

Moratorium post course period (B)			6		12	Others (pls. specify)										
Total Moratorium (C = A+B)			6		12	18	24	30	36	42	48	54	60	Others(pls.specify)		
EMI Repayment (D)		12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
Total Loan Period (E = C+D)																

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

1) Expected income per month																	2) Anticipated monthly expenses															
3) Amount available to repay the loan																																
4) Whether the student will take up any part-time employment during study ? If Yes, Pls. give details																																
5) In case you are taking studies abroad, what are your likely prospects in India/Abroad ?																																

F) EMPLOYMENT/ BUSINESS DETAILS

Firm/ Company Employer's Name																			
Firm/ Company Employer's Address																			
State											City				PIN Code				
Occupation type	Salaried		Self-employed		Business		Professional		Retired		Housewife		Student		Unemployed		Others.....		
If salaried	Type of Company	Private ltd		Partnership		Proprietorship		Public Ltd.		Public sector		GOVT.		MNC		Others.....			
	Type of Industry	Automobiles		Agriculture based		Banking		BPO		Capital goods		Telecom		IT		Retail			
	Type of Industry	Real Estate		Consumer Durables		FMCG		NBFC		Marketing/Adv.		Pharma		Media		Others.....			
	No. of years in current job			Designation								Total years in Employment							
If Self-employed professional	Doctor		CA		CS		Architect		Other.....										
	No. of years in Profession				No. of years in Business														
If Self-employed business man / constitution	Type of company	Sole proprietorship		Partnership		Public Ltd. Co.		Private ltd co.		Others									
	Type of Industry	Automobiles		Agriculture based		Banking		BPO		Capital goods		Telecom		IT		Retail			
	Nature of business	Real Estate		Consumer Durables		FMCG		NBFC		Marketing/Adv.		Pharma		Media		Other.....			
	Manufacturing		Service provider		Agriculture		Stock broker		Trader		Real estate		Others.....						

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

Name	Residential Address	City	PIN Code	Phone No.

G) INCOME / BANKING DETAIL

Monthly Income																	Existing Loan Details 1) Bank/Co. Name _____ Loan Type _____ Amount _____ EMI _____ Tenure _____ Start Date _____ Loan A/C no. _____
Annual Salary/ Income																	
Other Income																	
Other Income Source	Rental	Agricultural		Other													
Do you Bank with HDFC Bank ?	Yes	No														2) Bank/Co. Name _____ Loan Type _____ Amount _____ EMI _____ Tenure _____ Start Date _____ Loan A/C no. _____	
Branch																	
Cust ID																	
A/C NO.																	
<p style="text-align: center;">If HDFC Bank is not your primary banker, please give details of your primary bankers</p>																	
A/C NO.																	
Bank Name																	
Branch																	
Account Type																	
Opened In																	
<p style="text-align: center;">Details of Credit Card If any</p>																	
Name of Issuing Bank	Credit Card No.																

H) PERSONAL REFERENCE (Name and Address of the reference living in the same city)

FRIEND								RELATIVE									
Name								Name									
Relationship with Applicant								Relationship with Applicant									
Residential Address								Residential Address									
City				PIN					City				PIN				
MobileNo.				Email id					Mobile No.				Email id				

CO-APPLICANT-1 PART - II

(A) PERSONAL DETAILS

Co-Applicant Name	PREFIX	FIRST NAME	MIDDLE NAME	SURNAME													
Maiden Name (If any)																	
Father's Name																	
Mother's Name																	
Spouse's Name																	
Date of Birth	D	D	M	M	Y	Y	Y	Y	Sex	Male	Female	Third Gender	Married	Single	No of dependents		
Religion				SC	ST	OBC	General	Minority	Residential Status	Resident	Non-Resident						
No. of earning members in the family				Total Income													
CKYC No.				PAN				Aadhaar No.									
Proof of Identity	Passport	Driving License	Voter ID	NREGA Job Card	Others _____			Date of Expiry	D	D	M	M	Y	Y	Y	Y	
Reference No.				Physically Disabled	Yes	No	Nationality										

