PERSONAL LOAN (for Salaried Individual only)
LOAN APPLICATION FORM

Application Date :

LOS No. :

HDB FINANCIAL SERVICES

SL

FILL ALL FIELDS IN CAPITAL LETTERS ONLY.

PERSONAL DETAILS   APPLICANT ☐   CO-APPLICANT ☐   GUARANTOR ☐

Title :   Mr. ☐   Ms. ☐   Dr. ☐   Relationship with Applicant _____

Applicant Name

Father's Name

Spouse Name

Mother's Name

PAN   Date of Birth [D D M M Y Y Y Y]   Mobile

Gender : Male ☐   Female ☐   Are you : Married ☐   Single ☐   Number of dependents :

Email ID

Religion   SC ☐ ST ☐ OBC ☐ Others ☐   Voter ID No.

Driving License No.   Exp. Date : [D D M M Y Y Y Y]

Passport No.   Exp. Date : [D D M M Y Y Y Y]

UPI ID / VPA   CKYC No.

Education : Under Graduate ☐   Graduate ☐   Post Graduate & above ☐   Others ☐ _____

PRESENT ADDRESS DETAILS

Present Residence (Tick ✔ one) Owned ☐   Parents ☐   Co. Provided ☐   Rented ☐   if Rented, Monthly Rent (in Rs.)

Present Address (Residence)

Landmark   City

State   Pincode

STD   Tel.   Years at current : Residence   City

PERMANENT ADDRESS DETAILS

Please tick (✔) in case the permanent address is same as residence address ☐

Permanent Residence (Tick ✔ one) Owned ☐   Parents ☐   Co. Provided ☐   Rented ☐   if Rented, Monthly Rent (in Rs.)

Permanent Address (Residence)

Landmark   City

State   Pincode

Permanent Tel. No. : STD   Tel.

COMPANY DETAILS

Employer Name:

Type of Company: Pvt Ltd ☐   Partnership ☐   Proprietorship ☐   Public ☐   PSU ☐   Govt. ☐   MNC ☐   Others ☐ _____

Designation :   Industry:

OFFICE ADDRESS DETAILS

Office Address :

Land Mark   City

State   Pin

STD   Phone   Ext.   Preferred Mailing Address : Residence ☐   Office ☐

Official E-mail ID : _____   Total Work Experience :   Total Years in current Job :

INCOME DETAILS

Net Take Home (in Rs.) (per month) :   Yearly Income (in Rs.) :

Bank Details : Name of the Bank :

Branch :   IFSC Code:

Customer ID: Type of Account : Savings ☐   Current ☐

Account Number :   Year Opened :

ASSETS OWNED : Car ☐   Shares ☐   Gold ☐   Mutual Fund ☐   Agri Land ☐   Property ☐   Others ☐ _____

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HDB FINANCIAL SERVICES

Loan Application Form

PERSONAL LOAN (for Salaried Individual only)

SL

REQUESTED LOAN DETAILS

Loan Amount Rs. [ ][ ][ ][ ][ ][ ][ ][ ][ ][ ]   Tenure : [ ][ ][ ]   Months

End Use : Marriage ☐   Asset Acquisition ☐   Debt Consolidation ☐   Renovation ☐   Medical Emergency ☐   Others ☐ _____

EXISTING LOAN DETAILS

Sr.No.	Name of Institution	Since MM / YY	Loan Type	Loan Amount (Rs.)	Tenure of Loan (in months)	Status Closed / Current / Overdue
1						
2						
3						

Details of pending litigation, if any, filed by other financiers / bank   Yes ☐   No ☐   If yes, give details_____

REFERENCE DETAILS

(Name and address of references living in the same city. One reference, mandatorily, to be a relative, not residing with the applicant)

(1) Name

Relationship with applicant

Residential Address

City   State

Pin   STD   Phone   Mobile

(2) Name

Relationship with applicant

Residential Address

City   State

Pin   STD   Phone   Mobile

DECLARATION :

1. I/We declare that I/we am/are citizen of India and all the particulars and information given in this application form are true, correct and complete and no material information has been withheld or suppressed.
2. I/We shall advise HDB Financial Services Limited (hereinafter referred to as "HDBFS") in writing of any change in my/our residential or employment / business address.
3. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or anti-social purpose.
4. I/We authorize HDBFS to conduct such credit checks as it considers necessary in its sole discretion, to make any enquiries with other finance companies/registered credit bureau/other institutions regarding my application and to release such or any other information in its records for the purpose of credit appraisal/sharing for any other purpose. HDBFS reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
5. I/We understand that the sanction of this loan is at the sole discretion of HDBFS and upon my/our executing necessary security (ies) and other formalities as required by HDBFS. I/We further agree that my/our loan shall be governed by the rules of HDBFS which may be in force from time to time.
6. Payment: No cash/bearer cheque has been collected from me/us upfront towards processing of the loan application. All payments made to HDBFS shall be in the name of "HDB Financial Services Limited" only.
7. I/We will not be entitled to avail of any benefits/discounts/free gifts or any other benefit, which is not documented in the loan agreement.
8. I/We confirm that I/We have no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent.
9. **Application fees for my/our application is Rs._____(inclusive of taxes). I/We am/are aware that the application fees plus taxes as applicable collected from me/us are non-refundable under any circumstances.**
10. I/We confirm that I/We am/are not related to any of the Directors/Senior Officers of HDBFS.
11. I hereby consent to receiving information from Central CKYC registry through SMS/EMAIL on the above registered number/email address.
12. I / We understand the Risk Gradation and Interest Rate on a Loan that I have applied for will be based on Loan amount, tenure, down payment, Security / Collateral offered for the Loan, risk parameters, market conditions,cost of funds, loan history with HDB, credit score provided by credit information company, my/ our age, income and any other information as may be required for the purpose of credit evaluation.
13. I / We am/ are aware the normally applicable Indicative interest rate on loans and other charges are available on the website www.hdbfs.com.

I/ we hereby consent and voluntarily submit my/ our Aadhaar number/ information/ Aadhar card copy to HDB Financial Services Ltd (HDB) to use my/ our Aadhaar Number/ information/Aadhar card copy and fetch data from UIDAI for verification. HDB shall use my/ our Aadhaar Number to update all my/ our Loan account/(s) with HDB, for KYC purpose and/ or for any other purpose and / or as may be required by law.

I / We consent ☐ */do not* ☐ *consent to receive information / service etc for Marketing purpose through Telephone / Mobile / SMS / Email by HDBFS / its agents.*

I / We confirm that I / we have read and understood the above Declaration, and that the details provided on the form are correct.

Paste Photo here and sign across it such that your signature is on the photo as well as on the form

Signature of Applicant :

_____

Date :_____

DOCUMENTS

1. Address Proof
2. Identity Proof
3. PAN Card
4. Aadhar Card
5. Last 6 Month Bank Statements
6. Last 3 month salary slips & 2 year Form 16

COMPANY USE ONLY :

SO Code : _____   DSA Code : _____

SM Code : _____   Branch Code : _____

RM Code : _____   Branch :_____

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ACKNOWLEDGMENT SLIP

Name of the Applicant

Date of Application   Location   Date & Time of receipt_____

HDB Contact Person Name   Stamp & Signature_____

Application will be processed within 14 working days of receiving the application with all necessary documents, subject to the applicant providing any additional information that HDB Financial Services Ltd. may require solely for the purpose of evaluating the credit worthiness of the applicant.

Contact No. _____