

(B) PERSONAL DETAILS

Permanent Address (Residence)

Form for permanent address details including fields for Bunglow, Row House, Flat, Other, Landmark, City, District, State, Country Code, Country, Pin, Tel. No. with STD code (R), and Mobile No.

Please tick to receive communication from Bank via SMS

(C) EDUCATION DETAILS (From S.S.C. till Date)

Table with 9 columns: Examination Passed, Institution & University, Medium of Instruction, Year of Passing, Whether Passed in First Attempt, Aggregate Marks First Attempt, Percentage of marks, Class obtained, Scholarship / Prizes Won for Academic Distinction.

Name and Address of College / Institution in which the Student intends to join.

Form for name and address of college/institution.

Name of the University / Recognised Authority to which the college / institute is affiliated.

Has the student been admitted into the above College / Institute / University or accepted for the Course? If so, certified copy of admission / acceptance letter should be attached

Contact person at the university

Course applied for: Management, Engineering, Medical, Architecture, Others

Course Name

Course Approved by: UGC, GOVT, AICTE, AIBMS, ICMR, DEPT of Electronics, Others (Please Specify)

Whether admission of course is through entrance test / Merit based selection:

Course Category: Diploma, Under-graduate, Post-graduate, Course Type: Full Time, Part Time

Course begins from, Course ends on

Moratorium during course period (A): >6, 12, 18, 24, 30, 36, 42, 48, others (pls. specify)

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)

Is the applicant attending any college or institute at present? If so furnish full particulars

College / Institute Name :

Course being pursued :

Course completion date :

Please specify in brief 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, please give details
5) In case you are taking studies abroad, what are your likely prospects on your return to India?

(D) EMPLOYMENT / BUSINESS DETAILS

Firm / Company Employer's Name _____
 Firm / Company Employer's Address _____
 City _____ Pin _____
 Phone No. _____ Ext. _____ Mobile _____

A. Salaried (Tick one) Pvt. Ltd. Public Ltd. PSU Central Govt. State Govt. MNC Others _____ (Dept. _____)
 No. of years in current job _____ Designation _____ Total years in Employment _____
 If employed in the current job for less than a year Name of the previous employer _____ No. of years _____

Details of previous Employment _____ Date of Retirement _____

B. Self Employed Professional (Tick One) Doctor CA CS Architect Other _____
 Types of Firm / Company (Tick One) Sole Proprietorship Partnership Private Limited Company Others _____
 Nature of Business Manufacturing Services Trading Agriculture
 Industry _____
 No. of years in Profession _____ years No. of years in Business _____

C. Self Employed Business (Tick One) Manufacturing Service Provider Trader/Retailers/Wholesalers
 Agriculturist/Farmer* Others _____ *Land holding _____ acres

Status of Firm / Company Sole Proprietorship Partnership Pvt. Ltd. Co. Others _____

About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co.)
 (1) Name _____ Residential Address _____ City _____ Pin _____ Phone No. _____
 (2) Name _____ Residential Address _____ City _____ Pin _____ Phone No. _____

(E) INCOME / BANKING DETAILS

Annual Income Rs. _____ Obligations Rs. _____ Occupation _____

Gross Salary / Income Per Month _____
 Deductions : Income Tax _____ Professional Tax _____ Provident Fund _____ Insurance Premium _____ Other Statutory Deductions _____

Net Salary / Income Per Month: _____ Other Income if any (proof attached) _____

Do you Bank with HDFC Bank? (Tick One) Y N If YES, please provide the following details:
 Branch _____ Customer ID _____ Type of Account _____
 Account Number _____ Other loans from HDFC Bank Y / N Loan A/c No. _____

If HDFC Bank is not your primary banker, please give details of your primary bankers
 Name of the Bank _____ Branch _____
 Account Number _____ Year in which Account opened _____

Average credit balance for last 6 months: _____

Please mention details of all loans currently taken by you

(1) Bank / Co. Name	Loan Type	Loan Amount (Rs.)	Monthly Instalment (Rs.)
Present outstanding _____	Security Offered _____	Repayment Plan _____	Amount of Default if any _____
(2) Bank / Co. Name	Loan Type	Loan Amount (Rs.)	Monthly Instalment (Rs.)
Present outstanding _____	Security Offered _____	Repayment Plan _____	Amount of Default if any _____

Assets owned (Tick One) Computer Car Two Wheeler
 Detail of other liabilities : Loans from Employer _____ Loans from friends/liabilities _____
 Materials / assets purchased from the seller on credit _____ Other liabilities _____ Total _____

Details of Credit Card if any

Name of Issuing Bank / Agency	Credit Card Number	Expiry Date	Credit Limit	Present O/S Limit

