

Sourcing Channel  Branch  DST  DSA  PBK  Web  Referral Sales  Other Channel (Specify) NET

Source 1 \_\_\_\_\_ Source 2 NET Source 3 \_\_\_\_\_ Source 4 \_\_\_\_\_

Branch Code \_\_\_\_\_ LTS/CRMN No. \_\_\_\_\_ Sales Promo Code NETSTP LG Code \_\_\_\_\_

SM Emp Code \_\_\_\_\_ SE Code \_\_\_\_\_ DSA/DDSA Name HBL-NET BANKING STP

ASM Emp Code \_\_\_\_\_ TSE Code \_\_\_\_\_ DSA/DDSA Vendor Code HBL-NET BANKING Dealer SE Code \_\_\_\_\_

RSM Emp Code \_\_\_\_\_ TL Code \_\_\_\_\_ STP

**CUSTOMER SECTION (to be filled by the Customer in CAPITAL LETTERS)**

I Wish to apply for below ticked ( )loan and request you to process the loan application as per details provide in the form Application date 24/10/2021

Personal  Business  Large Ticket Business  Self Employed Professional

Existing Customer Cust Id 24421069 Saving/Current A/C no. 03171140032120 Loan no. 6012615018

**A. PERSONAL DETAILS (Leave space between two words)**

Title  Mr.  Ms.  Dr.  Applicant  Co-Applicant  Guarantor PAN No. ASIPR7240P

Applicant Name RATHINAVELU RAJKUMAR

Father's/  
Husband'Name \_\_\_\_\_

Date of Birth/Incorporation 29/05/1972 Gender MALE Status  Single  Married No.of Dependents \_\_\_\_\_

Education Details  Undergraduate  Graduate  Post Graduate & above  Others \_\_\_\_\_ Religion \_\_\_\_\_ SC  ST  OBC  Other

Present Address 6116 PRESTIGE ROYALE GARDENS

(Residence) AVALAHALLI, DODDABELAPUR ROAD YELAHANKA

Landmark \_\_\_\_\_ Years at current city \_\_\_\_\_

City BANGALORE PIN Code 560064 Years at current residence \_\_\_\_\_

State KARNATAKA Country INDIA Aadhar Card No. \_\_\_\_\_

Tel (R/O) \_\_\_\_\_ - \_\_\_\_\_ Mobile no. 9164753973

e-mail ID R@RAJKUMAR.IN

Present Address is  Owned  Parental  Company provided  Rented(Month Rent in Rs.    /-)  Tick if permanent address is same as above

Permanent Address \_\_\_\_\_

(Residence / Regd Office) \_\_\_\_\_

Landmark \_\_\_\_\_

City \_\_\_\_\_ PIN Code \_\_\_\_\_

State \_\_\_\_\_ Country INDIA Voter ID Card No. \_\_\_\_\_

Tel (R/O) \_\_\_\_\_ - \_\_\_\_\_ Mobile no. 9164753973

**B. OCCUPATIONAL DETAILS**

Occupation	<input checked="" type="radio"/> Salaried <input type="radio"/> Self employed <input type="radio"/> Self employed professional <input type="radio"/> Retired <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Other _____	
If Salaried	Type of company	<input type="radio"/> Pvt Ltd. <input type="radio"/> Partnership <input type="radio"/> Proprietor <input type="radio"/> Public Ltd. <input type="radio"/> Retailers <input type="radio"/> PSU <input type="radio"/> Govt. <input type="radio"/> MNC <input type="radio"/> Other _____
	Type of industry	OTHERS

**Employer / Business Details** Designation \_\_\_\_\_ Exp in Current Job/Business \_\_\_\_\_ Yrs \_\_\_\_\_ Months Application is submitted on-line  
Total Exp in Job/Business \_\_\_\_\_ Yrs \_\_\_\_\_ Months

Company/ Employers Name **ITC LIMITED**  
Company 6116, PRESTIGE ROYALE GARDENS  
Employers DODDABELAPUR ROAD, YELAHANKA  
Address \_\_\_\_\_  
Landmark \_\_\_\_\_  
City BANGALORE PIN Code 560064  
State KARNATAKA Country INDIA  
Tel(o) \_\_\_\_\_ - \_\_\_\_\_ Preferred Mailing Address  Residence  Office  
Official e-mail ID \_\_\_\_\_

