

WITNESS DECLARATION IF BORROWER SIGNS IN VERNACULAR LANGUAGE

The contents of the sanction letter, this Agreement and each of the Schedules and Annexures to this Agreement have been explained by me to the Borrower in _____, (name of the language in which Borrower has signed) and the same have been understood by the Borrower.

Name and Signature of Witness

Address of Witness

Mr./Ms./M/s. _____

Name and Signature of Borrower
(Borrower)

For HDB Financial Services Limited

Authorised Signatory