

LOAN APPLICATION FORM

Fields marked in "RED" are mandatory

BANK USE SECTION

Sourcing Channel	Branch	DST	DSA	PBK	Web	Referral Sales	Other Channel (Specify)
Source 1			Source 2			Source 3	Source 4
Branch Code		LTS/CRMN No.				Sales Promo Code	LG Code
SM Emp Code		SE Code				DSA/DDSA Name	
ASM Emp Code		TSE Code				DSA/DDSA Vendor Code	Dealer SE Code
RSM Emp Code		TL Code					

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

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

New Car
 Used Car
 Two Wheeler
 Consumer
 Personal
 Business
 Large Ticket Business
 Self Employed Professional

Existing Customer App1 Cust Id App2 Cust Id App3 Cust Id Loan no.

A. PERSONAL DETAILS (Leave space between two words)

Title	Mr.	Ms.	M/S.	Others _____	Applicant	Co-Applicant	Guarantor	PAN No.
Applicant Name	<input type="text"/>							
Father's/Husband's Name	<input type="text"/>							
Date of Birth/Incorporation	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender	M	F	Status	Single	Married	No. of Dependents	/We hereby declare that information furnished is true	
Educational Details	Undergraduate	Graduate	Post Graduate & above	Others _____	Religion	SC	ST	Applicant's/Co-applicant's Signature
						OBC	Other _____	
Present Address (Residence)	<input type="text"/>							
Landmark	<input type="text"/>						Years at current city	<input type="text"/>
City	<input type="text"/>						PIN Code	<input type="text"/>
State	<input type="text"/>						Years at current residence	<input type="text"/>
Tel (R)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Aadhar Card No.
e-mail ID	IN CAPITAL LETTERS ONLY							
Present Address is	Owned	Parental	Company provided	Rented (Monthly Rent in ₹ _____)	Tick if permanent address is same as above			

Permanent Address (Residence / Regd Office)	<input type="text"/>							
Landmark	<input type="text"/>						Years at current city	<input type="text"/>
City	<input type="text"/>						PIN Code	<input type="text"/>
State	<input type="text"/>						Years at current residence	<input type="text"/>
Tel (R/O)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Aadhar Card No.

B. OCCUPATIONAL DETAILS

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

Employer / Business Details	Designaton: _____	Exp in Current Job/Business	Yrs	Months	Total Exp in Job/Business	Yrs	Months	
Company / Employers Name	<input type="text"/>							
Company / Employers Address	<input type="text"/>							
Landmark	<input type="text"/>						Years at current city	<input type="text"/>
City	<input type="text"/>						PIN Code	<input type="text"/>
State	<input type="text"/>						Years at current residence	<input type="text"/>
Tel (O)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Official e-mail ID	IN CAPITAL LETTERS ONLY							

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

Name	PAN no.	Contact details	Date of birth	Education background	Profit sharing/stakeholder %	Total experience
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

C. INCOME AND BANKING DETAILS

Monthly salary	R	U	P	E	E	S	A/C no.													Existing Loan Details 1) Bank / Co. name _____ Loan type _____ Amount (₹) _____ EMI (₹) _____ Tenure _____ Start date _____ Loan a/c no. _____ 2) Bank / Co. name _____ Loan type _____ Amount (₹) _____ EMI (₹) _____ Tenure _____ Start date _____ Loan a/c no. _____
Annual turnover	R	U	P	E	E	S	Bank name													
Net profit	R	U	P	E	E	S	Branch													
Other income	R	U	P	E	E	S	Cust ID													
Other income source	<input type="checkbox"/> Rental <input type="checkbox"/> Agricultural <input type="checkbox"/> Other _____						Account type													
Interested in opening HDFC Bank Account <input type="checkbox"/> Yes <input type="checkbox"/> No							Credit card no.													
							Issuing Bank													

D. LOAN DETAILS

Purpose of loan	<input type="checkbox"/> Home renovation	<input type="checkbox"/> Marriage	<input type="checkbox"/> Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Business expansion	<input type="checkbox"/> Agriculture/Farming	<input type="checkbox"/> Transportation of Agri Produce	<input type="checkbox"/> Other _____
Loan Amount (₹)								
Loan Tenure	Months	EMI (₹)					No. of Advance EMI	Scheme
Asset Make							Usage:	<input type="checkbox"/> Personal <input type="checkbox"/> Commercial <input type="checkbox"/> Top Up
Dealer							Valuation / Invoice Price (₹)	Margin Money (₹)