**C. INCOME AND BANKING DETAILS**

Monthly Salary	NOT AVAILABLE/-	A/C no.	03171140032120	<b>Existing Loan Details</b> 1) Bank / Co. name _____ Loan type _____ Amount (1) _____ EMI(1) _____ Tenure _____ Start date _____ Loan a/c no. _____ 2) Bank/Co. name _____ Loan type _____ Amount (2) _____ EMI(2) _____ Tenure _____ Start date _____ Loan a/c no. _____
Annual turnover	_____	Bank name	HDFC BANK LTD.	
Net Profit	_____	Branch	_____	
Other income <input type="radio"/> Rental <input type="radio"/> Agricultural	_____	Cust ID	24421069	
Source Other _____	_____	Account type	CORPORATE SALARY ACCOUNT	
Interested in opening HDFC Bank Account <input type="radio"/> Yes <input type="radio"/> No	_____	Credit card no.	_____	
	_____	Issuing Bank	_____	
	_____			
	_____			
	_____			

**D. LOAN DETAILS - CUM - KEY FACT STATEMENT INCLUDING SCHEDULE OF CHARGES**

Purpose of loan  Education  Home renovation  Marriage  Travel  Computer  Agriculture/Farming  Trader in Fertilizer/Pesticides/seeds  
 Dairy/Piggery/Poultry/Bee Keeping  Irrigation/Harvesting/Spraying/Weeding/Grading/Sorting  Transporting of Agri Produce/Food Processing Unit/Cold Storage/Warehouse  
 Arthia/Commission agent  Other PERSONAL  
Loan Amount(Rs.) **500000/-** Tenure 24 Months EMI (Rs.) 23246.00/-  
No. of Advance EMI \_\_\_\_\_ Scheme \_\_\_\_\_

1) Stamp Duty: At actual as per applicable law. 2) Interest rate of (subject to changes as per Terms and Conditions/ Agreement) 10.75 % p.a. (monthly reducing). 3) Processing Charges of Rs. 3999.00/- 3(a). Govt Taxes & Levies on PF 18 % 4) Cheque/SI/ECS return charges (without prejudice to the civil and criminal rights and remedies of the Bank for the dishonor) : Rs. 649/- Per instance 5) Default Interest / Overdue EMI interest : 2% per month from unpaid EMI 6) CIBIL Report Copy Charges: Rs. 50/- per copy 7) Legal, repossession and Incidental Charges: At actual 8) Duplicate Amortization/ Repayment Schedule: Rs. 200/- 9) Cheque/ECS Swapping Charges : Rs. 500/- 10) Details of Security \_\_\_\_\_ 11) Taxes at Actuals, applicable presently or in future. 12) Date on which annual Outstanding balance statement will be issued: 31st May 13) Loan Cancellation Charges: NIL. Interest would be charged for the interim period between date of disbursement and date of loan cancellation.

Note: Visit <http://www.hdfcbank.com> for detailed fees and charges under the respective loan product.  
Changes in charges from time to time are updated on bank's website.

Type of Loan	Personal / Business Loan	
	Salaried	Self Employed
Due date of EMI	4th / 7th	4th
Pre-EMI not allowed up to payment of	12 EMI	06 EMI
Pre-EMI Charges [on Principal Outstanding]	12-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%	07-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%

Applicable Govt Taxes & Levies will be charged on Pre-EMI Charges

## E.ADDITIONAL DETAILS

Vehicle Owned : Manufacturer : \_\_\_\_\_ Model: \_\_\_\_\_ Bought in Yr. \_\_\_\_\_ Financed \_\_\_\_\_  
 Other Items:  LCD/LED  Microwave  Home theatre  Washing machine  Modular Kitchen  Smartphone  AC  Laptop/Tablet  
 Wish to Apply for:  Insurance  Mutual fund  Credit card  Saving/Current a/c  FD/RD  Advisory/Treasury  Loan \_\_\_\_\_

