

INDIVIDUAL LOAN APPLICATION FORM FOR NON-RESIDENT INDIANS / PERSONS OF INDIAN ORIGIN



With you, right through

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Ph.:(91)(022) 66316000, 22820282. Fax:(91)(022) 022-22811205.

PERSONAL INFORMATION OF APPLICANT(S)

	Applicant			Co-applicant		
NAME	Surname	First Name	Middle Name	Surname	First Name	Middle Name
FATHER'S/HUSBAND'S NAME						
<input type="checkbox"/> CURRENT RESIDENTIAL ADDRESS	P.O. Box:			P.O. Box:		
PHONE NO. WITH ISD CODE	City: _____ Country: _____ Mobile: _____			City: _____ Country: _____ Mobile: _____		
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 _____		
<input type="checkbox"/> Permanent Address in India:	Land Mark: _____ Pin Code: _____			Mobile: _____		
PHONE NO. WITH STD CODE	Age ____ Yrs. / <input type="checkbox"/> M <input type="checkbox"/> F			Age ____ Yrs. / <input type="checkbox"/> M <input type="checkbox"/> F		
E-MAIL ID (PERSONAL)	<input type="checkbox"/> Non-Resident <input type="checkbox"/> PIO <input type="checkbox"/> Resident / <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other			<input type="checkbox"/> Non-Resident <input type="checkbox"/> PIO <input type="checkbox"/> Resident / <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other		
DATE OF BIRTH/SEX	<input type="checkbox"/> Applied for <input type="checkbox"/> Not available			<input type="checkbox"/> Applied for <input type="checkbox"/> Not available		
STATUS/MARITAL STATUS	____ Children _____ Others			____ Children _____ Others		
PAN No.	<input type="checkbox"/> Employed <input type="checkbox"/> Self employed /			<input type="checkbox"/> Employed <input type="checkbox"/> Self employed /		
NO. OF DEPENDANTS	Currency _____ Amt _____			Currency _____ Amt _____		
OCCUPATION / DESIGNATION	₹ _____ Source: _____			₹ _____ Source: _____		
QUALIFICATIONS	Country: _____			Country: _____		
MONTHLY INCOME	Yrs. Retirement age Yrs.			Yrs. Retirement age Yrs.		
OTHER INCOME	Employee No.:			Employee No.:		
<input type="checkbox"/> EMPLOYER/BUSINESS NAME						
AND ADDRESS (Please mention the address of the office you are based at)						
OFFICE PHONE NO. WITH ISD CODE						
E-MAIL ID (OFFICIAL)						
YRS. IN PRESENT OCCUPATION						
DEPARTMENT						

Applicant: Passport No. _____ Visa Valid upto: _____ **Co-applicant:** Passport No. _____ Visa Valid upto: _____

Please indicate preferred HDFC location for processing your application in India: _____

Please indicate preferred Communication address by ticking the appropriate box.

LOAN REQUESTED

Amount ₹ : _____	Term: yrs. _____	TYPE OF LOAN	Signature of Applicant _____
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) _____	<input type="checkbox"/> Rest Frequency <input type="checkbox"/> Annual <input type="checkbox"/> Monthly	<input type="checkbox"/> Home Loan <input type="checkbox"/> Home Improvement Loan <input type="checkbox"/> Home Conversion Loan <input type="checkbox"/> Home Extension Loan <input type="checkbox"/> Plot Purchase Loan <input type="checkbox"/> Short Term Bridging Loan
b) Disbursed (Date) _____		<input type="checkbox"/> Rate Option <input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable <input type="checkbox"/> Combination	