Date of Birth	D	D	M	M	Y	Y	Y	Y	Sex	Male	Female	Third Gender	Married	Single	No of dependents		
Religion									SC	ST	OBC	General	Minority	Residential Status	Resident	Non-Resident	
No. of earning members in the family				Total Income													
CKYC No.					PAN				Aadhaar No.								
Proof of Identity	Passport	Driving License	Voter ID	NREGA Job Card	Others	Date of Expiry				D	D	M	M	Y	Y	Y	Y
Reference No.					Physically Disabled	Yes	No	Nationality									

(B) PRESENT ADDRESS

Present Residence	Owned	Company Provided	Parental	Shared Accommodation	Rented	Monthly Rent (Rs.)				
Years at current residence	Years in the city		Preferred Mailing Address			Current	Permanent	Office		
Address Type	Residence	Business	Residential & Business	Registered Office	Unspecified	<div style="border: 1px solid black; padding: 5px; text-align: center;"> Co-Applicant's latest passport size photo </div>				
Flat No./Build Name										
Road No. / Name										
Landmark										
City	District									
State					PIN Code					
Country										
Proof of Address	Passport	Driving License	Voter ID	NREGA Job Card	Others					

(C) PERMANENT ADDRESS

Address Type	Residence	Business	Residential & Business	Registered Office	Unspecified	<input type="checkbox"/> Tick if Permanent address is same as Present Address					
Flat No./Build Name											
Road No. / Name											
Landmark											
City	District										
State					PIN Code						
Country											

(D) CONTACT DETAILS

Email Id																Please tick to receive communication from Bank via e-mail	
Tel (R)											Mobile No.						
Tel (O)	S	T	D														<input type="checkbox"/> Please tick to receive communication from Bank via SMS
Relationship with Applicant (Tick One)	Father	Mother	Brother	Sister	Spouse	Others(Pls. Specify).....											
Relationship proof (Tick One)	Ration Card	Birth Certificate	Driving License	Passport	School leaving certificate	Others.....											

(E) EMPLOYMENT/ BUSINESS DETAILS

Firm/ Company Employer's Name																
Firm/ Company Employer's Address																
State											City					
Phone No.											PIN Code					
Occupation type	Salaried	Self-employed	Business	Professional	Retired	Housewife	Student	Unemployed	Others.....							
If salaried	Type of Company	Private ltd	Partnership	Proprietorship	Public Ltd.	Public sector	GOVT.	MNC	Others.....							
	Type of Industry	Automobiles	Agriculture based	Banking	BPO	Capital goods	Telecom	IT	Retail							
	Type of Industry	Real Estate	Consumer Durables	FMCG	NBFC	Marketing/Adv.	Pharma	Media	Others.....							
If Self-employed professional	No. of years in current job	Designation			Total years in Employment											
	Doctor	CA	CS	Architect	Other.....											
If Self-employed business man / constitution	Type of company	Sole proprietorship	Partnership	Public Ltd. Co.	Private ltd co.	Others										
	Type of Industry	Automobiles	Agriculture based	Banking	BPO	Capital goods	Telecom	IT	Retail							
	Nature of business	Real Estate	Consumer Durables	FMCG	NBFC	Marketing/Adv.	Pharma	Media	Other.....							

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

Name	Residential Address	City	PIN Code	Phone No.

(F) INCOME / BANKING DETAIL

Monthly Income					If HDFC Bank is not your primary banker, please give details of your primary bankers	Existing Loan Details			
Annual Salary/ Income						1) Bank/Co. Name _____			
Other Income						Loan Type _____			
Other Income Source	Rental	Agricultural	Other	Amount _____		EMI _____ Tenure _____			
Do you Bank with HDFC Bank ?	Yes	No				Start Date _____			
Branch					Loan A/C no. _____				
Cust ID					2) Bank/Co. Name _____				
A/C NO.					Loan Type _____				
					Amount _____				
					EMI _____ Tenure _____				
					Start Date _____				
					Loan A/C no. _____				

LOAN DETAILS PART- IV

Details of the fees and charges payable to the Institute											
1) Total Course Fee	Rs.										
a) Course Fee Per Semester	Rs.										
b) No. of semesters											
2) Accommodation Fees	Rs.										
3) Expenses for purchase of books/equipment's	Rs.										
4) Travelling Expenses	Rs.										
5) *Caution Deposit/Building Fund/Refundable deposit	Rs.										
TOTAL	Rs.										

