. Any other information that you feel is necessary could be detailed in a covering letter.
3. Please write or type in BLOCK LETTERS, e.g. **S A T I S H**
4. Fill  where applicable  
e.g. indicating married status. 

Marital Status
<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Other

5. All details must be filled in. If not applicable please write N.A.
6. Applicants should ensure that the application is complete in every respect and all the required documents are submitted with this application. A complete form with necessary documents will help us process your application faster.
7. HDFC reserves the right to reject any application at any stage.

A complete form with the necessary documents will help us process your application faster. Please take photocopies of all documents that are submitted to HDFC (including this application form) for your personal record.

# INDIVIDUAL LOAN APPLICATION FORM

## PERSONAL AND EMPLOYMENT DETAILS



WITH YOU, RIGHT THROUGH

www.hdfc.com

Regd. Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 66316000, 22820282. Fax: 022-22811205, 22046834. CIN: L70100MH1977PLC019916

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Applicant										Co-applicant																	
SURNAME																											
FIRST NAME																											
MIDDLE NAME																											
FATHER'S/HUSBAND'S NAME	FATHER'S NAME				HUSBAND'S NAME					FATHER'S NAME				HUSBAND'S NAME													
SURNAME																											
FIRST NAME																											
MIDDLE NAME																											
CURRENT/PERMANENT* RESIDENTIAL ADDRESS	*(If Permanent Address is different kindly give details in the box provided on the next page.)																										
FLAT / DOOR / BLOCK NO.																											
NAME OF PREMISES / BUILDING																											
ROAD / STREET																											
LAND MARK / POST OFFICE																											
AREA / LOCALITY																											
TALUKA / SUB-DIVISION																											
TOWN / CITY / DISTRICT																											
STATE / UNION TERRITORY																											
PIN CODE (Indicating PIN is mandatory)																											
CURRENT RESIDENCE IS	Self owned		Family			Rented		Company Leased			Self owned		Family			Rented		Company Leased									
PHONE NO. WITH STD CODE																											
MOBILE NO.																											
E-MAIL ID (Personal)																											
DATE OF BIRTH/SEX	D	D	M	M	Y	Y	Y	Y	Age			M	F	D	D	M	M	Y	Y	Y	Y	Age			M	F	
MARITAL STATUS	Single		Married			Others					Single		Married			Others											
NO. OF DEPENDANTS	Children		Others								Children		Others														
PAN No.										Applied for		Y	N										Applied for		Y	N	
AADHAAR No.																											
OCCUPATION	Employed			Self employed			Others				Employed			Self employed			Others										
QUALIFICATIONS																											
DESIGNATION																											
MONTHLY INCOME ₹																											
OTHER INCOME 1 ₹										SOURCE									SOURCE								
OTHER INCOME 2 ₹										SOURCE									SOURCE								
(Please mention the address of the office you are based at)																											
EMPLOYER / BUSINESS NAME AND ADDRESS																											
FLOOR / UNIT / BLOCK NO.																											
NAME OF PREMISES / BUILDING																											
ROAD / STREET																											
LAND MARK / POST OFFICE																											
AREA / LOCALITY																											
TALUKA / SUB-DIVISION																											
TOWN / CITY / DISTRICT																											
STATE / UNION TERRITORY																											
PIN CODE (Indicating PIN is mandatory)																											
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.																											

PASTE RECENT PHOTOGRAPH OF APPLICANT WITH SIGNATURE

PASTE RECENT PHOTOGRAPH OF CO-APPLICANT WITH SIGNATURE

**FOR OFFICE USE ONLY**

Application Through  HDFC Sales  HDFC Bank  DSA  Direct at HDFC Office

Name of Executive \_\_\_\_\_ File No. : \_\_\_\_\_

\_\_\_\_\_ Fees ₹ : \_\_\_\_\_

\_\_\_\_\_ Cheque No. \_\_\_\_\_

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

D	D	M	M	Y	Y
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DSA/Broker Code \_\_\_\_\_ Drawn on Bank \_\_\_\_\_

Preferred HDFC Office \_\_\_\_\_

**\* PERMANENT ADDRESS**

FLAT / DOOR / BLOCK NO. \_\_\_\_\_

NAME OF PREMISES / BUILDING \_\_\_\_\_

ROAD / STREET \_\_\_\_\_

AREA / LOCALITY \_\_\_\_\_

TALUKA / SUB-DIVISION \_\_\_\_\_

TOWN / CITY / DISTRICT \_\_\_\_\_

PIN CODE (Indicating PIN is mandatory) \_\_\_\_\_ PHONE NO. WITH STD CODE \_\_\_\_\_