E. ADDITIONAL DETAILS

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

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

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

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

1) Name _____	2) Name _____
Relationship with applicant _____	Relationship with applicant _____
Residential address _____	Residential address _____
City _____ State _____	City _____ State _____
PIN _____ Mobile no. _____ Landline no. _____	PIN _____ Mobile no. _____ Landline no. _____

<input type="checkbox"/> Relationship with Other bank	Applicant is a director of any Bank or is a Firm in which any director is interested as partner / guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or director.	Nature of Relationship: _____
<input type="checkbox"/> Relationship with Financing bank	Applicant is a Director / Sr. Officer / relative of director or Sr. Officer of the Bank.	

F. PRIORITY SECTOR CATEGORY (Important : If applicant belongs to any of the below category, pls tick the box)

Direct Agri (Agriculturist / Farmer / Agri allied activities like, dairy farming, poultry farming, fishery, bee-keeping etc)

Land (acres) <3 3 to 5 >5 to 10 >10 to 15 > 15 Specify (acres): _____ Location: _____ Pin Code _____

Indirect Agri : Service units like trader / dealer in fertilizers / seeds / pesticides / cattle feed / poultry feed / agri equipment or machinery, dealer of tractors or contracting tractors / borewells etc.

Manufacturing enterprises

Manufacturing unit with investment in plant & machinery upto ₹ 5 Lakh Manufacturing unit with investment in plant & machinery > ₹ 5 Lakh to ₹ 25 Lakh

Manufacturing unit with investment in plant & machinery > ₹ 25 Lakh to ₹ 5 Cr Value of investment (₹) _____ CC limit(₹) _____

Service enterprise : Professional / Nor Professional / SRTO / Trade / Retail Trade

Service unit with investment in equipment upto ₹ 2 Lakh Service unit with investment in equipment > ₹ 2 Lakh to ₹ 10 Lakh

Service unit with investment in equipment > ₹ 10 Lakh to ₹ 2 Cr Value of investment (₹) _____

Khadi & village industries (KVI sector)

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

For the purpose of Agriculture and/or assist the transport of agriculture input and farm product.

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

MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER

I/We agree and confirm: (1) to the applicable schedule of charges informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in "Schedule of Charges" of this Application (2) that the bank's representative/staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/us. (3) that no discount or free gift or any other commitment whatsoever is given to me/us by the Bank or any of its authorized representative(s) other than what is not documented in this Form or the loan agreement. (4) the bank shall not process incomplete / defective application form, for which if any loss or delay is caused to me/us, I/We will not hold the Bank liable for such loss or delay. (5) that Loan processing and disbursement will take atleast 7 working days post submission of all requisite documents and information as may be required by Bank as per Bank's criteria. (6) that submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole discretion. (7) the Bank reserves its right to reject the loan application and retain the loan application form along with the photograph and documents. (8) that I/We shall furnish any additional documents as and when required by the Bank. (9) that I/We have not taken any loan from any other bank / finance company unless specifically declared by me / us. (10) that there is no pending litigation against me/us filed by any other financier / bank. (11) that the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (12) I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise, Bank reserves the right to consolidate the customer Ids under a single customer ID as it may decide, without any prior notice to me/us. (13) that the information furnished by me/us above is true and accurate. I/We authorize HDFC Bank Ltd. to make any enquiries regarding my application. I/We have read and understood the contents of all the four (4) pages of the loan application form and accept the same.

Please Paste Latest Passport Size Photograph and Sign across

Name: _____ Date: _____ Place: _____

Applicant's/Co-applicant's Signature

Dealer / DSA Stamp / Signature

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

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

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

Schedule of Charges communicated to me / us by the Bank representative

1) Stamp Duty: As per State laws. 2) Interest rate of _____ % p.a. (monthly reducing). 3) Non Refundable Processing Fees of Rs ₹ _____ **3 (a). Non refundable Services tax on PF _____ %. 4) Documentation Charges (TWL): ₹ _____ 5) Cheque/SI/ECS return Charges : ₹618/- per instance. 6) Late payment charges : 2% per month from unpaid EMI (For TWL - 2.5% 7) CIBIL Report Copy Charges: ₹50 per copy 8) PDD Collection Charges: ₹ 337 per case for AL, ₹ _____ (For TWL). 9) Legal, repossession and Incidental Charges: At actual 10) Loan re-booking/re-schedulement charges : ₹.1000/- 11) Duplicate NOC/Special NOC: ₹.500/- (For AL/TWL). 12) Amortization Schedule Charges ₹.200/- 13) Cheque/SI/ECS swapping Charges : ₹500/-
Note : Visit <http://www.hdfcbank.com> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website.

