

INDIVIDUAL LOAN APPLICATION FORM

PERSONAL AND EMPLOYMENT DETAILS



WITH YOU, RIGHT THROUGH

www.hdfc.com

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Applicant

Co-applicant

SURNAME
FIRST NAME
MIDDLE NAME

FATHER'S/HUSBAND'S NAME

FATHER'S NAME HUSBAND'S NAME

SURNAME
FIRST NAME
MIDDLE NAME

CURRENT/PERMANENT*
RESIDENTIAL ADDRESS

*(If Permanent Address is different kindly give details in the box provided on the next page.)

FLAT / DOOR / BLOCK No.

NAME OF PREMISES / BUILDING

ROAD / STREET

LAND MARK / POST OFFICE

AREA / LOCALITY

TALUKA / SUB-DIVISION

TOWN / CITY / DISTRICT

STATE / UNION TERRITORY

PIN CODE (Indicating PIN is mandatory)

CURRENT RESIDENCE IS

Self owned Family Rented Company Leased

PHONE No. WITH STD CODE

MOBILE No.

E-MAIL ID (Personal)

DATE OF BIRTH/SEX

D D M M Y Y Y Y Age M F

MARITAL STATUS

Single Married Others

NO. OF DEPENDANTS

Children Others

PAN No.

Applied for Y N

AADHAAR No.

OCCUPATION

Employed Self employed Others

QUALIFICATIONS

DESIGNATION

MONTHLY INCOME ₹

OTHER INCOME 1 ₹

SOURCE

OTHER INCOME 2 ₹

SOURCE

(Please mention the address of the office you are based at)

EMPLOYER / BUSINESS NAME
AND ADDRESS

FLOOR / UNIT / BLOCK No.

NAME OF PREMISES / BUILDING

ROAD / STREET

LAND MARK / POST OFFICE

AREA / LOCALITY

TALUKA / SUB-DIVISION

TOWN / CITY / DISTRICT

STATE / UNION TERRITORY

PIN CODE (Indicating PIN is mandatory)

PHONE No. WITH STD CODE

E-MAIL ID (Official)

YRS. IN PRESENT OCCUPATION

Yrs Retirement Age Total experience Yrs

DEPARTMENT

EMPLOYEE No.

FATHER'S NAME HUSBAND'S NAME

Relationship with applicant

Relationship with applicant

Self owned Family Rented Company Leased

PHONE No. WITH STD CODE

MOBILE No.

E-MAIL ID (Personal)

D D M M Y Y Y Y Age M F

Single Married Others

Children Others

Applied for Y N

OCCUPATION

Employed Self employed Others

QUALIFICATIONS

DESIGNATION

MONTHLY INCOME ₹

OTHER INCOME 1 ₹ SOURCE

OTHER INCOME 2 ₹ SOURCE

EMPLOYER / BUSINESS NAME AND ADDRESS

FLOOR / UNIT / BLOCK No.

NAME OF PREMISES / BUILDING

ROAD / STREET

LAND MARK / POST OFFICE

AREA / LOCALITY

TALUKA / SUB-DIVISION

TOWN / CITY / DISTRICT

STATE / UNION TERRITORY

PIN CODE (Indicating PIN is mandatory)

PHONE No. WITH STD CODE

E-MAIL ID (Official)

Yrs Retirement Age Total experience Yrs

DEPARTMENT

EMPLOYEE No.

PASTE RECENT PHOTOGRAPH OF APPLICANT WITH SIGNATURE

PASTE RECENT PHOTOGRAPH OF CO-APPLICANT WITH SIGNATURE

FOR OFFICE USE ONLY

Application Through HDFC Sales HDFC Bank DSA Direct at HDFC Office

Name of Executive _____ File No. : _____

_____ Fees ₹ : _____

_____ Cheque No. _____

_____ Date :

DSA/Broker Code _____ Drawn on Bank _____

Preferred HDFC Office _____

*** PERMANENT ADDRESS**

FLAT / DOOR / BLOCK NO. _____

NAME OF PREMISES / BUILDING _____

ROAD / STREET _____

AREA / LOCALITY _____

TALUKA / SUB-DIVISION _____

TOWN / CITY / DISTRICT _____

PIN CODE (Indicating PIN is mandatory) _____ PHONE No. WITH STD CODE _____

CURRENTLY OCCUPIED BY : NAME _____ RELATIONSHIP _____

PAST EMPLOYMENT / BUSINESS DETAILS

Employer / Business details	Designation	From	To	Reason for change
Applicant				
Co-applicant				

LOAN REQUESTED TYPE OF LOAN

Amount ₹ : _____

Term : _____ Yrs

Your monthly Expenditure ₹ : _____

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

When would you prefer your loan to be: a) Sanctioned (Date)

b) Disbursed (Date)

Rest Frequency Annual Monthly

Rate Option Fixed Adjustable Combination

Signature of Applicant _____

Home Loan Home Improvement Loan Home Extension Loan

Home Equity Loan Plot Purchase Loan Short Term Bridging Loan

Non Residential Premises Loans (for Professionals) Top-up Loan

LOAN DETAILS

Purpose of Loan Construction Purchase Resale Refinance Extension Improvement Equity Top-up

Estimate of Requirement of funds		Estimate of sources to meet requirement of funds	
1. Plot cost	₹ _____	7. Loan requested from HDFC	₹ _____
2. Total purchase price / construction cost	₹ _____	Fixed Rate	₹ _____
3. Incidental costs (if any) e.g. Stamp duty, Registration charges, etc.	₹ _____	Adjustable Rate	₹ _____
4. Other costs (please specify)	₹ _____	8. Savings from Bank	₹ _____
5. Market value of property (for Home Equity Loan)	₹ _____	9. Disposal of investments (fixed deposits / shares, etc.)	₹ _____
6. Loan outstanding (for refinance)	₹ _____	10. Sale of Property	₹ _____
A. Total requirement of funds (Total)	₹ _____	11. Family	₹ _____
Amount already spent	₹ _____	12. Provident Fund (refundable / non-refundable)	₹ _____
		13. 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 provide documentary proof of the sources from where the cost will be met in order to help us process your application faster.