CURRENTLY OCCUPIED BY : NAME \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_

**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 per month ₹ : \_\_\_\_\_

When would you prefer your loan to be:

a) Sanctioned (Date) 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

b) Disbursed (Date) 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Rest Frequency**  Annual  Monthly

**Rate Option**  Fixed  Adjustable  Combination

Signature of Applicant \_\_\_\_\_

Home Loan  Home Improvement Loan  Home Extension Loan

Home Equity Loan  Plot Purchase Loan  Short Term Bridging Loan

Non Residential Premises Loans (for Professionals)  Top-up Loan

**LOAN DETAILS**

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

Estimate of Requirement of funds		Estimate of sources to meet requirement of funds	
1. Plot cost	₹ _____	7. Loan requested from HDFC	₹ _____
2. Total purchase price / construction cost	₹ _____	Fixed Rate	₹ _____
3. Incidental costs (if any) e.g. Stamp duty, Registration charges, etc.	₹ _____	Adjustable Rate	₹ _____
4. Other costs (please specify)	₹ _____	8. Savings from Bank	₹ _____
5. Market value of property (for Home Equity Loan)	₹ _____	9. Disposal of investments (fixed deposits / shares, etc.)	₹ _____
6. Loan outstanding (for refinance)	₹ _____	10. Sale of Property	₹ _____
<b>A. Total requirement of funds (Total)</b>	₹ _____	11. Family	₹ _____
		12. Provident Fund (refundable / non-refundable)	₹ _____
<b>Amount already spent</b>	₹ _____	13. Other (specify.....)	₹ _____
		<b>B. Estimate of sources of funds (Total)</b>	₹ _____

**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.

## FINANCIAL INFORMATION

### SAVINGS, INVESTMENTS, ETC.

Particulars	Applicant ₹							Co-applicant ₹																		
Savings in Bank																										
Immovable Property - location & current value	1. -----							1. -----																		
	2. -----							2. -----																		
Current balance in Provident Fund (your share)																										
Other Assets (specify)	1. -----							1. -----																		
	2. -----							2. -----																		
Life Insurance Policy(ies) Sum Assured	1.						Maturity Dates	M	M	Y	Y	Y	Y	1.						Maturity Dates	M	M	Y	Y	Y	Y
	2.						Maturity Dates	M	M	Y	Y	Y	Y	2.						Maturity Dates	M	M	Y	Y	Y	Y

### LOANS AVAILABLE / PROPOSED

*Important: Non disclosure / false declaration can lead to cancellation of your loan application.*

	Name of the Institution	Outstanding Amount ₹	Monthly Instalment Payable ₹	Bal. Term (Months)
<b>Applicant:</b>				
<b>Co-applicant:</b>				

### BANK ACCOUNT DETAILS (PLEASE MENTION DETAILS OF YOUR SALARY ACCOUNT / MAIN ACCOUNT IN CASE SELF EMPLOYED)

<b>(1) Name of Account Holder</b>														
Name of Bank	:													
Branch	:												Customer ID*	
Account No.	:												MICR code	
A/c Operated Since	:	M	M	Y	Y	Y	Y							*Required only in case of account with HDFC Bank.
<b>(2) Name of Account Holder</b>														
Name of Bank	:													
Branch	:												Customer ID*	
Account No.	:												MICR code	
A/c Operated Since	:	M	M	Y	Y	Y	Y							*Required only in case of account with HDFC Bank.

### DETAILS OF PROPERTY (TO BE PURCHASED/ CONSTRUCTED/ IMPROVED/ OFFERED AS SECURITY) (PLEASE COMPLETE AS APPLICABLE)

If the property has not yet been identified then the fields marked \* are mandatory.

Flat / Unit / Block No. / Plot No.		Floor		Area of Plot		Sq. m.
Name of Premises / Building				Built-up area*		Sq. m.
Road / Street				Stage of Construction / Extension / Improvement		
Land Mark / Post Office						
Area / Locality*				Is your property part of a planned layout?	Yes	No
Taluka / Sub-Division						
Town / City / District*						
State / Union Territory				PIN CODE (Indicating PIN is mandatory)		

1) How many residential properties do you own?	Applicant	Co-applicant	Jointly (with other applicants)
2) Please indicate the end use of the property to be purchased / constructed	Self occupation	Rental	Investment
3) If property not selected would you like HDFC Realty to assist you?	Yes	No	
4) Are you the sole owner of the dwelling unit?	Yes	No	
5) Is the legal title to the dwelling unit clear?	Yes	No	
6) Will HDFC be able to obtain first mortgage of the dwelling unit?	Yes	No	
7) Are there more than one co-applicants to this loan application	Yes	No	If Yes, specify number