** Point 3(a) is applicable for Unsecured Loans and Consumer Durable Loans only.

Type of Loan	Personal / Business Loan		Car Loan	TW Loan	Consumer
	Salaried	Self Employed			
Due date of EMI	4th / 7th	4th	5th / 7th	2nd / 5th	7th
Prepayment not allowed up to payment of	12 EMI	06 EMI	06 EMI		
Prepayment Charges [on Principal Outstanding]	12-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment - 3% >36 Months of EMI Repayment- 2%	07-24 Months of EMI Repayment - 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment - 2%	7-12 Months of EMI Repayment - 6% 13-24 Months of EMI Repayment - 5% >24 Months of EMI Repayment - 3%	7-12 Months of EMI Repayment - 4% 13-24 Months of EMI Repayment - 2% >24 Months of EMI Repayment - NIL	

Applicable Service Tax will be charged on foreclosure charges

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

I / We also confirm that the executive collecting my loan Application / Document has informed me / us : (1) that services tax is applicable and will be charged in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me / us. I understand that Processing Fee, Stamp Duty and RTO charges (UCL / Re-finance/Rewards) are non-refundable charges and would not be waived/re-funded in case of loan cancellation. (4) that all post dated cheques are to be issued favouring HDFC Bank Limited A/c < Mention Product Name > only. (5) that the Bank is only a finance provider and subsequent to vehicle/asset finance disbursement to the dealer, Bank has no liability towards condition / colour / make / performance / quality of vehicle/asset at the time of delivery/delay in delivery of vehicle/accessories/spare-part from the dealer or availability of specific colour/model/quality/version at the dealership. (6) that any discount in pricing of the asset is purely an offer by the manufacturer / dealer. (7) that loan related information like "welcome letter", "repayment schedule", "loan agreement", "disbursal advice (as applicable to Personal Loan/Business Loan)", will be sent on the e-mail id mentioned by me/us in this loan application form. (8) that I / We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I/We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be.

DO NOT CALL REGISTRY : 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 the Bank's website www.hdfcbank.com or through PhoneBanking or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

Applicant's/Co-applicant's Signature

Page 3

CUSTOMER ACKNOWLEDGMENT SECTION

(Customer Copy)

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 Post Dated Cheques Security Post-dated cheques ECS/SI mandate Loan a/c statement for balance transfer/balance transfer & top up/repayment/retention cases

SCHEDULE OF CHARGES

Schedule of Charges communicated to me / us by the Bank representative

1) Stamp Duty: As per State laws. 2) Interest rate of _____ % p.a. (monthly reducing). 3) Non Refundable Processing Fees of Rs ₹ _____ **3 (a). Non refundable Services tax on PF _____ %. 4) Documentation Charges (TWL): ₹ _____ 5) Cheque/SI/ECS return Charges : ₹618/- per instance. 6) Late payment charges : 2% per month from unpaid EMI (For TWL - 2.5% 7) CIBIL Report Copy Charges: ₹50 per copy 8) PDD Collection Charges: ₹ 337 per case for AL, ₹ _____ (For TWL/PL/BL/SEP/CD). 9) Legal, repossession and Incidental Charges: At actual 10) Loan re-booking/re-schedulement charges : ₹.1000/- 11) Duplicate NOC/Special NOC: ₹.500/- (For AL/TWL). 12) Amortization Schedule Charges ₹.200/- 12) Cheque/SI/ECS swapping Charges : ₹500/-
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Prepayment not allowed up to payment of	12 EMI	06 EMI	06 EMI		
Prepayment Charges [on Principal Outstanding]	12-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment - 3% >36 Months of EMI Repayment- 2%	07-24 Months of EMI Repayment - 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment - 2%	7-12 Months of EMI Repayment - 6% 13-24 Months of EMI Repayment - 5% >24 Months of EMI Repayment - 3%	7-12 Months of EMI Repayment - 4% 13-24 Months of EMI Repayment - 2% >24 Months of EMI Repayment - NIL	