Subsequent Disbursement					
Full Disbursement					
Tranche Disbursement					
Tranche Disbursement details:					
M	M	/	Y	Y	AMOUNT(INR)

Net Worth Statement											
Details of Assets											
1. Fixed Deposits											
2. NSC/KVP											
3. Mutual Funds & Bonds											
4. LIC Surrender Value											
5. Accumulated PF											
6. Gold / Jewellery											
7. Immovable property											
Total Assets											
(Less) Borrowing of Banks											
(Less) Any Other Liabilities											
Net worth:											

*Subject to condition that the amount does not exceed 10% of the total tuition fee for the entire course

LOAN AMOUNT											
Amount required	Rs.										
Security/ Collateral, If applicable											
Property Collateral (Only residential property)	Rs.										
Others (Specify)	Rs.										
Fixed Deposit	Rs.										
TOTAL	Rs.										

MODE OF DISBURSEMENT (any one of the following)											
1. DD IN FAVOUR OF -											
Payable at -											
for Amount Rs.-											
2. T.T. Swift Code/ RTGS/NEFT											
3. University Account No.											

Non repayment Scholarship(s) at Rs. _____ p.a. for _____ year Amount Rs. _____
Loan Scholarship(s) and or other repayable financial assistance from other sources: Rs. _____
Contribution of Parent / Guardian and /or Other Members of the Family/ relatives towards total expenses: Rs. _____

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. <input type="checkbox"/> Yes <input type="checkbox"/> No										
With Financing bank	Applicant is a Director / Sr. Officer / relative of director or Sr. Officer of the Bank. <input type="checkbox"/> Yes <input type="checkbox"/> No										
I wish to apply for Interest Subsidy under the Scheme											
Interested <input type="checkbox"/> Yes <input type="checkbox"/> No *Mandatory documents to be submitted.											

REPAYMENT

Interest servicing during Moratorium <input type="checkbox"/> Yes <input type="checkbox"/> No	Repayment Mode <input type="checkbox"/> PDC <input type="checkbox"/> S.I. <input type="checkbox"/> ACH				
Variable Rate = MCLR (+)/(-)	% p.a Fixed Rate= _____ %p.a				
Particulars of Insurance Policy(ies) In case of father/ guardian/applicant only					
Name of the Insured	Policy No.	Date	Date (s) of Maturity	Amount of yearly premium	Date of last premium

ADDITIONAL INFORMATION

• Payment: No cash/bearer cheque has been collected from you up-front towards processing the loan application. • Details with respect to the EMI presentation dates, number of EMIs and amount will be communicated separately through a welcome letter post disbursement of loan. • No discount/free gift or any other commitment is given whatsoever which is not documented in the loan agreement by HDFC Bank or any of its authorized representative(s). • The loan amount and disbursement is at the sole discretion of HDFC Bank and no commitment has been given regarding the same. Terms and conditions of the loan agreement shall be provided on request. • Application processing and loan disbursement: Should take around 17 working days from the time of completion and submission of all relevant loan documents as per Bank's criteria. • Other charges: Loan processing fees would be _____% of the loan amount. On pre-closure of loan, there will be a fee to the extent of up to _____% of the loan outstanding. • _____ Advance EMI has been collected from you. Stamping cost, Documentation Charge applicable as per the State. Stamp Duty Act would be deducted from the disbursal amount. Charges which are in nature of fees are EXCLUSIVE of Goods and Service tax (GST) and other government levies, as applicable, would be charged additionally.

