



### Format for Request Initiator

**To:** "goldloan.pdesk@hdfcbank.com"

**From:** "Requestor's Registered e-mail ID" (one which is updated in the Savings/Current account)

**Subject:** Loan Account No: \_\_\_\_\_ – Borrowers Name – Maharashtra (State)

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Dear Sir/Madam,

I, Mr/Ms/Mrs \_\_\_\_\_ hereby authorize you to debit my current/saving account no. \_\_\_\_\_ to adjust Rs. \_\_\_\_\_ (amount being repaid) towards the margin payment of loan account number - \_\_\_\_\_ in the name of Self/Spouse/Family member/Close Relative Mr/Ms/Mrs - \_\_\_\_\_

Reason for crediting the loan account on behalf of the borrower (If borrower & mail initiator are different) - \_\_\_\_\_

I confirm that the mode of operation for saving/current a/c is "single" / "either/anyone or survivor" & understand that jointly operated accounts will not be debited basis this mail instruction.

I also understand that HDFC Bank shall in no way be responsible for non-execution of Margin Payment on account of incomplete or inaccurate information or non availability of sufficient funds in my account or for any other reasons beyond its control.

Yours faithfully

\_\_\_\_\_  
Name of the Account Holder

\_\_\_\_\_  
Customer contact number

### The following need to be ensured sending mail instructions

- The instruction is sent only from the registered e-mail ID in CASA (FC) with a/c to be debited clearly mentioned.
- Customer's a/c is operable "Singly" or "Either/anyone or survivor" (jointly held a/c). "Jointly" operated accounts will not be acted upon basis email.
- The Loan Account Number, Customer Name and Name of State from which the customer has taken the loan, are also mentioned in the subject line of the mail. (e.g.: Loan Account No XXX - Mr/Ms/Mrs: XYZ - Maharashtra).
- Customer contact number is mentioned in the mail.
- Requester (sender of the email) has mentioned his/her relationship with the gold loan account holder i.e. Self/Spouse/Family member/Close Relative. Cases wherein borrower & mail initiator are different, appropriate reason for crediting the loan account on behalf of the borrower is provided.
- In case of multiple loans, there should be a clear instruction to debit his/her CASA and to adjust towards margin money to a particular gold loan (i.e. Loan Account No.).
- Customer to mark their instruction only to the mail ID : "goldloan.pdesk@hdfcbank.com"