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

1. Have you or the co-applicant(s) earlier applied to HDFC 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?  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 would you like your loan to be serviced [ ]

5. Please select the mode of repayment convenient to you:  
 (a) Deduction of monthly instalment by your employer  (c) Post dated cheques   
 (b) Electronic Clearing Service (ECS) / Standing instructions to bank  (d) Any other (please specify) [ ]

Are you a citizen(s) of India?  Yes  No Status  Resident Indian  Non-Resident Indian Do you belong to  SC  ST  NA

Did you get to know HDFC through :  Advertisement  Builder / Developer  Friends / Relatives

Would you be interested in our Deposit Products rated 'AAA' by CRISIL & ICRA  Yes  No or HDFC Group Company products:  
 (1) HDFC Home Loan Protection Plan from HDFC Life?  Yes  No (2) HDFC Life Group Credit Protect Insurance Plan  Yes  No  
 (3) Home Suraksha Plus from HDFC ERGO General Insurance Co. Ltd.?  Yes  No (4) Products offered by HDFC Bank?  Savings Bank Account  Credit Card  Other Loans

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

	Referee - 1	Referee - 2
SURNAME	[ ] [ ]	[ ] [ ]
FIRST NAME	[ ] [ ]	[ ] [ ]
MIDDLE NAME	[ ] [ ]	[ ] [ ]
How is the referee known to you?	<input type="checkbox"/> Friend <input type="checkbox"/> Colleague Others _____	<input type="checkbox"/> Friend <input type="checkbox"/> Colleague Others _____
<b>CURRENT / RESIDENTIAL ADDRESS</b>		
FLAT / DOOR / BLOCK No.	[ ] [ ]	[ ] [ ]
NAME OF PREMISES / BUILDING	[ ] [ ]	[ ] [ ]
ROAD / STREET	[ ] [ ]	[ ] [ ]
AREA / LOCALITY	[ ] [ ]	[ ] [ ]
TALUKA / SUB-DIVISION	[ ] [ ]	[ ] [ ]
TOWN / CITY / DISTRICT	[ ] [ ]	[ ] [ ]
PIN CODE (Indicating PIN is mandatory)	[ ] [ ]	[ ] [ ]
TELEPHONE NO.(OFFICE)	[ ] [ ]	[ ] [ ]
TELEPHONE NO.(RESIDENCE)	[ ] [ ]	[ ] [ ]
MOBILE NO.	[ ] [ ]	[ ] [ ]
E-MAIL ID (PERSONAL)	[ ] [ ]	[ ] [ ]

**DECLARATION**

I/We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan HDFC may decide to grant me/us. I/We confirm that I/We have had no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent and further confirm that I/We have read the brochure and understood the contents. I/We are aware of the fees paid by me/us is non refundable. I am/we are aware that HDFC offers loans under a fixed interest rate option as well as under variable interest rate option and that I/We have selected the option indicated in the application form. I am/we are aware that the Equated Monthly Instalment comprising principal and interest is calculated on the basis of annual rests as also on the basis of monthly rests and that I/We have selected the option indicated in the application form. I/We are aware that the options on interest rate and the frequency of rests once selected cannot be changed and any change(s) may be permitted only at the sole discretion of HDFC on such terms and conditions as decided by HDFC. I/We agree that HDFC may take up such references and make such enquiries in respect of this application, as it may deem necessary. I/We undertake to inform HDFC regarding any change in my/our occupation/employment and to provide any further information that HDFC may require. I/We also undertake to authorise my/our employer(s) to deduct Equated Monthly Instalments from my/our salary and remit the same to HDFC directly every month. HDFC may make available any information contained in this form and other documents submitted to HDFC and information pertaining to the loan to any institution or body. HDFC may seek/receive information from any source/person to consider this application. I/We further agree that my/our loan shall be governed by rules/norms of HDFC which may be in force from time to time and HDFC shall be entitled to reject my/our application without giving any reasons therefor.

[ ] [ ]

[ ] [ ]

Applicant's Signature Co-applicant's Signature

Application Code Number (for office use only) Date: [ ]

**To be filled by the customer only**

Date Submission of Appl.: [ ]

Submitted to (Sales Executive Name) : \_\_\_\_\_

Applicant's Signature Sales Executive Signature