

**INDIVIDUAL LOAN APPLICATION FORM
FOR APPLYING DIRECTLY AT HDFC OFFICE
PERSONAL AND EMPLOYMENT DETAILS**



With you, right through

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Cuhrrchgate, Mumbai 400 020. Phones: 56316050, 22820282. Fax: 022-22811205, 22046834.

Applicant		Co-applicant	
Surname	First Name	Middle Name	
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.)			
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	Rs. _____	Rs. _____	
OTHER INCOME	Rs. _____ Source: _____	Rs. _____ 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 Rs. : _____ Term: yrs. _____
 Your monthly Expenditure Rs. : _____
 Installment you and co-applicant (if any) can pay to HDFC per month Rs. : _____

TYPE OF LOAN

Rest Frequency Annual Monthly
Rate Option Fixed Adjustable Fixed MMC Combination
 Signature of Applicant _____
 Home Loan Home Improvement Loan Home Conversion Loan
 Home Extension Loan Land Purchase Loan Short Term Bridging Loan
 Non Residential Premises Loans (for Professionals) Home Equity Loan

LOAN DETAILS

Purpose of Loan Construction Purchase Extension Improvement Equity Refinance NRP

Estimate of Requirement of funds	Estimate of Sources to meet requirement of funds
1. Land cost Rs. : _____	7. Loan requested from HDFC
2. Total purchase price/construction cost Rs. : _____	Fixed Rate Rs. : _____
3. Incidental costs (if any) e.g. Stamp duty, Registration charges, etc. Rs. : _____	Fixed Rate with MMC Clause Rs. : _____
4. Other costs (please specify) Rs. : _____	Adjustable Rate Rs. : _____
5. Market value of property (for Home Equity Loan) Rs. : _____	8. Savings from Bank Rs. : _____
6. Loan outstanding (for refinance) Rs. : _____	9. Disposal of investments (fixed deposits / shares, etc.) Rs. : _____
A. Total requirement of funds (Total) Rs. : _____	10. Amount already spent (source _____) Rs. : _____
	11. Provident Fund (refundable/non-refundable) Rs. : _____
	12. Other (specify _____) Rs. : _____
	B. Estimate of sources of funds (Total) Rs. : _____

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.**

***PERMANENT ADDRESS**

PASTE RECENT PHOTOGRAPH OF APPLICANT WITH SIGNATURE

PASTE RECENT PHOTOGRAPH OF CO-APPLICANT WITH SIGNATURE

Pin code: _____
State: _____

FOR OFFICE USE ONLY

Fees : Rs. _____
Date : _____
Initials : _____
File No. : _____

(Authorised Signatory)

Date & Place: _____

Additionally,
IF YOU ARE EMPLOYED:
 1. Verification of Employment Form with only Part I filled in.
 2. Latest original salary slip/salary certificate showing all deductions.
 3. If your job is transferable, permanent address where correspondence relating to the application can be mailed.
 4. A letter from your employer agreeing to deduct the EMI towards repayment of the loan from your salary. This will expedite the processing of your loan application.
 5. Your updated original Bank Pass Book/s or Original Bank Statement/s showing salary and savings entries for the last six months.
 6. A photo-copy of your Form-16 (issued by your employer) for the last Assessment Year.

IF YOU ARE SELF-EMPLOYED:
 1. Balance Sheets and Profit & Loss Accounts of the business/profession along with copies of Individual Income Tax Returns for the last three years certified by a Chartered Accountant.
 2. A note giving information on the nature of your business/profession, form of organisation, clients, suppliers, etc.
 3. Copies of Individual Tax Challans for the last three years.
 4. Copy of Advance Tax Challan (if any).
 5. Your updated original Bank Pass Book/s or Original Bank Statement/s showing savings entries for the last 12 months.

Who can be co-applicants?
 Proposed owners of the property, in respect of which you are seeking financial assistance will have to be co-applicants. However, all co-applicants need not be co-owners.
What is the maximum period in which I can repay the loan?
 You can repay the loan over a maximum period of 20 years under both the FRHL and the ARHL. Repayment will not ordinarily extend beyond your age of retirement (if you are employed) or on your reaching 65 years of age, whichever is earlier. However, HDFC will endeavour to determine the repayment period to suit your convenience.
How do I repay the loan?
 You repay the loan in EMIs comprising principal and interest. Repayment by way of EMI commences from the month following the month in which you avail full disbursement. Pending final disbursement, you pay interest on the portion of the loan disbursed. This interest is called pre-EMI interest. Pre-EMI interest is payable every month from the date of each disbursement upto the date of commencement of EMI.
 For your convenience, HDFC offers various modes for repayment of the loan. You may either opt for direct deduction of monthly instalments by your employer, issue post-dated cheques from your salary account, issue standing instructions to your bankers, or pay the instalments at any of our conveniently located collection centres.
Do I have flexibility in repayment terms?
 HDFC offers you various flexible repayment options like Step Up Repayment Facility (SURF), Flexible Loan Installment Plan (FLIP), Balloon Payment Plan and Structured Repayment Plan. These flexible repayment options give you the freedom to structure the repayment schedule to suit your individual needs.
What security will I have to provide?
 Security for the loan normally is first mortgage of the property to be financed and/or such other collateral security as may be necessary. Interim security may be required, if the property is under construction. Collateral or interim security could be assignment to HDFC of life insurance policies, the surrender value of which is atleast equal to the loan amount, guarantees from sound and solvent guarantors, pledge of shares and such other investments that are acceptable to HDFC.

