

EDUCATION LOAN APPLICATION FORM

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E) EDUCATION DI	ET/	AILS	(Fr	om S	s.s.	C til	l da	te)																																
*If applicant is atte	ndi	ing a	any	colle	ege	or ii	nstit	ute	at p	rese	ent,	plea	ise	also	o m	enti	on (cour	se d	etail	s in	belo	ow s	ecti	ion															
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Total Loan Period (E = C+D)																					_		
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1) Expected income per month					2)	Antic	ipated	monthl	expe	nses	5		\perp	Ш									
3) Amount available to repay the							1637	. .															
4) Whether the student will tak5) In case you are taking studie									e deta	ails_													
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F) EMPLOYMENT/ BUSINESS D																_							
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G) INCOME / BANKING DETAIL			If UDE	C Bank	is not	your priv	nany har	akor plos	so give	a dota	ile of s	our pr	iman	hank	ore	: [Exist	ing L	oan	Det	ails		
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	LOAN DETAILS PART- IV	
Details of the fees and charges payable to the Institute	Subsequent Disbursement	Net Worth Statement
1) Total Course Fee Rs.	Full Disbursement	Details of Assets
a) Course Fee	Tranche Disbursement	1. Fixed Deposits
Per Semester Rs.		2. NSC/KVP
b) No. of semesters	Tranche Disbursement details:	3. Mutual Funds & Bonds
2) Accommodation Fees Rs.	M M / Y Y AMOUNT(INR)	4. LIC Surrender Value
3) Expenses for purchase of		5. Accumulated PF
books/equipment's		6. Gold / Jewellery
4) Travelling Expenses Rs.		7. Immovable property
5) *Caution Deposit/Building		Total Assets
Fund/Refundable deposit Rs.		(Less) Borrowing of Banks
TOTAL Rs.		(Less) Any Other Liabilities
*Subject to condition that the amount does not exceed 10% of the total tu	tuition fee for the entire course	Net worth:
	_	
LOAN AMOUNT		DDE OF DISBURSEMENT (any one of the following)
Amount required Rs.	1. DD IN FAVOUR (F-
Security/ Collateral, If applicable	Payable at -	
Property Collateral (Only residential property) Rs.	for Amount Rs	
Others (Specify) Rs.	2. T.T. Swift Code/ R	
Fixed Deposit Rs.	3. University Accoun	
TOTAL Rs.		RELATIONSHIP
Non rongyment Scholarship(s) at Ps	With Applicant is a partner / gua	director of any Bank or is a Firm in which any director is interested as antor or is a relative of directors of other banks or is a firm in which
Non repayment Scholarship(s) at Rs	bank Nature of Rel	rectors are interested as partner or director. Yes No
Loan Scholarship(s) and or other repayable financial		cant is a Director / Sr. Officer / relative of director or Sr. Officer
assistance from other sources: Rs		Bank. Yes No Nature of Relationship
Contribution of Parent / Guardian and /or Other Members of		terest Subsidy under the Scheme
Family/ relatives towards total expenses: Rs	Interested Yes	No *Mandatory documents to be submitted.
	REPAYMENT	
Interest servicing during Moratorium Yes No	Repayment Mo	le PDC S.I. ACH
Variable Rate = MCLR (+)/(-)	% p.a Fixed Ra	
Particulars of Insurance Policy(ies) In case of father/ guar		
Name of the Insured Policy No.	Date Date (s) of Maturity	Amount of yearly premium Date of last premium
	ADDITIONAL INFORMATION	
	m you up-front towards processing the loan app	lication. • Details with respect to the EMI presentation dates, number of
EMIs and amount will be communicated separately through	m you up-front towards processing the loan app h a welcome letter post disbursement of loan. •	lo discount/free gift or any other commitment is given whatsoever which
EMIs and amount will be communicated separately through is not documented in the loan agreement by HDFC Bank or commitment has been given regarding the same. Terms a	m you up-front towards processing the loan app h a welcome letter post disbursement of loan. • or any of its authorized representative(s). • The l and conditions of the loan agreement shall be	lo discount/free gift or any other commitment is given whatsoever which an amount and disbursal is at the sole discretion of HDFC Bank and no provided on request. • Application processing and loan disbursement:
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(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 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 financer / 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 Applicant and data including the personal data and sensitive information and data entaining under any of the documents or copies thereof submitted 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 any of 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 privity 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 ag **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 with computation of income/certified financials Proof of Identity (Specify) Proof of Turnover (Latest Sales / Service (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 charges: @ 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 7 the 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: _ Date: 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 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 sole discretion.(3) HDFC BANK LTD reserves the right to reject any application without assigning any reasons.(4) HDFC BANK LTD reserves the right to retain the photograph and documents submitted along 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 7 the 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 Branch Code Application Ref No. Bank's Stamp/ Signature

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.

I authorize HDFC Bank and its representatives to Call or SMS regarding Other Products. This consent overrides my registration for DNC/NDNC.

11. The consents given or denied under this document do not limit any other consents obtained or given.

Name(s) & Signature(s):

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Date	Place _	

Yes

No

Yes

No