

INDIVIDUAL LOAN APPLICATION FORM



Regd. Office: Ramon House, 169, Backbay Reclamation, Mumbai 400 020.
Phones: 2820282 (8 lines), 2836255 (8 lines)

PERSONAL AND EMPLOYMENT DETAILS

	APPLICANT			CO-APPLICANT		
	Surname	First Name	Middle Name	Surname	First Name	Middle Name
NAME						
CURRENT RESIDENTIAL ADDRESS						
PHONE NO. :				Relationship with applicant		
DATE OF BIRTH		Age	Yrs.		Age	Yrs.
SEX	<input type="checkbox"/> Male	<input type="checkbox"/> Female		<input type="checkbox"/> Male	<input type="checkbox"/> Female	
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
STATUS	<input type="checkbox"/> Resident	<input type="checkbox"/> Non-Resident		<input type="checkbox"/> Resident	<input type="checkbox"/> Non-Resident	
NO. OF DEPENDANTS	_____ Children	_____ Others		_____ Children	_____ Others	
VOTER ID CARD NO.						
OCCUPATION	<input type="checkbox"/> Employed	<input type="checkbox"/> Self employed		<input type="checkbox"/> Employed	<input type="checkbox"/> Self employed	
DESIGNATION						
QUALIFICATIONS						
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: _____			Pin code: _____		
OFFICE PHONE NO.	Ext. _____		Fax: _____	Ext. _____		Fax: _____
NO. OF YEARS IN PRESENT OCCUPATION	_____ Yrs.	Retirement age _____	_____ Yrs.	_____ Yrs.	Retirement age _____	_____ Yrs.
DEPARTMENT	Employee No. _____			Employee No. _____		

LOAN REQUESTED

Amount Rs. : _____	Type of Loan <input type="checkbox"/> Home Loan <input type="checkbox"/> Home Extension <input type="checkbox"/> Home Improvement <input type="checkbox"/> Land Purchase <input type="checkbox"/> Home Savings Plan <input type="checkbox"/> Short Term Bridging Loan	Your monthly expenditure : Rs. _____
Term : _____ yrs.		Instalment you and co-applicant (if any) can pay to HDFC per month : Rs. _____

LOAN DETAILS

Purpose of loan	Estimate of Requirement of funds	Estimate of Sources to meet requirement of funds
Construction <input type="checkbox"/>	1. Total purchase price / construction cost Rs. _____	4. Loan requested from HDFC Rs. _____
Purchase <input type="checkbox"/>	2. Incidental costs (if any) Rs. _____	5. Savings from Bank Rs. _____
Extension <input type="checkbox"/>	3. Other costs Rs. _____	6. Disposal of investments (fixed deposits / shares, etc.) Rs. _____
Improvement <input type="checkbox"/>	Please specify	7. Amount already spent (source _____) Rs. _____
Any other (please specify) _____ <input type="checkbox"/>	Total requirement of funds	8. Provident Fund (refundable/non-refundable) Rs. _____
	A. (Sum of 1 to 3) Total Rs. _____	9. Other (specify _____) Rs. _____
		Estimate of sources of funds
		B. (Sum of 4 to 9) 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.

AFFIX RECENT PHOTOGRAPH OF APPLICANT WITH SIGNATURE	AFFIX RECENT PHOTOGRAPH OF CO-APPLICANT WITH SIGNATURE	FOR OFFICE USE ONLY PROCESSING FEES : Rs. _____ DATE : _____ INITIALS : _____ FILE NO. : _____ _____ _____
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FINANCIAL INFORMATION

SAVINGS, INVESTMENT, ETC.			LOANS TAKEN/PROPOSED			
Particulars	Applicant (Rs.)	Co-applicant (Rs.)	Please indicate below all loans taken/proposed from employer, Provident Fund etc. and instalment(s) payable per month including interest against each loan.			
Savings in Bank	_____	_____	Source of Loan	Outstanding Amount (Rs.)	Monthly Instalment Payable (Rs.)	Term (Months)
Immovable Property (specify) _____	_____	_____	Applicant :			
Current balance in Provident Fund (your share)	_____	_____	Employer	_____	_____	_____
Other Assets (specify)	_____	_____	Bank	_____	_____	_____
1. _____	_____	_____	Credit Society	_____	_____	_____
2. _____	_____	_____	Others	_____	_____	_____
Life Insurance Policy(ies)	_____	_____	Co-applicant :			
Postal Life Insurance Policy(ies) Amount	_____	_____	Employer	_____	_____	_____
Maturity Dates	_____	_____	Bank	_____	_____	_____
			Credit Society	_____	_____	_____
			Others	_____	_____	_____

BANK ACCOUNT DETAILS

Name of Account Holder	Name of Bank	Branch Name	Current / Savings A/c.	Account No.(s)
1.				
2.				
3.				

DETAILS OF PROPERTY (TO BE PURCHASED/CONSTRUCTED/EXTENDED/IMPROVED)

PLEASE COMPLETE AS APPLICABLE :

Address : Mention dwelling unit no., street, city and pin code. If not selected, mention intended location : _____ _____ _____ Pin _____	Area of Land	:	Sq.mts.	
	Built-up area	:	Sq.mts.	
	Cost of land	:	Rs.	
	Cost of construction / purchase / extension / improvement	:	Rs.	
	Stage of construction / extension / improvement :			
	Yes	No	Yes No	
Is this dwelling unit booked through HDFC's Property Services Group ?	<input type="checkbox"/>	<input type="checkbox"/>	Are you the sole owner of the dwelling unit ?	<input type="checkbox"/> <input type="checkbox"/>
Do you propose to rent the dwelling unit ?	<input type="checkbox"/>	<input type="checkbox"/>	Is the legal title to the dwelling unit clear ?	<input type="checkbox"/> <input type="checkbox"/>
			Will HDFC be able to obtain first mortgage of the dwelling unit ?	<input type="checkbox"/> <input type="checkbox"/>

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

Yes No 1. Are you a shareholder of HDFC ? <input type="checkbox"/> <input type="checkbox"/> If yes, <input type="checkbox"/> Original <input type="checkbox"/> Transferee Folio No. _____ 2. Have you or your spouse earlier applied to HDFC for a loan ? <input type="checkbox"/> <input type="checkbox"/> If yes, 1) File / Loan A/c No. _____ 2) Other details _____ 3. Have you or your spouse given guarantee(s) for any borrower/s of HDFC ? <input type="checkbox"/> <input type="checkbox"/> If yes, 1) File / Loan A/c No. _____ 2) Name of borrower/s _____	4. What other security will you be able to provide _____ 5. Please select the mode of repayment convenient to you: <i>Tick (✓) against the appropriate box.</i> a) Deduction of monthly instalment 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) _____ <i>Not applicable for employed applicants, whose employers have a deduction at source arrangement with HDFC.</i>	Are you a citizen(s) of India? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you belong to <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> NA
		Did you get to know HDFC through: <input type="checkbox"/> Newspaper / Magazine <input type="checkbox"/> Radio / T.V. <input type="checkbox"/> Builder / Developer <input type="checkbox"/> Friends / Relatives <input type="checkbox"/> Others

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.
	Phone: Off: _____ Resi: _____	Phone: Off: _____ Resi: _____

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 am/are aware that the Equated Monthly Instalment comprising principal and interest is calculated on the basis of annual rests. 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 you 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, 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 of HDFC which may be in force from time to time.

Applicant's Signature _____

Co-applicant's Signature _____