(F) PERSONAL REFERENCE

Friend	Name & Address of reference living in the same city:	Relative
(1) Name _____	(2) Name _____	(2) Name _____
Relationship with applicant _____	Relationship with applicant _____	Relationship with applicant _____
Residential Address _____	Residential Address _____	Residential Address _____
City _____ Pin _____	City _____ Pin _____	City _____ Pin _____
Phone No. with STD Code _____	Phone No. with STD Code _____	Phone No. with STD Code _____
Mobile _____	Mobile _____	Mobile _____
e-mail _____	e-mail _____	e-mail _____

Permanent Address (Residence) Bungalow Row House Flat Other _____

Landmark _____

City _____

District _____

State _____

Country Code _____

Country _____

Pin _____

Tel. No. with STD code (R) _____

Mobile No. _____

 Please tick to receive communication from Bank via SMSRelationship with Applicant (Tick One) Father Mother Brother Sister Spouse Others (Please specify) _____Relationship proof (Tick One) Ration Card Birth Certificate Driving License Passport School Leaving Certificate Others (please specify) _____**(B) EMPLOYMENT / BUSINESS DETAILS**

Firm / Company Employer's Name _____

Firm / Company Employer's Address _____

City _____

Pin _____

Phone No. _____

Ext. _____

Mobile _____

A. Salaried (Tick one) Pvt. Ltd. Public Ltd. PSU Central Govt. State Govt. MNC Others _____ (Dept. _____)

No. of years in current job _____ Designation _____ Total years in Employment _____

If employed in the current job for less than a year Name of the previous employer _____ No. of years _____

Details of previous Employment _____

Date of Retirement _____

B. Self Employed Professional (Tick One) Doctor CA CS Architect Other _____Types of Firm / Company (Tick One) Sole Proprietorship Partnership Private Limited Company Others _____Nature of Business Manufacturing Services Trading Agriculture

Industry _____

No. of years in Profession _____ years

No. of years in Business _____

C. Self Employed Business (Tick One) Manufacturing Service Provider Trader/Retailers/Wholesalers Agriculturist/Farmer* Others _____ *Land holding _____ acresStatus of Firm / Company Sole Proprietorship Partnership Pvt. Ltd. Co. Others _____

About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co.)

(1) Name _____ (2) Name _____

Residential Address _____ Residential Address _____

City _____ Pin _____ Phone No _____ City _____ Pin _____ Phone No _____

(C) INCOME / BANKING DETAILS

Annual Income Rs. _____ Obligations Rs. _____ Occupation _____

Gross Salary / Income Per Month _____

Deductions : Income Tax _____ Professional Tax _____ Provident Fund _____ Insurance Premium _____ Other Statutory Deductions _____

Net Salary / Income Per Month: _____

Other Income if any (proof attached) _____

Do you Bank with HDFC Bank? (Tick One) Y N

If YES, please provide the following details:

Branch _____ Customer ID _____ Type of Account _____

Account Number _____ Other loans from HDFC Bank Y / N Loan A/c No. _____

If HDFC Bank is not your primary banker, please give details of your primary bankers

Name of the Bank _____ Branch _____

Account Number _____ Year in which Account opened _____

Average credit balance for last 6 months: _____

Please mention details of all loans currently taken by you

(1) Bank / Co. Name _____ Loan Type _____ Loan Amount (Rs.) _____ Monthly Instalment (Rs.) _____

Present outstanding _____, Security Offered _____, Repayment Plan _____, Amount of Default if any _____

(2) Bank / Co. Name _____ Loan Type _____ Loan Amount (Rs.) _____ Monthly Instalment (Rs.) _____

Present outstanding _____, Security Offered _____, Repayment Plan _____, Amount of Default if any _____

Assets owned (Tick One) Computer Car Two Wheeler

Detail of other liabilities : Loans from Employer _____ Loans from friends/liabilities _____

Materials / assets purchased from the seller on credit _____ Other liabilities _____ Total _____

Details fo Credit Card if any

Name of Issuing Bank / Agency	Credit Card Number	Expiry Date	Credit Limit	Present O/S Limit

LOAN DETAILS PART - IV

Details of the fees and charges payable to the institute:

1. Total Course Fee	Rs.	<input type="text"/>
a. Course Fee per semester	Rs.	<input type="text"/>
b. No. of semesters	Rs.	<input type="text"/>
2. Accommodation Fees	Rs.	<input type="text"/>
3. Expenses for purchase of books / equipments	Rs.	<input type="text"/>
4. Travelling Expenses	Rs.	<input type="text"/>
5. Caution Deposit/ Building Fund / Refundable deposit subject to condition that the amount does not exceed 10% of the total tuition fee for the entire course	Rs.	<input type="text"/>
TOTAL	Rs.	<input type="text"/>

Subsequent Disbursement

- Full Disbursement
 Tranche Disbursement

Tranche Disbursement details:

MM / YY	Amount (INR)
<input type="text"/>	<input type="text"/>

Net Worth Statement

<i>Details of Assets</i>		<i>Details of Liabilities</i>	
1. Fixed Deposits	<input type="text"/>	1. Borrowing from Banks	<input type="text"/>
2. NSC	<input type="text"/>	2. Borrowing from friends and relatives	<input type="text"/>
3. KVP	<input type="text"/>	3. Any Other liabilities	<input type="text"/>
4. Mutual Funds & Bonds	<input type="text"/>		
5. LIC Surrender value	<input type="text"/>		
6. Accumulated PF	<input type="text"/>		
7. Gold / Jewellery	<input type="text"/>		
8. Immovable property	<input type="text"/>		
Location	<input type="text"/>		
Value	<input type="text"/>		
Total Assets	<input type="text"/>	Total Liabilities	<input type="text"/>
Net Worth Pre (Total Assets - Total Liabilities)		<input type="text"/>	

LOAN AMOUNT

Amount required	(Rs.)	<input type="text"/>
Security / Collateral, if applicable	(Rs.)	<input type="text"/>
Property Collateral (only residential property)	(Rs.)	<input type="text"/>
Fixed Deposits	(Rs.)	<input type="text"/>
NSC / KVP / RBI Bonds	(Rs.)	<input type="text"/>
Life Insurance Policies	(Rs.)	<input type="text"/>
TOTAL	(Rs.)	<input type="text"/>
Non repayable Scholarship(s) at Rs. _____ p.a. for _____ Year Amount Rs. _____		
Loan Scholarship(s) and or other repayable financial assistance from other source: Rs. _____		
Contribution of Parent / Guardian and/or Other Members of the Family/relatives towards total expenses: Rs. _____		

MODE OF DISBURSEMENT (any one of the following)

1. DD in favour of	→	<input type="text"/>
payable at	→	<input type="text"/>
for Amount Rs.	→	<input type="text"/>
2. T.T. Swift Code/RTGS/NEFT		<input type="text"/>
3. University Account No.		<input type="text"/>

RELATIONSHIP

- a)** Relationship (Details of relationship of applicant with other banks)
 Applicant is a director of any Bank or is 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 partners or directors
 Yes No
Nature of relationship _____
- b)** Relationship (Details of relationship of applicant with financing bank)
 Applicant is a director/relative of director or Senior Officer of the Bank.
 Yes No
Nature of relationship _____
- c)** Relationship (Details of relationship of applicant with Subsidiaries/Trustees of Mutual Funds/ Venture Capital Funds set up by the bank or other bank)
 Applicant is director of Subsidiaries/ Trustees of Mutual Funds/ Venture Capital Funds set up by the bank or other bank
 Yes No
Nature of relationship _____

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"/> ECS
Variable Rate = BPLR (+)/(-) %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 upto _____% 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 disbursement amount. Charges which are in nature of fees are EXCLUSIVE of service tax. Service tax and other government levies, as applicable, would be charged additionally.

YOUR DECLARATION PART - V

I/We here by apply for an educational loan from HDFC Bank Limited. To the extent indicated in the loan application form.

Applicant: I have not availed any educational loan from any other bank / financial institution.

Co applicant: I have availed [] /not availed[] any educational loan from any other bank / financial institution.

Guarantor: I have availed [] /not availed [] any educational loan from any other bank / financial institution.

I/We 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.

I/We agree that HDFC Bank may at its discretion conduct enquiries in respect of the application. 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.

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.

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.

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.

I/We shall advise the bank in writing of any change in my/our Residential or Employment address.

Please credit all sums received by you in either or all the names of this account.

I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose

I/We certify that we are citizens of India. I / we certify that the information furnished above is true and accurate.

I/We authorize HDFC Bank Ltd. to make any enquiries regarding my/our application.

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.

In case my / our application is rejected, I / We reserve no right to appeal and accept that no reason could be given for rejection.

I/We confirm having received, read and understood, the terms and condition applicable to this loan and accept hereby without notice, the terms and conditions unconditionally and agree that these terms and conditions may be changed by HDFC Bank Ltd., at any time and will be bound by the amended terms and conditions.

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.

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.

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.

I/We have not applied to any other Bank for an Education Loan.

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.

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

Please give complete information to help us process your loans faster.

(Declaration to be signed by Representative of HDFC BANK LTD)**Dear Customer,**

I/we confirm the receipt of your education loan application form along with below mentioned documents on behalf of HDFC BANK LTD.

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 Continuity, Current Job (Specify) _____ Proof of Qualification (Specify) _____
 Proof of Residence (Specify) _____ Proof of Office (Specify) _____
 Loan Account Statement for Balance Transfer/Balance Transfer & Top up/Repayment/Retention cases

Other Documents

Education Loan Agreement Signature Verification ECS / Auto Debit Mandate
 Post dated cheques (PDC) (nos.) Security Post dated cheques (nos.)

