

INDIVIDUAL LOAN APPLICATION FORM

FOR APPLYING THROUGH HDFC SALES
PERSONAL AND EMPLOYMENT DETAILS



With you, right through

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

Applicant			Co-applicant			
NAME	Surname	First Name	Middle Name	Surname	First Name	Middle Name
FATHER'S/HUSBAND'S NAME						
CURRENT/PERMANENT* RESIDENTIAL ADDRESS						
*(If Permanent Address is different kindly give details in the box provided at the bottom of this page.)						
Land Mark:			Land Mark:			
Pin Code: _____ State: _____			Pin Code: _____ State: _____			
CURRENT RESIDENCE IS	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Company Leased/Provided by Employer		Relationship with applicant:			
PHONE NO. WITH STD CODE	Mobile: _____		Mobile: _____			
E-MAIL ID						
DATE OF BIRTH/SEX	Age	Yrs.	<input type="checkbox"/> M <input type="checkbox"/> F	Age	Yrs.	<input type="checkbox"/> M <input type="checkbox"/> F
MARITAL STATUS	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other			
NO. OF DEPENDANTS	Children _____ Others _____		Children _____ Others _____			
PAN No.						
OCCUPATION	<input type="checkbox"/> Employed <input type="checkbox"/> Self employed		<input type="checkbox"/> Employed <input type="checkbox"/> Self employed			
QUALIFICATIONS & DESIGNATION						
MONTHLY INCOME	₹			₹		
OTHER INCOME	₹	Source: _____		₹	Source: _____	
EMPLOYER/BUSINESS NAME AND ADDRESS						
(Please mention the address of the office you are based at)						
Pin Code: _____ State: _____			Pin Code: _____ State: _____			
PHONE NO. WITH STD CODE	Ext. _____ Fax: _____		Ext. _____ Fax: _____			
YRS. IN PRESENT OCCUPATION	Yrs.	Retirement age	Yrs.	Yrs.	Retirement age	Yrs.
DEPARTMENT	Employee No.:		Employee No.:			

LOAN REQUESTED

Amount ₹ : _____ Term: yrs. _____

Your monthly Expenditure ₹ : _____

Instalment you and co-applicant (if any) can pay to HDFC per month ₹ : _____

TYPE OF LOAN

Rest Frequency Annual Monthly

Rate Option Fixed Adjustable Combination

Signature of Applicant _____

- Home Loan
- Home Extension Loan
- Non Residential Premises Loans (for Professionals)
- Home Improvement Loan
- Land Purchase Loan
- Home Conversion Loan
- Short Term Bridging Loan
- Home Equity Loan

LOAN DETAILS

Purpose of Loan Construction Purchase Extension Improvement Equity Refinance NRP

Estimate of Requirement of funds

- Land cost ₹ : _____
- Total purchase price/construction cost ₹ : _____
- Incidental costs (if any) e.g. Stamp duty, Registration charges, etc. ₹ : _____
- Other costs (please specify) ₹ : _____
- Market value of property (for Home Equity Loan) ₹ : _____
- Loan outstanding (for refinance) ₹ : _____
- A. Total requirement of funds (Total)** ₹ : _____

Estimate of Sources to meet requirement of funds

- Loan requested from HDFC
 - Fixed Rate ₹ : _____
 - Adjustable Rate ₹ : _____
- Savings from Bank ₹ : _____
- Disposal of investments (fixed deposits / shares, etc.) ₹ : _____
- Amount already spent (source _____) ₹ : _____
- Provident Fund (refundable/non-refundable) ₹ : _____
- Other (specify _____) ₹ : _____
- B. Estimate of sources of funds (Total)** ₹ : _____

Note: 'A' which is the total requirement of funds, should equal estimate of sources, 'B' which indicates the sources from where the cost will be met. It is important that you indicate in detail the sources from where the cost will be met in order to help us process your application faster.