## PERSONAL REFERENCE (Name &amp; address of refrence living in the same city)

cust  
ID

1) Name \_\_\_\_\_ 2) Name \_\_\_\_\_  
 Relationship with applicant \_\_\_\_\_ Relationship with applicant \_\_\_\_\_  
 Residential address \_\_\_\_\_ Residential address \_\_\_\_\_  
 \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_  
 PIN \_\_\_\_\_ Mobile no. \_\_\_\_\_ Landline no. \_\_\_\_\_ PIN \_\_\_\_\_ Mobile no. \_\_\_\_\_ Landline no. \_\_\_\_\_

<input type="checkbox"/> Relationship with other bank	Applicant is a director of any Bank or is a Firm in which any director is interested as partner / guarantor or is a relative of directors of other banks or is a form in which relatives of directors are interested as partner or director.	Nature of Relationship: _____
<input type="checkbox"/> Relationship with Financing bank	Applicant is a Director/Sr. Officer / relative of director or Sr. Officer of the Bank.	

## F. PRIORITY SECTOR CATEGORY (important: if applicant belongs to any of the below category, pls tick the box)

(Bank Copy)

Direct Agri (Agriculturist/Farmer/Agri allied activities like, dairy farming,poultry farming,fishery,bee-keeping ect)

Land (acres) \_\_\_\_\_ Location: \_\_\_\_\_ Pin Code \_\_\_\_\_

Indirect Agri: Service units like trader / dealer in fertilizers / seeds / pesticides / cattle feed / poultry feed / agri equipment or machinery, dealer of tractors or contracting tractors / borewells etc.

Manufacturing enterprises

<input type="checkbox"/> Manufacturing unit with investment in plant & machinery upto Rs.5lakh	<input type="checkbox"/> Manufacturing unit with investment in plant & machinery > 15 Lakh to 25 Lakh
<input type="checkbox"/> Manufacturing unit with investment in plant & machinery > Rs.25 Lakh to Rs. 5 Cr	Value of investment ( ) _____ cclimit(a) _____

Service enterprises:(Professional / Nor Professional / SRTO / Trade/ Retail Trade)

<input type="checkbox"/> Service unite with investment in equipment upto Rs. 2 Lakh	<input type="checkbox"/> Service unit with investment in equipment > Rs. 2 Lakh to Rs. 10Lakh
<input type="checkbox"/> Service unit with investment in equipment > Rs. 10 Lakh to Rs. 2 Cr	Value of investment ( ) _____

Khadi & village industries (KVI Sector)

**Declaration:** I/we hereby declare/confirm that the vehicle purchased/ to be purchased / loan availed / to be availed by me/us shall be used

For the purpose of Agriculture and/or assist the transport of agriculture input and farm product.

For the purpose of Business : I / We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advances. I / We shall indemnify the bank to make the loss of good in the event of any loss or damage that may arise on account of false / incorrect declaration by me / us.

**G. DOCUMENTS SUBMITTED**

**I / we confirm having submitted the following documents (ticked below) along with this loan application form to the Bank** and password on

Application Form	b	Oct 24 2021
Photograph (signed across)	e	
Latest 3 months Bank Statement (Where salary income is credited)	e	
Latest 2 salary slip / Salary Certificate / Form 16 (if applicable)	e	
Proof of Continuity current job (Specify)	e	
Proof of identity (Specify)	e	
Proof of Residence (Specify)	e	
Proof of Qualification (Specify)	e	
Loan Account Statement for Balance Transfer / Balance Transfer & Top up / Repayment / Retention cases	e	
Personal Loan Agreement	b	Oct 24 2021
Signature Verification	e	
ECS / Auto Debit Mandate	b	Oct 24 2021
Post dated cheques (PDC) ( nos)	e	
Security post dated cheques ( nos)	e	

**H. MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER**

**I/We agree and confirm:** (1) To the applicable schedule of charges, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the "Schedule of Charges" of this Application. (2) That the bank's representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. (3) That no discount or free gift or any other commitment whatsoever is given to me/ us by the Bank or any of its authorized representative(s) other than what is not documented in this application form the Terms and Conditions/ Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/ defective application form, for which if any loss or delay is caused to me/ us, I/We will not hold the Bank liable for such loss or delay. (5) That Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria. (6) That submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. (7) That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of willful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (8) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (9) That I/ We shall furnish any additional documents as and when required by the Bank. (10) That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me/ us. (11) That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (12) That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (13) I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and incase found otherwise, Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us. (14) That the information furnished by me/ us above is true and accurate.