YOUR DECLARATION PART - V

(1) I/We here by apply for an educational loan from HDFC Bank Limited. To the extent indicated in the loan application form. (2) Applicant: I have not applied/availed any educational loan from any other bank / financial institution. (3) Co applicant: I have applied/availed [] /not applied/availed [] any educational loan from any other bank / financial institution. (4) Guarantor: I have applied/availed [] /not applied/availed [] any educational loan from any other bank / financial institution. (5) I/We certify that I/We am/are citizens of India, declare that the foregoing particulars and information furnished in this agreement/application are true, complete and they along with the applicant's future income post completion of the course, co-applicant's / guarantor income details shall form the basis of any loan HDFC Bank may decide to sanction. I agree that the Bank shall have the sole discretion to reject the application or reduce the loan amount without assigning any reason there of. I/We confirm that I/We have no insolvency proceedings against me/us nor have I/we been adjudicated insolvent. (6) I/We further agree that my/our loan transactions are governed by the rules of HDFC Bank Limited that may be in force from time to time and shall abide by the terms and conditions governing the grant of loan under this agreement. (7) I/We further agree that the loan shall be disbursed in tranches semester wise/year wise and that HDFC Bank shall disburse the loan amount directly to my/our educational institute and I/We shall be liable to HDFC Bank for the repayment. (8) I/We further agree to appraise HDFC Bank, details about my academic progress, details of aid/financial assistance received if any during the course period, completion of course and job placement. (9) I/We shall advise the bank in writing of any change in my/our Residential or Employment address. (10) I hereby submit my Aadhaar number issued by UIDAI, to HDFC Bank and voluntarily give my consent to use my Aadhaar number for authentication with UIDAI as per Aadhaar Act, 2016; for the purpose of Account opening / Aadhaar linking / seeding to all my accounts / relationships (existing, new and future) maintained with HDFC Bank in my individual capacity and / or as an authorized signatory in non-individual accounts. (11) I, holder of the Aadhaar number, hereby voluntarily give my consent to HDFC Bank to obtain and use my Aadhaar number, Name and Fingerprint/Iris and my Aadhaar details to authenticate me with UIDAI as per Aadhaar Act, 2016 and all other applicable laws. (12) I also authorize HDFC Bank to use my Aadhaar number to open account/ link and authenticate my Aadhaar number to all my accounts / relationships with the Bank as may be opened in future in individual and also in case of non-individual accounts in addition to the existing accounts and relationships.

Applicant / Co Applicant is a Politically Exposed Person (PEP) or related to close Associate of PEP Yes No

ACKNOWLEDGEMENT SLIP FOR EDUCATION LOAN APPLICATION

I/WE CONFIRM THAT THE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS (1) Informed me/us about interest servicing and non-interest servicing payment options during moratorium. (2) Informed me / us that the applicable interest rate is _____ p.a. (monthly /reducing). (3) Processing fee of _____ as deemed fit by the bank will be charged towards loan application. (4) Not received any payment in cash, bearer cheque or kind along with or in connection with this loan application from me / us. (5) Informed me / us that GST as may be applicable will be charged in connection with the loan. (6) Informed me / us that HDFC BANK LTD will not be liable for loss or delay in receipt of documents. (7) Informed me / us that incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise. (8) Informed me / us that documents / photographs will not be returned, under any circumstances, once submitted to HDFC BANK LTD. (9) Informed me / us that approval of the application is at sole discretion of HDFC BANK LTD. (10) Informed me / us that the quantum of the loan will be finally decided by HDFC BANK LTD and has not made any commitments to me / us regarding the same. (11) Informed me / us that Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month. (12) Collected self-attested copies of the following documents from me / us.