FINANCIAL INFORMATION

SAVINGS, INVESTMENTS, ETC.

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

LOANS AVAILABLE / PROPOSED

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

	Name of the Institution	Outstanding Amount ₹	Monthly Instalment Payable ₹	Bal. Term (Months)
Applicant:				
Co-applicant:				

BANK ACCOUNT DETAILS (PLEASE MENTION DETAILS OF YOUR SALARY ACCOUNT / MAIN ACCOUNT INCASE SELF EMPLOYED)

(1) Name of Account Holder									
Name of Bank	:								
Branch	:			Customer ID*					
Account No.	:			MICR code					
A/c Operated Since	:	M	M	Y	Y	Y	Y		*Required only incase of account with HDFC Bank.
(2) Name of Account Holder									
Name of Bank	:								
Branch	:			Customer ID*					
Account No.	:			MICR code					
A/c Operated Since	:	M	M	Y	Y	Y	Y		*Required only incase of account with HDFC Bank.

DETAILS OF PROPERTY (TO BE PURCHASED/ CONSTRUCTED/ IMPROVED/ OFFERED AS SECURITY) (PLEASE COMPLETE AS APPLICABLE)

If the property has not yet been identified then the fields marked * are mandatory.

Flat / Unit / Block No. / Plot No.		Floor		Area of Plot		Sq. m.
Name of Premises / Building				Built-up area*		Sq. m.
Road / Street				Stage of Construction / Extension / Improvement		
Land Mark / Post Office						
Area / Locality*				Is your property part of a planned layout?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Taluka / Sub-Division						
Town / City / District*						
State / Union Territory				PIN CODE (Indicating PIN is mandatory)		

- | | | | | | | |
|--|--------------------------|-----------------|--------------------------|--------------|---|---------------------------------|
| 1) How many residential properties do you own? | <input type="checkbox"/> | Applicant | <input type="checkbox"/> | Co-applicant | <input type="checkbox"/> | Jointly (with other applicants) |
| 2) Please indicate the end use of the property to be purchased / constructed | <input type="checkbox"/> | Self occupation | <input type="checkbox"/> | Rental | <input type="checkbox"/> | Investment |
| 3) If property not selected would you like HDFC Realty to assist you? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | | |
| 4) Are you the sole owner of the dwelling unit? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | | |
| 5) Is the legal title to the dwelling unit clear? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | | |
| 6) Will HDFC be able to obtain first mortgage of the dwelling unit? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | | |
| 7) Are there more than one co-applicants to this loan application | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | If Yes, specify number <input type="text"/> | |

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

- Have you or the co-applicant(s) earlier applied to HDFC for a loan? Yes No
 If yes, File / Loan A/c. No. 1. 2. 3.
- Have you or your spouse given guarantee(s) for any borrower/s of HDFC? Yes No
 If yes, (a) File / Loan A/c. No.
 (b) Name of borrower/s
- What other security will you be able to provide?
- Which office of HDFC would you like your loan to be serviced
- Please select the mode of repayment convenient to you:
 (a) Deduction of monthly instalment by your employer (c) Post dated cheques
 (b) Electronic Clearing Service (ECS) / Standing instructions to bank (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 our Deposit Products rated 'AAA' by CRISIL & ICRA Yes No or HDFC Group Company products:

- (1) HDFC Home Loan Protection Plan from HDFC Life? Yes No (2) HDFC Life Group Credit Protect Insurance Plan Yes No
 (3) Home Suraksha Plus from HDFC ERGO General Insurance Co. Ltd.? Yes No (4) Products offered by HDFC Bank? Savings Bank Account Credit Card Other Loans

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..

	Referee - 1	Referee - 2
SURNAME	<input type="text"/>	<input type="text"/>
FIRST NAME	<input type="text"/>	<input type="text"/>
MIDDLE NAME	<input type="text"/>	<input type="text"/>
How is the referee known to you?	<input type="checkbox"/> Friend <input type="checkbox"/> Colleague Others _____	<input type="checkbox"/> Friend <input type="checkbox"/> Colleague Others _____
CURRENT / RESIDENTIAL ADDRESS		
FLAT / DOOR / BLOCK No.	<input type="text"/>	<input type="text"/>
NAME OF PREMISES / BUILDING	<input type="text"/>	<input type="text"/>
ROAD / STREET	<input type="text"/>	<input type="text"/>
AREA / LOCALITY	<input type="text"/>	<input type="text"/>
TALUKA / SUB-DIVISION	<input type="text"/>	<input type="text"/>
TOWN / CITY / DISTRICT	<input type="text"/>	<input type="text"/>
PIN CODE (Indicating PIN is mandatory)	<input type="text"/>	<input type="text"/>
TELEPHONE No.(OFFICE)	<input type="text"/>	<input type="text"/>
TELEPHONE No.(RESIDENCE)	<input type="text"/>	<input type="text"/>
MOBILE No.	<input type="text"/>	<input type="text"/>
E-MAIL ID (PERSONAL)	<input type="text"/>	<input type="text"/>

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 Instalment 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.

Applicant's Signature Co-applicant's Signature

Application Code Number (for office use only) . Date:

To be filled by the customer only

Date Submission of Appl.:

Submitted to (Sales Executive Name) :

Applicant's Signature Sales Executive Signature