**I. Other declarations:** I/ We : (1) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my/ our residential or employment address. (2) hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us from the Bank, to the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/ regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/ We waive the privilege of privacy and privity of contract. (3) shall credit all sums received by you in either or all the names of this account. (4) hereby confirm having received, read and understood the terms and conditions applicable to this loan including the application form and the Terms and Conditions/ Agreement and accept the same. (5) hereby unconditionally, agree that these terms may be changed by the Bank at any time and I / We will be bound by the amended terms and conditions. (6) Confirm that I/ We are citizen of India.

**I/ We also confirm that** (1) that Govt Taxes & Levies is applicable and will be charged in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In the case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me/us. I understand that Processing Fee, Stamp Duty are non-refundable charges and would not be waived/ refunded in case of loan cancellation or where the loan has not been disbursed. (4) That all the post-dated cheques are to be issued favouring HDFC Bank Limited A/c <Mention Product Name> only. (5) that loan related information like "welcome letter", "repayment schedule", "Terms and condition", "disbursal advice (as applicable to Personal Loan/ Business Loan)", will be sent on the e-mail id mentioned by me/ us in this loan application form. (6) that I/ We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I/ We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be.

**J. DO NOT CALL REGISTRY :** I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me, I can register for "Do Not Call" service through the Bank's website www.hdfcbank.com or through PhoneBanking or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

I/We have read and verified the entire contents of the aforesaid Loan Application Form including the information, the Most Important Terms and Conditions, the Declarations being Part A to Part J and I/We hereby irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same.

Please Paste Latest  
Passport Size Photograph and  
Sign across

Applied, Accepted, Authenticated, Signed and Delivered by the Borrower through NetBanking using Borrower's NetBanking Customer ID & Password, by clicking/ticking the "I agree" or similar icon/tab on the online system/NetBanking/Website of HDFC Bank as well as by entering the one time password (OTP).

Name: RATHINAVELU RAJKUMAR Date: Oct 24 2021 Place: \_\_\_\_\_

## Terms and Conditions applicable to Personal Loan

The person named in the Schedule-cum-Key Fact Statement hereto (hereinafter referred to as the "**Schedule**") being borrower, hereinafter collectively referred to as "**Borrower**" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include his/her heirs, administrators and executors.

**In favour of:**

**HDFC BANK LIMITED**, a banking company incorporated under the provisions of the Companies Act, 1956 having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai 400 013 and a branch office at the place mentioned in the Schedule hereto (hereinafter referred to as the "**Bank**" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors, transferees and assign.

Reference to the masculine gender includes reference to the feminine and vice versa.