Applicable Service Tax will be charged on foreclosure charges

ACKNOWLEDGEMENT FOR LOAN APPLICATION

CONTACT US

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

Follow us on

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Watch us on

www.youtube.com/hdfcbank

For more information please visit

www.hdfcbank.com



We understand your world

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

State	Telephone	State	Telephone
Andhra Pradesh	040-61606161, 9949493333	Madhya Pradesh	0731-6160616, 9893603333
Assam	9957193333	Maharashtra	022-61606161, 9890603333
Bihar	0612-6160 616	Meghalaya	99571 93333
Chandigarh	0172-6160616	New Delhi	011-61606161
Goa	9890603333	Odisha	99379 03333
Gujarat	079-61606161, 9898271111	Punjab	0175-5001722, 98153 31111
Haryana	011-61606161, 9996243333	Rajasthan	9875003333
Himachal Pradesh	1800180 4333	Sikkim	98310 73333
Jammu & Kashmir	9890603333	Tamil Nadu	044-61606161, 9840673333
Jharkhand	0612-6160616	Uttar Pradesh	0522-6160616, 0522-4003333
Karnataka	080-61606161, 9945863333	Uttarakhand	0135-3245413
Kerala	0484-6160616	West Bengal	033-61606161, 98310 73333

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

APPLICATION FOR INSURANCE
(Applicable only for Vehicle Loan. For Personal / Business Loan, please fill separate form)

Sarv Suraksha Plus / Star Insurance plan from HDFC ERGO General Insurance Co.Ltd. for the tenure of _____ months, the premium amount being ₹ _____ /-.

I hereby consent that the transaction fee of ₹ _____ /- would be deducted from the dealer's disbursement. I hereby authorize HDFC Bank Ltd. to pay the premium on my behalf and the same to be included in my loan amount from the bank and recovered from me in EMI's. Date ____/____/____ Period of Coverage : _____ months

Nominee Name : _____ Relationship with Proposer _____

Declaration: I hereby declare that the above statements are true and complete in all respects and there is no other information which is relevant to my application of insurance that has not been disclosed to you. I agree that this proposal and the declaration shall be the basis of the contract between me and HDFC ERGO General Insurance Co. Ltd. and I agree to accept the policy subject to the condition prescribed by HDFC Ergo General Insurance Co Ltd..

Signature of Proposer

Group Credit Protect Insurance plan from HDFC Standard Life Insurance Co. I.td. Members Information Form Premium Amount ₹ _____

Name : _____ DOB : Gender Identification Mark : _____

Address : _____ City: _____ Pin code : _____

Contact No. _____ e-Mail ID _____ Occupation : _____ Employer's Name _____

Death Benefit: Level term assurance Sum Assured (loan amt) ₹ : _____ Term : _____ Age proof: Driving license Passport PAN card Leaving certificate Others _____

Short Medical Questionnaire - Health Details of Member (tick the box for your answer)

1) Have you ever suffered or are currently suffering from:(a) Chest Pain or heart attack or any other heart disease (b) Cancer, tumor, growth or cyst of any kind (c) Stroke, paralysis, Epilepsy, any psychiatric / mental disorder, disorder of brain/nervous system or any kind or physical disabilities (d) Asthma, Tuberculosis or other lung disorder (e) Diseases or disorder of muscles, bones or joints, arthritis or blood disorder (anemia) or any endocrine disorder (f) Diseases of the kidney, digestive system (stomach, pancreas, gallbladder, intestines) Liver, Hepatitis B or C or HIV/AIDS infection (g) Diabetes, high blood pressure	Y	N
2) During the last 5 years have you undergone any major surgery or been hospitalized for more than one week?	Y	N
3) Do you take part in any adventurous sports or hobbies? (like paragliding, mountaineering, deep sea diving, motor racing, bungee jumping etc.)	Y	N
4) Do you smoke more than 10 cigarettes a day?	Y	N
5) Has more than one of your close relatives died before the age of 60 year as a result of heart attack, stroke, cancer, diabetes?	Y	N
6) Are you taking any medication or has a doctor ever attended you for any conditions, diseases or impairment not mentioned above (except for cough or cold)?	Y	N
7) Female life only: Are you pregnant?	Y	N
8) Have you ever been declined, deferred, and accepted at special terms, had cover reduced or had exclusion imposed for any life, health or accident insurance cover.	Y	N

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

Details of Nominee : Benefit will be paid to the master policy holder. The Balance death benefit amount (after adjustment against outstanding loan, if any) will be paid to the nominee.