LOAN DETAILS

Purpose of Loan Construction Purchase Extension Improvement Refinance

Estimate of Requirement of funds	Estimate of Sources to meet requirement of funds
1. Plot cost ₹ : _____	6. Loan requested from HDFC
2. Total purchase price/construction cost ₹ : _____	Fixed Rate ₹ : _____ Adjustable Rate ₹ : _____
3. Incidental costs (if any) ₹ : _____ e.g. Stamp duty, Registration charges, etc.	7. Savings from Bank ₹ : _____
4. Other costs (please specify) ₹ : _____	8. Disposal of investments (fixed deposits / shares, etc.) ₹ : _____
5. Loan outstanding (for refinancing) ₹ : _____	9. Amount already spent (source _____) ₹ : _____
A. Total requirement of funds (Total) ₹ : _____	10. Provident Fund (refundable/non-refundable) ₹ : _____
	11. 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	<input type="checkbox"/> Name and Address of Local Contact/Power of Attorney in India	FOR OFFICE USE ONLY
		LAND MARK: _____	
PIN CODE: _____ STATE: _____		PHONE NO. _____ (M): _____	Date : _____
E-MAIL _____		RELATIONSHIP WITH APPLICANT: _____	Initials : _____
			File No. : _____
			Channel Partner Code: _____
			Associate/Executive _____

FINANCIAL INFORMATION

SAVINGS, INVESTMENTS, ETC.			LOANS TAKEN/PROPOSED			
Particulars	Applicant (₹)	Co-applicant (₹)	Important: Non disclosure / false declaration can lead to cancellation of your loan application.			
Savings in Bank			Source/Purpose of Loan	Outstanding Amount (₹)	Monthly Instalment Payable (₹)	Term (Months)
NR(E)			Applicant :			
NR(O)			Employer			
Overseas A/c			Bank			
Immovable Property with current value (specify)			Others			
1.			Co-applicant :			
2.			Employer			
Other Assets (specify)			Bank			
1.			Others			
2.						
3.						

BANK ACCOUNT DETAILS (PLEASE MENTION DETAILS OF YOUR SALARY ACCOUNT IN ROW 1 AND OTHER INDIAN & OVERSEAS A/C IN ROW 2 & 3)

Name of Account Holder	Name of Bank	Customer Id*	Branch Name	Account No.(s)	Type of account		
					OVERSEAS	NRE	NRO
<input type="checkbox"/> 1.							
<input type="checkbox"/> 2.							
<input type="checkbox"/> 3.							

* Required only incase of account with HDFC Bank. Please tick your NRE/NRO Account form which post dated cheques/standing instructions will be issued for repayment of loan.

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

Address of dwelling unit: Mention dwelling unit no., street, Nearest land mark city and pin code. If not selected, mention intended location:	Area of Plot: _____ Sq.m. Built-up area: _____ Sq.m.																		
	Cost of Plot : Rs. _____																		
	Cost of construction/purchase/extension: Rs. _____																		
	Stage of construction / extension : _____																		
	<table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>If property not selected would you like HDFC Realty to assist you?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Do you propose to rent the dwelling unit ?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Are you the sole owner of the dwelling unit ?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Is the legal title to the dwelling unit clear ?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Will HDFC be able to obtain first mortgage of the dwelling unit ?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Yes	No	If property not selected would you like HDFC Realty to assist you?	<input type="checkbox"/>	<input type="checkbox"/>	Do you propose to rent the dwelling unit ?	<input type="checkbox"/>	<input type="checkbox"/>	Are you the sole owner of 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"/>
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Pin: _____ State: _____																			

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

	Yes	No	
1. Have you or your spouse earlier applied to HDFC for a loan ? If yes, File / Loan A/c No. _____	<input type="checkbox"/>	<input type="checkbox"/>	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"/> Advertisement <input type="checkbox"/> Service Associates <input type="checkbox"/> Builder/Developer <input type="checkbox"/> Friends/Relatives
2. Have you or your spouse given guarantee(s) for any borrower/s of HDFC ? If yes, a) File / Loan A/c No. _____ b) Name of borrower/s _____	<input type="checkbox"/>	<input type="checkbox"/>	
3. What other security will you be able to provide _____			

Would you be interested in

HDFC Home Loan Protection plan from HDFC Life? Yes No

Home Suraksha Plus from HDFC ERGO General Insurance Co. Ltd. ? Yes No

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 of which one should be from India and the other from the city where you currently stay)

HDFC may make such enquiries from the referees, if it deems necessary	1.	2.
E-mail: _____	Pin: _____	E-mail: _____
Mobile: _____		Mobile: _____
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/We 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. 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 shall pay all fees, charges and dues of HDFC by remittance from abroad through normal banking channels and/or out of the Non-Resident (External) Account / Non-Resident (Ordinary) Account in India, and my/our own contribution towards the cost of the dwelling unit, as per guidelines of the Reserve Bank of India. 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