### The Borrower hereby irrevocably and unconditionally agrees to abide by the following terms and conditions:

- Pursuant to the application made by the Borrower online ("**Application**"), the Bank has sanctioned the non-revolving loan not exceeding the amount mentioned in the Schedule hereto (hereinafter referred to as "**Loan**"), and the Borrower agrees to borrow the same, subject to and upon the terms and conditions contained in the Application and this document. The Bank has disbursed/ may disburse the Loan ("**Disbursement**") to the Borrower's account maintained with the Bank as specified in the Schedule ("**Account**") subject to the terms and conditions mentioned hereunder. Notwithstanding anything contained herein: (i) the Bank may at its sole discretion, suspend or cancel the Loan if the same is not utilized within 15 days of the issuance of instrument/instruction for Disbursement; or (ii) the Borrower may cancel the Loan within 15 days of Disbursement; provided that in case of each (i) and (ii) the cancellation shall take effect only when the Borrower has paid to the Bank in full the total Outstanding Balance (defined hereinafter) including all the interest, and all other charges. The Borrower shall use the Loan only for the purpose stated in the Application and not for any other purpose including making investment in the capital market or any speculative or illegal or anti-social purpose.
- The Loan, interest, compound interest, default interest, any other charges, dues and monies payable, costs and expenses reimbursable, as outstanding from time to time and whether any of them due or not, are hereinafter collectively referred to as "Outstanding Balance". The Borrower shall pay interest on the Loan, the unpaid due interest and all other outstanding charges and monies (except the default interest), at the rate of interest specified in the Schedule hereto, on the outstanding daily balance from the date of Disbursement, compoundable at monthly rests. The Bank in its sole discretion would be entitled to change the said rate of interest from time to time including on account of changes made by the Reserve Bank of India, which would be intimated to the Borrower(s) and would be binding upon the Borrower(s). The Borrower shall also pay and bear all interest tax, if any, as applicable from time to time. The Borrower(s) shall repay the Loan and pay the interest that is due from time to time by way of equated monthly installments (EMIs) as specified in the Schedule or as may be specified by the Bank from time to time (time being the essence of the contract). The interest up to the start of the EMI schedule shall be required to be paid by the Borrower separately in advance and authorizes the Bank to deduct the same from the disbursement ("Pre-EMI Interest"). The Borrower has perused, understood and agreed to Bank's method of calculating EMIs as also the appropriation thereof into principal and interest. The payment of all the monies by the Borrower including EMIs shall be made on or before the respective due dates, at such place as the Bank may require, without any set-off or counterclaim or withholding or deduction (save as required by law in which case the amount payable by the Borrower to the Bank shall be increased to the amount which after making such deduction or withholding equals the original due amount as if no withholding or deduction were required), by way of one or more modes and instruments including post-dated cheques ("PDCs"), Standing Instructions (SI)/ Electronic Clearing System (ECS) instructions/ other mode/instrument, as acceptable to the Bank from time to time. If any due date falls on a non-business day of the Bank, the payment shall be made by the Borrower on the immediately preceding business day of the Bank. In case of cheques/other instrument, the payment shall be deemed to have been made by the Borrower only at the point of time the sum is credited and realized fully in Bank's account irrespective of the date of instrument or time of receipt or presentation of instrument. Without prejudice to the generality of the aforesaid, the Borrower irrevocably and unconditionally authorises the Bank and confirms that the Bank shall be authorized (without any further act, deed or writing on the part of the Borrower and without any requirement of the Bank consulting or informing or taking prior consent of the Borrower or any other person) to, from time to time, debit the Account(s)/any other accounts of the Borrower with the Bank including any term/other deposits, and/or appropriate any monies thereunder/in (including by prematurely terminating the term/other deposits), towards/against payment/repayment to the Bank of all monies/ Outstanding Balance or any part thereof including EMIs, on the respective due dates or as per the discretion of the Bank. In case of any default, the Borrower shall without prejudice to Bank's other rights and remedies, pay additional /default interest at the rate mentioned in the Schedule hereto/ Application or as may be prescribed by the Bank, over and above the then applicable rate of interest till full payment is made/default is cured. This liability shall not act as justification for any default.
- The Borrower(s) shall pay to Bank, the charges, fees, commissions, etc, specified in the Schedule hereto/ Application or as specified by the Bank from time to time, within such time or upon occurrence of such events as specified and if not specified then forthwith upon demanded by the Bank. All other present and future costs and expenses, taxes (as applicable from time to time), any related levy, stamp duty, in all jurisdictions, in relation to the this/other documents/any transaction pursuant thereto, irrespective of who the beneficiary is, shall be borne and payable solely by the Borrower, including for creation, enforcement, preservation of security, recovery, initiating/defending/pursuing any legal proceedings/ actions by Bank. In case of any such sums if paid or incurred by the Bank, the Borrower shall be liable to reimburse the same to the Bank in full forthwith.
- Any payments made by/on behalf of/ for the Borrower or any realisations in relation to the Loan, security, shall be appropriated towards the Outstanding Balance and/ or Liabilities (as defined hereinafter) in the following order: (a) Firstly, towards costs and expenses incurred by the Bank; (b) Secondly, towards any charges, commissions, fees, taxes, levies (wherever applicable); (c) Thirdly, towards additional/ default interest; (d) Fourthly, towards interest; (e) Fifthly, towards principal amount (s). Any statement of account furnished by the Bank shall be accepted by and be binding on the Borrower(s) and shall be conclusive proof of the correctness of the amounts mentioned therein except for any manifest error therein.
- Notwithstanding anything stated in any document, the continuation of the Loan shall be at sole and absolute discretion of the Bank and the Bank may at any time in its sole discretion and without assigning any reason call upon the Borrower to pay the Outstanding Balance and upon such demand by the Bank, the Borrower shall, within 48 hours of being so called upon, pay the whole of the Outstanding Balance to the Bank without any delay or demur.
- The Borrower shall be entitled to prepay the Loan: (i) only if Bank permits the same upon at least 15 days' written notice from Borrower communicating intention to prepay at Bank's lending branch; and (ii) only after expiry of 12 EMIs from Disbursement date; and (iii) subject to such conditions as the Bank may prescribe including payment of the Pre-EMI charges as mentioned in the Schedule hereto/ Application or as specified from time to time by the Bank. Such Pre-EMI shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank.