FOR SHORT TERM BRIDGING LOANS, HOME EQUITY, NON-RESIDENTIAL PREMISES LOANS FOR PROFESSIONALS AND LOANS TO NON-RESIDENT INDIANS, SOME TERMS AND CONDITIONS VARY, AND ARE AVAILABLE AT ANY OFFICE OF HDFC.

Loans from HDFC are available even if you are availing a housing loan from your employer. HDFC has already entered into arrangements with several employers enabling employees to avail of loans both from the employer as well as HDFC for the same property.
 Please do ensure that the title to the property is clear, marketable and free from encumbrance. To elaborate, there should not be any existing mortgage, loan or litigation which is likely to affect the title to the property adversely.
When can I take disbursement of the loan?
 You can take disbursement of the loan after the property has been technically appraised, all legal documentation has been completed and you have invested your own contribution in full. Own contribution is the total cost of the property less HDFC's loan.
In how many instalments can the loan be disbursed?
 The loan will be disbursed in full or in suitable instalments (normally not exceeding three in number) taking into account the requirement of funds and progress of construction, as assessed by HDFC and not necessarily according to a builder's agreement.
 You are advised in your own interest to enter into such agreements with builders whereby payment is dependant upon the progress of work and not on a time-based schedule.
Can I repay my loan ahead of schedule?
 Yes, you can repay the loan ahead of schedule by making part or full prepayment. HDFC also offers a facility to accelerate the repayment of the loan by increasing the EMI at anytime, this will help you to repay your loan faster. This acceleration facility is available free of charge.
Do I get a tax benefit on the loan?
 Yes. You are eligible for certain tax benefits on principal and interest components of a loan under the Income Tax Act, 1961. As the benefits could vary each year, please do check out the current benefits available.
Does the Agreement for Sale have to be registered?
 In many states in India, the Agreement for Sale between the builder and purchaser is required by law to be registered. You are advised, in your own interest to lodge the Agreement for registration within four months of the date of the Agreement at the office of the Sub-Registrar appointed by the State Government, under the Indian Registration Act, 1908.
Does the property have to be insured?
 You will have to ensure that the property is duly and properly insured for fire and other appropriate hazards during the pendency of the loan and to produce evidence thereof to HDFC, each year and/or whenever called upon to do so. HDFC should be the beneficiary of the insurance policy.
Will HDFC assist me in selecting accommodation of my choice?
 Yes, HDFC will be glad to be of assistance in selecting accommodation of your choice in select cities in India. For information on this service, do contact our Loan Counsellor/ HDFC Realty.
Value additions from HDFC Group companies:
 Only HDFC Home Loans offer you a specially designed life insurance cover* at an attractive price from HDFC Standard Life, Home/Accident Insurance Product from HDFC Chubb General Insurance Company Ltd., automatic repayment of HDFC Home Loan EMIs from your HDFC Bank Savings Account, an HDFC Bank Savings Account with a low Average Quarterly Balance, free HDFC Bank International Credit Card** and lower interest rates for other loans availed from HDFC Bank.
* HDFC Home Loan Protection Plan Form No. SN14. HDFC Standard Life Insurance Co. Ltd. Insurance is the subject matter of solicitation.
 ** For the first year.

ARE THESE POLICIES SUBJECT TO CHANGE?
 Yes. These policies will be reviewed periodically.

INSTRUCTIONS TO FILL THE FORM
 1. Please read the BROCHURE carefully.
 2. The application form is provided to obtain relevant details to help us process your application. Any other information that you feel is necessary could be detailed in a covering letter.
 3. Please write or type in BLOCK LETTERS, e.g. S A T I S H
 4. Fill where applicable e.g. indicating married status.

Marital Status
 Single Married Other

- All details must be filled in. If not applicable please write N.A.
- Applicants should ensure that the application is complete in every respect and all the required documents are submitted with this application. A complete form with necessary documents will help us process your application faster.
- HDFC reserves the right to reject any application at any stage without assigning any reason.
- Please take photocopies of all documents that are submitted to HDFC (including this application form) for your personal record.

A complete form with the necessary documents will help us process your application faster. Please take photocopies of all documents that are submitted to HDFC (including this application form) for your personal record.

Section 3 - Declaration of the Life to be Assured
 I declare that to the best of my knowledge and belief I am in good health and free from disease or disability or symptoms thereof relating to conditions other than minor impairments such as cataracts or flu and I am not receiving any regular medical treatment and have not done so in the last 12 months. I have never had a heart condition, a stroke, cancer, diabetes, HIV infection or AIDS.
 I hereby declare that I have explained the contents of this Application Form to the Life to be Assured in _____ language and that the Life to be Assured has affixed the thumb impression signed other than in English after fully understanding the contents thereof. _____ (Signature, Date & Place)
 Signature/Thumb impression of Life to be Assured _____ Date _____
For HDFC Standard Life use
 Proposal No. _____ Date _____
 Client Code _____ Commencement Date _____
For HDFC use
 Loan Account No. _____ Agency Code _____

RECEIPT
 Received from _____ an amount of Rs. _____ wide Cheque/Draft No. _____ dated _____ in favour of HDFC Standard Life Insurance Co. Ltd. towards the initial deposit payable in respect of the Application made for the HDFC Home Loan Protection Plan for a Sum Assured of Rs. _____
 Cheque/Draft will be subject to realisation.
 On behalf of HDFC Standard Life Insurance Co. Ltd.
 Date & Place: _____
 Affix Re-1 revenue stamp
 (Authorised Signatory)

