

# LOAN APPLICATION FORM



Application Date :

LOS No. :

FILL ALL FIELDS IN CAPITAL LETTERS ONLY.

## APPLICANT DETAILS

Occupation	Salaried <input type="checkbox"/>	Business <input type="checkbox"/>	Self employed professional <input type="checkbox"/>	Retired <input type="checkbox"/>	Housewife <input type="checkbox"/>	Student <input type="checkbox"/>	Other <input type="checkbox"/>
If self employed professional	Doctor <input type="checkbox"/>	CA / CS <input type="checkbox"/>	Consultant <input type="checkbox"/>	Architect <input type="checkbox"/>	Lawyer <input type="checkbox"/>	Other <input type="checkbox"/>	
If Business:	Type of company	Proprietorship <input type="checkbox"/>	Partnership <input type="checkbox"/>	Pvt. Ltd. <input type="checkbox"/>	Public Ltd. <input type="checkbox"/>	Ltd. Liability Co. <input type="checkbox"/>	Other <input type="checkbox"/>
	Nature of business	Manufacturer <input type="checkbox"/>	Agriculturist <input type="checkbox"/>	Service Provider <input type="checkbox"/>	Trade/Distributor <input type="checkbox"/>	Retailers <input type="checkbox"/>	Other <input type="checkbox"/>
If Salaried:	Type of company	Pvt Ltd. <input type="checkbox"/>	Partnership <input type="checkbox"/>	Proprietor <input type="checkbox"/>	Public Ltd. <input type="checkbox"/>	PSU <input type="checkbox"/>	Govt. <input type="checkbox"/>
	Designation					MNC <input type="checkbox"/>	Other <input type="checkbox"/>

GSTIN available : ☐ Yes ☐ No GSTIN No.  Effective date :

Please tell us about yourself : Applicant ☐ Co-applicant ☐ Guarantor ☐ Relationship with Applicant

## PERSONAL DETAILS (In case Applicant is an Individual)

Title : Mr. ☐ Ms. ☐ Dr. ☐

Applicant Name

Father's Name

Spouse Name

Mother's Name

Date of Birth  Gender : Male ☐ Female ☐ Are you : Married ☐ Single ☐ No. of dependents :

Education : U G ☐ Graduate ☐ P G & above ☐ Others ☐ Mobile

Religion  SC ☐ ST ☐ OBC ☐ Others ☐ PAN

Driving License No.  Exp. Date :

Passport No.  Exp. Date :

Voter ID No.  CKYC No.

UPI ID/VPA  • Email

## ADDRESS DETAILS (In case Applicant is an Individual)

Present Residence (Tick ☒ one) Owned ☐ Parents ☐ Co. Provided ☐ Rented ☐ Monthly Rent (Rs.)

Present Address (Residence)

Landmark  City

State  Pincode

STD  Tel.  Years at current : Residence  City

Business / Employer's Name

Address

City

State  Pin

STD  Phone  Ext.

Total years in Service / Business  No. of years in current job / Business  Preferred mailing address - Residence ☐ Office ☐

Official Email ID

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

Permanent Residence (Tick ☒ one) Owned ☐ Parents ☐ Rented ☐ Monthly Rent (Rs.)

Permanent Address (Residence)

Landmark  City

State  Pincode

Permanent Tel. No. : STD  Tel.

**COMPANY DETAILS (Incase Applicant is a Firm)**

Name

Address

City

State  Pin

STD  Phone  Ext.  Year of Incorporation

CIN no.  PAN

GSTIN available : ☐ Yes ☐ No GSTIN No.  Effective date :

Official E-mail ID

**Partners / Directors Details (for Partnership / Private Ltd. Co. / Public Ltd. Co.)**

Name	Beneficial Owner (to be a co-borrower)	Profit Sharing / Share Holding %	Date of Birth	PAN	Mobile No.

**INCOME DETAILS****Please tell us about your income**Annual Salary / Business Income Rs. Other Annual Income Rs.  Rental ☐ Agricultural ☐ Others ☐

**1. Bank details** - Name of the Bank

Branch  Customer ID

Account Number  Type of Account : Savings ☐ Current ☐ CC/OD ☐

Year opened

**2. Bank details** - Name of the Bank

Branch  Customer ID

Account Number  Type of Account : Savings ☐ Current ☐ CC/OD ☐

Year opened

**ASSETS OWNED :** Car ☐ Shares ☐ Mutual Fund ☐ Agri land ☐ Property ☐**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

## REQUESTED LOAN DETAILS

Loan Amount Rs.           Tenure :    Months

End Use : Business ☐ Education ☐ Marriage ☐ Asset Acquisition ☐ Debt Consolidation ☐ Others ☐ \_\_\_\_\_

**COLLATERAL OFFERED**

Property ☐ Vehicle ☐ Shares & Securities ☐ Insurance ☐ Others ☐ \_\_\_\_\_ (Pl.Specify) None ☐

Property Owner :    1) \_\_\_\_\_

[illegible][illegible]

Type of Property : Residential ☐ Commercial ☐ Classification of Property : Flat ☐ Row House ☐ Bungalow ☐ Shop ☐ Office ☐

Area of Property (Sq.ft.) :  Current Market Value : Rs.