7. The Bank may at its own discretion and upon Borrower's request, also finance the Borrower for the insurance premium of insurance policy taken by Borrower as per Borrower's own wish from any insurance company of Borrower's choice, which sum(s) shall be added to the principal amount under the Loan and all the terms and conditions shall be additionally applicable thereto. All expenses, charges, fees, taxes etc. as applicable on any such insurance shall be incurred and paid by the Borrower, however in case paid by the Bank on Borrower's behalf, the Borrower shall reimburse the same to the Bank within 24 hours of the Bank's demand. The Borrower shall instruct the insurance company to add the Bank as loss payee in any such insurance policy.
8. The Borrower shall furnish and create such security from time to time in favour of or for the benefit of the Bank, of such value, in such form and in such manner, as may be deemed fit by the Bank, forthwith upon so required by the Bank. The Bank shall also have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan, which shall be binding on the Borrower.
9. The Borrower represent(s) and warrant(s) that (which shall be deemed to have been repeated to the Bank on the date of the Disbursement and on each date thereafter till entire repayment): (a) The Borrower is a citizen of India and a major (in terms of age) and is of sound mind and is competent to contract and enter into and perform his/her obligations contemplated under this document/ other document/in respect of the Loan; (b) There is no impediment or restriction, whether under law, judgement, order, award, contract or otherwise, for any of the Borrowers entering into and/or performing any of the transactions contemplated by this/other documents/ in respect of the Loan and all approvals and consents, wherever necessary have been duly obtained and are and will continue to be in full force; (c) The execution hereof constitutes legal, valid and binding obligations of the Borrower. (d) That there is no Event of Default existing; (e) All declarations made by Borrower are true and complete and no material information has been suppressed / withheld.
10. Negative Covenants: The Borrower covenants and agrees that, save and except with the prior, specific and express written consent of the Bank, the Borrower shall not: (a) create, assume or incur any further indebtedness to any person; or lend or advance any amounts to any person; or undertake any guarantee or security obligation; (b) except in favour of the Bank, sell, license, let, lease, transfer, alienate, dispose of in any manner whatsoever, surrender or otherwise encumber any of its assets, rights, title or interest, receivables, or any part thereof; or create, facilitate or permit to exist any charge, encumbrance or lien of any kind whatsoever over any of its property or grant any option or other right to purchase, lease or otherwise acquire, any such assets or part thereof; (c) permit or effect any direct or indirect change in the legal or beneficial ownership or control; (d) Change/ cease/ retire from/ terminate/ resign from the present employment/ profession/business disclosed in the Application; or change, terminate or open any bank account.
11. The following events shall constitute events of default (each an " **Event of Default** "), and upon the occurrence of any of them the entire Outstanding Balance shall become immediately due and payable by the Borrower and further enable the Bank inter alia to recall the entire Outstanding Balance and/or enforce any security and transfer/sell the same and/or take, initiate and pursue any actions/proceedings as deemed necessary by the Bank for recovery of the dues: (a) Failure on Borrower's part to perform any of the obligations or terms or conditions or covenants applicable in relation to the Loan including under this/other documents including non-payment in full of any part of the Outstanding Balance when due or when demanded by Bank; (b) any misrepresentations or misstatement by the Borrower; or (c) occurrence of any circumstance or event which adversely affects Borrower's ability/capacity to pay/repay the Outstanding Balance or any part thereof or perform any of the obligations; (d) If any attachment, distress, execution or other process against the Borrower/its assets or any of the security is threatened, enforced or levied upon by any person; or (e) fall, reduction or decrease, in the opinion of the Bank, in value of any security lower than the value required by the Bank; (f) the event of death, insolvency, failure in business, commission of an act of bankruptcy of the Borrower, or change or termination of employment/profession/business for any reason whatsoever.