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

Other Documents
 Education Loan Agreement Signature Verification ACH / Auto Debit Mandate Post dated cheques (PDC) (nos.) Security Post dated cheques (nos.)
 Income Certificate (issued by Gazetted Officer) Interest Subsidy Agreement Original bonafide student letter issued by the institute

(13). Please credit all sums received by you in either or all the names of this account. (14). I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose. (15). I/We authorize HDFC Bank Ltd. to make any enquiries with any other finance co. / bank / registered credit bureau regarding my/our credit history with them and also authorize HDFC Bank Ltd. to provide details of my/our credit history to any other bank / finance co. / registered credit bureau. I / We shall provide any further information that the Bank may require in the future. HDFC Bank will be at liberty to take such action, as it may deem necessary if the statement/information provided by me / us is found to be untrue/incorrect. (16). HDFC Bank Ltd. reserves the rights to retain the photo graphs and documents submitted within this application and will not return the same to the applicant. There are no pending litigations against me / us by any other financier / bank. (17). I/We confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned in the application form, and in case found otherwise, Bank reserves the right to consolidate the customer ID's under a single customer ID as it may decide, without any prior notice to me/us. (18). I/We consent / do not consent to receive information / services etc. for Marketing purposes through Telephone / Mobile / SMS / Emails by the Bank / its agent. I / We agree and acknowledge that only direct telephone numbers (not board / general telephone numbers of offices / corporates / employers) will be accepted for registration of "Do Not Call". I / We am / are aware that post registration, I / We may receive a call from the Bank to verify the correctness of the request for registration, I / We confirm that I / We have read and understood the Declaration, and that all the details provided on the form are true and correct. (19) The Applicant hereby irrevocably and unconditionally consents to and authorises the Bank (acting through any of its officers, representatives, systems) to, without notice to me/ us, access, use, store, reproduce, disclose any part of the information and data including the personal data and sensitive information of the Applicant and information and data pertaining to any other person, as furnished by the Applicant as part of or pursuant to the Application including under any of the documents or copies thereof submitted to the Bank, for the purposes of data/information verification, appraisal, credit risk analysis, reporting, or for other related purposes that the Bank may deem fit, cross-selling of products and services by the Bank or its subsidiaries, affiliates, including where any such verification, analysis, etc. is from or through any persons, sources, whether official, governmental, public, private, web-based, electronic, personal, etc. and whether it requires or results in access of further information or data including on or through any electronic platforms, websites, portals, etc., and where so required, to act for and on behalf of and/or in the name of the Applicant for the aforesaid purposes (including access, authentication), and to use and disclose, without notice to me/ us, for the aforesaid purposes, any such data and information or any part thereof to any of the authorities, agencies, persons, websites, service providers, the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/regulatory authorities or third parties, as also to access, preserve, store, use any furnished/accessed information/data including any further information/data. I/ We waive the privilege of privacy and privacy of contract. (20). I/We have read and verified the entire contents of the aforesaid Loan Application Form including the information, the Most Important Terms and Conditions, the Declarations being Part I to Part VII and I/We hereby irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same. I/We further agree that these terms and conditions may be changed by HDFC Bank Ltd, at any time and I/We shall be bound by the amended terms and conditions.

DECLARATION PART - VI

PART - VI : I / WE CONFIRM THAT THE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS

(1) Informed me/us about interest servicing and non-interest servicing payment options during moratorium. (2) Informed me / us that the applicable interest rate is _____ p. a. (monthly/reducing). (3) Processing fee of _____ as deemed fit by the bank will be charged towards loan application. (4) Not received any payment in cash, bearer cheque or kind along with or in connection with this loan application from me / us. (5) Informed me / us that Government government levies as may be applicable will be charged in connection with the loan. (6) Informed me / us that HDFC BANK LTD will not be liable for loss or delay in receipt of documents. (7) Informed me / us that incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise. (8) Informed me / us that documents / photographs will not be returned, under any circumstances, once submitted to HDFC BANK LTD. (9) Informed me / us that approval of the application is at sole discretion of HDFC BANK LTD. (10) Informed me / us that the quantum of the loan will be finally decided by HDFC BANK LTD and has not made any commitments to me / us regarding the same. (11) Informed me / us that Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month. (12) Collected self-attested copies of the following documents from me / us.