[illegible][illegible]

**Shares & Securities :** Shares  Mutual Fund Units  Govt. Bonds  Others  \_\_\_\_\_

Current Market Value : Rs. 

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**Insurance :** Insurance Name \_\_\_\_\_ Scheme \_\_\_\_\_

Surrender Value :   Rs. 

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## PERSONAL REFERENCE

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

[illegible][illegible]

**Residential Address**

[illegible][illegible]

(2) Name

[illegible]

**Residential Address**

City \_\_\_\_\_ State \_\_\_\_\_

[illegible]

TEAR HERE



**DECLARATION :**

- I/We declare that I/we am/are we 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.
- 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.
- I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or anti-social purpose.
- 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.
- 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.
- 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.
- 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.
- I/We confirm that I/We have no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent.
- 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.**
- I/We confirm that I/We am/are not related to any of the Directors/Senior Officers of HDBFS.
- I hereby consent to receiving information from Central CKYC registry through SMS/EMAIL on the above registered number/email address.
- 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.
- 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.**

<p>Paste Photo here and sign across it such that your signature is on the photo as well as on the form</p>	Signature of Applicant* :
	Date : _____

\*In case Applicant is a firm, provide signatures of the authorised signatory with the firm seal.

**INDUSTRY CODES**

- |                          |                                        |
|--------------------------|----------------------------------------|
| 1. Engineering products  | 12. Pharma & Medicine                  |
| 2. Doctor                | 13. Cloth & Textiles                   |
| 3. Account Consulting    | 14. Insurance Civil Contractor         |
| 4. Agriculture           | 15. Real Estate & Builder              |
| 5. IT & Software         | 16. Freight & Logistics                |
| 6. Media & Entertainment | 17. Contractor / Franchisee            |
| 7. Automobiles           | 18. Advertising & Promotion            |
| 8. Banking               | 19. Chemicals                          |
| 9. Hotel & Hospitality   | 20. Jewelry & Ornaments                |
| 10. Education            | 21. Iron & Steel                       |
| 11. Architect            | 22. Others : _____<br>(please specify) |

**EMPLOYMENT CATEGORY**

- |                                                             |                          |
|-------------------------------------------------------------|--------------------------|
| 1. Agriculture & Allied Activity                            | <input type="checkbox"/> |
| 2. Manufacturing                                            |                          |
| a. Micro Enterprises<br>(Investment < Rs.25 lakhs)          | <input type="checkbox"/> |
| b. Small Enterprises<br>(Investment Rs.25 lakhs – 5 Crores) | <input type="checkbox"/> |
| c. Medium Enterprises<br>(Investment Rs.5 – 10 Crores)      | <input type="checkbox"/> |
| 3. Service                                                  |                          |
| a. Micro Enterprises<br>(Investment < Rs.10 lakhs)          | <input type="checkbox"/> |
| b. Small Enterprises<br>(Investment Rs.10 lakhs – 2 Crores) | <input type="checkbox"/> |
| c. Medium Enterprises<br>(Investment Rs.2 – 5 Crores)       | <input type="checkbox"/> |
| 4. Weaker Sections                                          | <input type="checkbox"/> |
| 5. Others                                                   | <input type="checkbox"/> |

**DOCUMENTS**

The list is not exhaustive only indicative	Salaried	Self Employed	Firm
Last 2 year certified financial statements		✓	✓
Address Proof	✓	✓	✓
Identity Proof	✓	✓	✓
Last 6 months bank statement	✓	✓	✓
Last 3 month salary slips & 2 years Form 16	✓		
Business Proof		✓	✓
Collateral Documents	✓	✓	✓
Aadhaar Card	✓	✓	
PAN card	✓	✓	✓
AOA, MOA / Partnership Deed			✓

**COMPANY USE ONLY :**

SO Code :	<input type="text"/>	DSA Code :	<input type="text"/>
SM Code :	<input type="text"/>	Branch :	<input type="text"/>
RM Code :	<input type="text"/>		<input type="text"/>



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**ACKNOWLEDGMENT SLIP**

Name of the Applicant	<input type="text"/>
Date of Application	<input type="text"/>
HDB Contact Person Name	<input type="text"/>
Location	<input type="text"/>
Date & Time of receipt	<input type="text"/>
Stamp / Signature	<input type="text"/>

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

Contact No.