12. Notwithstanding anything to the contrary in this document or any other document/arrangement: (i) in respect of all and any of Borrower's present and future liabilities to the Bank, its affiliates, group entities, associate entities, parent, subsidiaries, any of their branches (collectively "**Relevant Entities**"), whether under this document or under any other obligation/loan/facilities/borrowings/document, whether such liabilities are/be crystallised, actual or contingent, primary or collateral or several or jointly with others, whether in same currency or different currencies, whether as principal debtor and/or as guarantor and/or otherwise howsoever (collectively "**Liabilities**"), each of the Bank and the Relevant Entities shall in addition to any general lien or similar right to which any of them as bankers may be entitled by law, practice, custom or otherwise, have a specific and special lien on all the Borrower's present and future stocks, shares, securities, property, book debts, all moneys in all accounts whether current, savings, overdraft, fixed or other deposits, held with or in custody, legal or constructive, with the Bank and/or any Relevant Entities, now or in future, whether in same or different capacity of the Borrower, and whether severally or jointly with others, whether for any banking relationship, safe custody, collection, or otherwise, whether in same currency or different currencies; and (ii) separately, each of the Bank and the Relevant Entities shall have the specific and express right to, without notice to and without consent of the Borrower, set-off, transfer, sell, realize, adjust, appropriate all such amounts in all accounts (whether prematurely or upon maturity as per the Bank's discretion), securities, amounts and property as aforesaid for the purpose of realizing or against any of dues in respect of any of the Liabilities whether ear-marked for any particular Liability or not, combine or consolidate all or any of accounts of the Borrower and set-off any monies, whether of same type or nature or not and whether held in same capacity or not including upon happening of any of the events of default mentioned in any of the documents pertaining to the respective Liabilities or upon any default in payment of any part of any of the Liabilities. (iii) The Bank and the Relevant Entities shall be deemed to have and hold and continue to have first charge on any assets including any deposit on which security has been/will be created in respect of the Loan, as security also for any of the other Liabilities and all the rights and powers vested in the Bank in terms of any security or charge created for the Loan shall be available to the Bank and/or the Relevant Entities also in respect of such other Liabilities, irrespective of the fact whether the Loan is at any time outstanding, repaid or satisfied or not and even after the Loan has been repaid or prepaid.
13. The Bank shall at any time, without any consent of or notice to the Borrower(s) be entitled to securitise, sell, assign, discount or transfer all or any part of the Bank's rights and obligations under the Loan, this document or any other document, to any person(s) and in such manner and on such terms as the Bank may decide. Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, the benefit or obligation under the Loan, this/other document.
14. Bank shall be entitled at its discretion to engage/ avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/agency, for anything required to be done for/ in relation to/ pursuant to the Loan, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts/ deeds/ matters and things connected thereto, as the Bank may deem fit.