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

Other Documents: Education Loan Agreement Signature Verification ACH / Auto Debit Mandate Post dated cheques (PDC) (nos.) Security Post dated cheques (nos.) Income Certificate (issued by Gazetted Officer) Interest Subsidy Agreement Original bonafide student letter issued by the institute

Schedule of Charges: *Loan Processing Charges: Maximum upto 1% of the loan amount as applicable, *Pre-payment charges: Nil Charges, **No Due Certificate/No Objection Certificate (NOC): Nil, Duplicate of No Dues Certificate/NOC: Nil, Delayed instalment payment charge: @ 18% p.a. plus applicable government taxes on overdue instalment amount, *Payment Return Charges : Upto Rs. 450/- per instance , Legal /incidental charges: At actual, Stamp Duty & other statutory charges: As per applicable laws of the state, Loan cancellation charges: Nil cancellation charges. However, interest for the interim period (date of disbursement to date of cancellation), Stamp Duty will be retained. Terms & Condition apply. *Charges which are in nature of fees are EXCLUSIVE of government levies. GST and other government levies, as applicable, would be charged additionally. Vidya Lakshmi Portal charges as applicable.**

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

Kindly Note: (1) That the receipt of your application form for the loan does not imply automatic approval of your loan by HDFC BANK LTD. (2) HDFC BANK LTD will decide the quantum of the loan at its sole discretion. (3) HDFC BANK LTD reserves the right to reject any application without assigning any reasons. (4) HDFC BANK LTD may request for additional documents other than those collected in connection with the applicant. (5) HDFC BANK LTD reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant. (6) That the Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month. (7) HDFC BANK LTD shall not be liable for loss or delay in the receipt of documents. (8) Incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise. (9) That all Post dated cheques are to be issued favoring HDFC BANK LTD only.

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.

Name of Applicant _____ _____	Name of Co-Applicant -1 _____ _____	Name of Co-Applicant -2 / Gaurantor _____ _____
Signature of Applicant _____	Signature of Co-Applicant-1 _____	Signature of Co-Applicant-2 _____
Place _____ Date: ____/____/____	Place _____ Date: ____/____/____	Place _____ Date: ____/____/____

PART-VII (Declaration to be signed by Representative of HDFC BANK LTD)

I/we confirm the receipt of your education loan application form along with the documents mentioned in the DECLARATION PART - V on behalf of HDFC BANK LTD.

LGR Name	LGR Code	LGR Tel. No.	Sales Executive Name	Signature of the Executive
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91079/16.05.2023

ACKNOWLEDGEMENT SLIP FOR EDUCATION LOAN APPLICATION

Schedule of Charges:

*Loan Processing Charges: Maximum upto 1% of the loan amount as applicable, *Pre-payment charges: Nil Charges, **No Due Certificate/No Objection Certificate (NOC): Nil, Duplicate of No Dues Certificate/NOC: Nil, Delayed instalment payment charge: @ 18% p.a. plus applicable government taxes on overdue instalment amount, *Payment Return Charges : Upto Rs. 450/- per instance , Legal /incidental charges: At actual, Stamp Duty & other statutory charges: As per applicable laws of the state, Loan cancellation charges: Nil cancellation charges. However, interest for the interim period (date of disbursement to date of cancellation), Stamp Duty will be retained. Terms & Condition apply. *Charges which are in nature of fees are EXCLUSIVE of government levies. GST and other government levies, as applicable, would be charged additionally. Vidya Lakshmi Portal charges as applicable.**

IMPORTANT NOTE:

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

Kindly Note: (1) That the receipt of your application form for the loan does not imply automatic approval of your loan by HDFC BANK LTD. (2) HDFC BANK LTD will decide the quantum of the loan at its sole discretion. (3) HDFC BANK LTD reserves the right to reject any application without assigning any reasons. (4) HDFC BANK LTD may request for additional documents other than those collected in connection with the applicant. (5) HDFC BANK LTD reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant. (6) That the Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month. (7) HDFC BANK LTD shall not be liable for loss or delay in the receipt of documents. (8) Incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise. (9) That all Post dated cheques are to be issued favoring HDFC BANK LTD only.