PASTE RECENT PHOTOGRAPH OF APPLICANT WITH SIGNATURE	PASTE RECENT PHOTOGRAPH OF CO-APPLICANT WITH SIGNATURE
---	--

***PERMANENT ADDRESS**

Land Mark: _____ Phone No.: _____

Pin code: _____ State: _____

To be filled by the Customer only

Date Submission of Appl.: _____

Submitted to:(Executive name): _____

Customer Signature

Executive Signature

FOR HDFC SALES USE ONLY

Broker Code: _____

HDFC SALES Executive: _____

Preferred Location: _____

Fees: _____ Cheque No.: _____

Date: _____ Bank: _____

FROM HDFC TO THE HDFC SALES

HDFC Executive: _____ Initials _____

Date of Acceptance _____ File No. _____

FINANCIAL INFORMATION

SAVINGS, INVESTMENTS, ETC.

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

LOANS AVAILABLE/PROPOSED

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

Source of Loan	Outstanding Amount (₹)	Monthly Installment Payable (₹)	Bal. Term (Months)
Applicant:			
Employer	_____	_____	_____
Bank	_____	_____	_____
Credit Society	_____	_____	_____
Others	_____	_____	_____
Co-applicant:			
Employer	_____	_____	_____
Bank	_____	_____	_____
Credit Society	_____	_____	_____
Others	_____	_____	_____

BANK ACCOUNT DETAILS (PLEASE MENTION DETAILS OF YOUR SALARY ACCOUNT IN ROW 1)

Name of Account Holder	Name of Bank	Customer Id*	Branch	A/c Operated Since	Account No.(s)
1. _____	_____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____	_____

* Required only incase of account with HDFC Bank.

Address: Mention dwelling unit no., street, city, nearest landmark and pin code. If not selected, mention intended location: _____ _____ _____ Pin Code: _____ State _____	Area of Land: _____ Sq.m. Built-up area: _____ Sq.m. Stage of construction / extension / improvement : _____ If property not selected would you like HDFC Realty to assist you? <input type="checkbox"/> Y <input type="checkbox"/> N Do you propose to rent the dwelling unit ? <input type="checkbox"/> Y <input type="checkbox"/> N Are you the sole owner of the dwelling unit ? <input type="checkbox"/> Y <input type="checkbox"/> N Is the legal title to the dwelling unit clear ? <input type="checkbox"/> Y <input type="checkbox"/> N Will HDFC be able to obtain first mortgage of the dwelling unit ? <input type="checkbox"/> Y <input type="checkbox"/> N
---	--

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

1. Have you or your spouse earlier applied to HDFC for a loan ? <input type="checkbox"/> Y <input type="checkbox"/> N If yes, File / Loan A/c No. _____ 2. Have you or your spouse given guarantee(s) for any borrower/s of HDFC ? <input type="checkbox"/> Y <input type="checkbox"/> N If yes, a) File / Loan A/c No. _____ b) Name of borrower/s _____ 3. When would you prefer your loan to be: a) Sanctioned (Date) _____ b) Disbursed (Date) _____	4. What other security will you be able to provide? _____ 5. Please select the mode of repayment convenient to you: (Not applicable for employed applicants, whose employers have a deduction at source arrangement with HDFC) Tick (✓) against the appropriate box. a) Deduction of monthly installment by your employer <input type="checkbox"/> b) Post dated cheques <input type="checkbox"/> c) Standing instructions to bankers <input type="checkbox"/> d) Any other (please specify) _____
--	--

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

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

Would you be interested in HDFC Home Loan Protection Plan from HDFC Life? <input type="checkbox"/> Yes <input type="checkbox"/> No	Products offered by HDFC Bank? <input type="checkbox"/> Savings Bank Account <input type="checkbox"/> Credit Card <input type="checkbox"/> Other Loans	Home Suraksha Plus from HDFC ERGO General Insurance Co. Ltd.? <input type="checkbox"/> Yes <input type="checkbox"/> No
---	---	--

REFERENCES (NAMES AND ADDRESSES OF TWO REFEREES WHO ARE NOT RELATED TO YOU)

HDFC may make such enquiries from the referees if it deems necessary	1. _____	2. _____
	Email: _____	Email: _____
	Tel: (O) _____ (R) _____	Tel: (O) _____ (R) _____

DECLARATION

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

Date _____ Applicant's Signature _____ Co-applicant's Signature _____