For any queries / clarifications please contact	at (cell no.)	or my colleague at (back office)	For (LGR Name)
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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:**

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

LGR Name	LGR Code	LGR Tel. No.	Sales Executive Name	Signature of the Executive who contacted the applicant
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PART - VII : I / WE CONFIRM THAT THE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS



- Informed me/us about interest servicing and non-interest servicing payment options during moratorium.
- Informed me / us that the applicable interest rate is _____ p.a. (monthly / reducing)
- Processing fee of _____ as deemed fit by the bank will be charged towards loan application
- Not received any payment in cash, bearer cheque or kind along with or in connection with this loan application from me / us
- Informed me / us that service tax as may be applicable will be charged in connection with the loan.
- Informed me / us that HDFC BANK LTD will not be liable for loss or delay in receipt of documents.
- 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.
- Informed me / us that documents / photographs will not be returned, under any circumstances, once submitted to HDFC BANK LTD.
- Informed me / us that approval of the application is at sole discretion of HDFC BANK LTD.
- 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.
- Informed me / us that Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7th of every month.
- 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 Continuity, Current Job (Specify) _____ Proof of Qualification (Specify) _____
Proof of Residence (Specify) _____ Proof of Office (Specify) _____
Loan Account Statement for Balance Transfer/Balance Transfer & Top up/Repayment/Retention cases

Other Documents

- Education Loan Agreement Signature Verification ECS / Auto Debit Mandate
Post dated cheques (PDC) (_____ nos.) Security Post dated cheques (_____ nos.)

Schedule of Charges:

***Loan Processing Charges:** Maximum upto 1% of the loan amount as applicable, ***Pre-payment charges:** Upto 4% of the Outstanding Balance prepaid, if loan is foreclosed / part prepaid during Moratorium (along with and in addition to due/accrued interest if any, and other amounts due and/or payable by the Borrower to the Bank in terms of the Agreement). No prepayment charges will be charged if loan is foreclosed / part prepaid any time after expiry of the Moratorium, **No Due Certificate/No Objection Certificate (NOC):** Nil, **Duplicate of No Dues Certificate/NOC:** Nil, **Charges for late payment of EMI:** @ 24 % p.a. on overdue/unpaid EMI amount outstanding from EMI due date, **Cheque/ ECS swapping charges:** Rs. 500/- (per instance), **Repayment Schedule Charges:** Rs.200/-, **Loan Re-Booking / Re-Scheduling Charges:** UptoRs. 1000/-, ***EMI Return Charges:** Upto Rs. 550/- 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), CBC/LPP charges as applicable would be charged. Stamp Duty will be retained.

Terms & Condition apply. *Charges which are in nature of fees are EXCLUSIVE of service tax. Service tax and other government levies, as applicable, would be charged additionally

Name of Applicant _____ Name of Co-Applicant-1 _____ Name of Co-Applicant-2 _____

Signature (✓) of Applicant _____

Signature (✓) of Co-Applicant-1 _____

Signature (✓) of Co-Applicant-2 _____

Place _____ Date _____

MOST IMPORTANT DOCUMENT PART - VI



We understand your world

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

Dear Customer,

I/we confirm the receipt of your education loan application form along with below mentioned documents on behalf of HDFC BANK LTD.

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 Continuity, Current Job (Specify) _____ Proof of Qualification (Specify) _____
Proof of Residence (Specify) _____ Proof of Office (Specify) _____
Loan Account Statement for Balance Transfer/Balance Transfer & Top up/Repayment/Retention cases

Other Documents

Education Loan Agreement Signature Verification ECS / Auto Debit Mandate
Post dated cheques (PDC) (nos.) Security Post dated cheques (nos.)

For any queries / clarifications please contact	at (cell no.)	or my colleague at (back office)	For (LGR Name)
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IMPORTANT NOTE:

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Kindly Note:

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- HDFC BANK LTD will decide the quantum of the loan at its sole discretion.
- HDFC BANK LTD reserves the right to reject any application without assigning any reasons.
- HDFC BANK LTD may request for additional documents other than those collected in connection with the applicant.
- 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.
- That the Education Loan Equated Monthly Installments (EMI) will be due on the 4th or 7 th of every month.
- HDFC BANK LTD shall not be liable for loss or delay in the receipt of documents.
- Incomplete / defective application will not be processed and HDFC BANK LTD shall not be responsible in any manner for the resulting delay or otherwise.
- That all Post dated cheques are to be issued favoring HDFC BANK LTD only.

LGR Name	LGR Code	LGR Tel. No.	Sales Executive Name	Signature of the Executive who contacted the applicant
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