Name of the Applicant		Date of Application		Bank's Stamp/ Signature
Branch Code	Date and Time of Receipt	Application Ref No.		
HDFC Bank contact Person Name		Contact No.		

Application processing & loan disbursement: (including < Rs. 2 lacs) Loan within 15 working days from the time of completion & submission of all relevant loan documents as per Bank's criteria.

CONSENT

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

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

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

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

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

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

The Products, which have been applied/ requested by or availed by, me/us (including where the initiation of any transaction is not directly with the Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where my/our account is not with the Bank but the Bank is a PSP bank), shall be referred to as "Requested Products", and the Products (including any future products or services) other than the Requested Products, shall be referred to as "Other Products".
2. I have read, understood and hereby accept the Privacy Policy of the Bank (available at www.hdfcbank.com).
3. I/we hereby authorize HDFC Bank Limited ("Bank" which which expression shall be deemed to include its successors and assigns) to process, use, store, retain, share with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the Specified Purposes:
 - i. in connection with assessment or processing of the application/ request for any Requested Product, or in connection with execution or furtherance of a contract/ transaction, performance by Bank or me/us or any connected persons like guarantors, security providers, other intermediaries, of any contract or part thereof or any regulatory or legal obligations in relation to any Requested Product availed or in pursuance thereof;
 - ii. for Derivation and sharing any Derivative Data (between Bank and any Processing Entity) in connection with the aforesaid purposes;
 - iii. contacting, establishing contact, whereabouts, including through email, postal address, telephone, social media, banners on applications/ electronic platforms, notifications, website, premises of third parties/ other persons;
 - iv. deploying any analytics, automated processing, algorithms, robotics, profiling, encryptions, coding, anonymizations, etc., for any of the aforesaid.
4. I/we authorize the Processing Entities to process, use, store, retain, share with the Bank or the other Processing Entities or collect from Bank, any other Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the aforesaid consented purposes.
5. For the purposes of aforesaid consents and authorizations, it shall be deemed that I/we have furnished all the Data separately under this consent.
6. I/we agree that the aforesaid consents/ authorizations for the aforesaid purposes shall survive beyond the validity of such application/ tenure of the Product/ consummation of any transaction.
7. I/we hereby authorize the Bank to process, use, store, retain, share with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the Specified Purposes for the Other Products and for:
 - a. conveying to, displaying or communicating with, marketing, selling, cross-selling to me/us, by the Bank internally or externally, any Products and for such purpose for assessing your credit worthiness or your eligibility through such means as feasible and for such activity sharing the Data with third parties, including through or on the Bank's apps/ platforms, any other channel(s) of the Bank, TPAP, service providers, agents, or otherwise through notifications, emails or other means of communications, whether online or offline or telecommunications, the availability or eligibility or offer, whether in principle or otherwise, of any of the Other Products, and for this purpose all authorisations mentioned in (i) to (iv) of 3 (a) above in relation thereto as if the same are in relation to the Other Products.
8. I/we authorize the Processing Entities to process, use, store, retain, share with the Bank or the other Processing Entities or collect from Bank, any other Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the aforesaid consented purposes.
9. For the aforesaid consents, authorizations and purposes covered above, it shall be deemed that I/we have furnished all the Data separately under this consent.
10. I/we agree that the aforesaid consents/ authorizations for the aforesaid purposes shall survive beyond the validity of such application/ tenure of the Product/ consummation of any transaction.

Yes
No
- I authorize HDFC Bank and its representatives to Call or SMS regarding Other Products. This consent overrides my registration for DNC/NDNC.

Yes
No
11. The consents given or denied under this document do not limit any other consents obtained or given.

Name(s) & Signature(s):

Date _____ Place _____