Name : _____ DOB : Gender Relationship with Member : _____

Address : _____

City: _____ Pin code : _____ Contact No. _____ email ID: _____

Declaration understand, Agree & confirm that these statement & this declaration are basis of contract between the insurer & the policyholder. If any untrue statements are contained herein or there has been any non disclosure of any material fact, the policy to be issued by the insurer in the name of policyholder may be treated as void as far as I am concerned. I confirm that I have read & understood, the rules & any additional rules of HDFC Life Group Credit Protect Insurance Plan, the standard Policy provisions & any additional provisions that govern the policy to be issued by insurer in the name of the Policyholder and on my life, & I agree & confirm that same shall be binding on me. I authorize the policy holder to disclose to the insurer such particulars as they may require including the details given above & any changes to the same pay the premium payable on my behalf / collected from me to the insurer. I understand that any statutory levy or charges including any indirect tax may be charged to me either now or in future by the insurer and I agree to pay the same. I understand that HDFC SLIC has the right to reject the proposal without giving reasons thereto and client to give an undertaking thereof that he shall not raise any claims thereof. I understand the significance of the contract and the contract will be governed by provisions of the Insurance Act 1938 and that the same will not commence until written acceptance of this application by the insurer issued on its normal terms & conditions is received.

Signature of Proposer

Name : _____ Date : _____ Place : _____ **HDFC Bank is the master policy holder of this policy**

MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER

(Customer Copy)

I/We agree and confirm: (1) to the applicable schedule of charges informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in "Schedule of Charges" of this Application (2) that the bank's representative/staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/us. (3) that no discount or free gift or any other commitment whatsoever is given to me/us by the Bank or any of its authorized representative(s) other than what is not documented in this Form or the loan agreement. (4) the bank shall not process incomplete / defective application form, for which if any loss or delay is caused to me/us, I/We will not hold the Bank liable for such loss or delay. (5) that Loan processing and disbursement will take atleast 7 working days post submission of all requisite documents and information as may be required by Bank as per Bank's criteria. (6) that submission of loan application to your bank does not imply automatic approval by the Bank Limited and the Bank will decide the quantum of the loan at its sole discretion. (7) the Bank reserves its right to reject the loan application and retain the loan application form along with the photograph and documents. (8) that I/We shall furnish any additional documents as and when required by the Bank. (9) that I/We have not taken any loan from any other bank / finance company unless specifically declared by me / us. (10) that there is no pending litigation against me/us filed by any other financier / bank. (11) that the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (12) that the information furnished by me/us above is true and accurate. I/We authorize HDFC Bank Ltd. to make any enquiries regarding my application. I/We have read and understood the contents of all the four (4) pages of the loan application form and accept the same. (13) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my / our residential or employment address. (14) hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in the application form(s)/related documents executed / to be executed in relation to the facilities to be availed by me/us from the Bank, to the Bank's other branches/subsidiaries/affiliates/ Credit Bureaus/Rating Agencies, Service Providers, banks/financial institutions, governmental/regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/We waive the privilege of privacy and privity of contract. (15) shall credit all sums received by you in either or all the names of this account. (16) hereby confirm having received, read and understood the terms and conditions applicable to this loan and accept the same. (17) hereby unconditionally, agree that these terms and conditions may be changed by the Bank at any time and I/We will be bound by the amended terms and conditions. (18) That I/We are citizen of India.

I/ We also confirm that the executive collecting my loan Application / Document has informed me / us : (1) that services tax may be applicable in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me / us. (4) that all post dated cheques are to be issued favouring HDFC Bank Limited A/c < Mention Product Name > only. (5) that the Bank is only a finance provider and subsequent to vehicle/asset finance disbursement to the dealer, Bank has no liability towards condition / colour / make / performance /quality of vehicle/asset at the time of delivery/delay in delivery of vehicle/accessories/spare-part from the dealer or availability of specific colour/model/quality/version at the dealership. (6) that any discount in pricing of the asset is purely an offer by the manufacturer / dealer. (7) that loan related information like "welcome letter", "repayment schedule", "loan agreement", "disbursal advice (as applicable to Personal Loan/Business Loan)", will be sent on the e-mail id mentioned by me/us in this loan application form. (8) that I / We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I/We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be.

Important Information for Customer - Form No. IL

Period of Coverage: _____ months. Premium Amount: ₹ _____

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

2)Insurance is the subject matter of the solicitation.

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

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