15. The Bank shall have the right to not return the Application, the photographs, information and documents submitted by the Borrower. The Bank shall, without notice to or without any consent of the Borrower, be absolutely entitled and have full right, power and authority to make disclosure of any information relating to Borrower including personal information, details in relation to documents, Loan, defaults, security, obligations of Borrower, to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need the information and may process the information, publish in such manner and through such medium as may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of willful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. In this connection, the Borrower waives the privilege of privacy and privity of contract. The Bank shall have the right, without notice to or without any consent of the Borrower, to approach, make enquiries, obtain information, from any person including other banks/finance entities/credit bureaus, Borrower's employer/family members, any other person related to the Borrower, to obtain any information for assessing track record, credit risk, or for establishing contact with the Borrower or for the purpose of recovery of dues from the Borrower.

16. Any notice, approvals, instructions, demand and other communications given or made by the Bank shall be deemed to be duly given and served if sent by normal post, courier, registered Post, facsimile, electronic mail, personal delivery, sms or by pre-paid registered mail addressed to the Borrower's address, phone/ mobile number, fax number or email as given in the Application (or at the address changed on which Bank's acknowledgement is duly obtained as hereinafter mentioned) and such notice and service shall be deemed to take effect on the third working day following the date of the posting thereof in case of normal post, courier, registered post, at the time of delivery if given by personal delivery, upon receipt of a transmission report if given by facsimile, upon sending the electronic mail or sms if given by electronic mail or sms. The Borrower undertakes to keep the Bank informed at all times in writing of any change in the mailing address, email id, phone and mobile number(s) as provided in the Application and to obtain Bank's written acknowledgement on the intimation given to Bank for any such change.

17. The Loan, this document/other documents, shall be governed by the laws of India. The parties hereto expressly agree that all disputes arising out of and/or relating to the Loan, this or any other relevant document shall be subject to the exclusive jurisdiction of the court/tribunal of the city/place in which the branch of the Bank from where the Disbursement has been made is situate, provided that the exclusivity aforesaid shall bind the Borrower and the Bank shall be entitled to pursue the same in any other court of competent jurisdiction at any other place; and provided further that if any dispute is below the pecuniary jurisdiction limit of the Debts Recovery Tribunals established under the Recovery of Debts Due to Banks and Financial Institutions Act, 1993, then such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The place of arbitration shall be at city/place in which the branch of the Bank from where the Disbursement has been made is situated or such other place as the Bank may determine. The costs of such arbitration shall be borne by the losing Party or otherwise as determined in the arbitration award. If a party is required to enforce an arbitral award by legal action of any kind, the party against whom such legal action is taken shall pay all reasonable costs and expenses and attorney's fees, including any cost of additional litigation or arbitration taken by the party seeking to enforce the award.

**18. Payment by Mistake, Accident or Error**

(a) The Borrower hereby agrees and confirms that in the event the Bank transfers or remits any money to the Borrower or in its account by mistake, accident or erroneously, which money is, in the sole opinion of the Bank, not due and/or payable to the Borrower, then the Borrower shall be obligated to and shall, without any delay, demur or protest, forthwith and in no event later than one business day of such transfer/remission or on first demand by the Bank (whichever is earlier), return and repay the said money to the Bank in a manner satisfactory to the Bank. Till such return and repayment of the said money by the Borrower to the Bank, the Borrower shall hold the same in trust for the benefit of the Bank, keep such money segregated from all other moneys of the Borrower and keep it free from any attachment.

(b) The Borrower hereby acknowledges and agrees that any non-compliance of the aforesaid obligations shall be a breach of trust and fiduciary duties on the part of the Borrower. The Borrower hereby further agrees and confirms that in case the Borrower fails to return the money within the timelines as mentioned above, the Borrower shall be liable to pay interest on such money to the Bank at the same rate as applicable to the Loan granted in terms of this Agreement.

(c) Without prejudice to the foregoing, the Borrower hereby agrees and confirms that the Bank shall have the right to, at its sole and absolute discretion (a) debit any account or accounts of the Borrower maintained with the Bank and recover such money, under intimation to the Borrower, and/or (b) recover such money from the future disbursements (if any) of the Loan.

(d) The Borrower further agrees that such money which has been transferred or remitted by the Bank to Borrower or in its account by mistake, accident or erroneously, shall be deemed to be a part of the total outstanding said Dues payable by the Borrower to the Bank in terms of this Agreement and other Finance Documents, in case and till such time that the said money has not been returned and repaid to the Bank in the manner as stated above.

19. The Borrower acknowledges that the Borrower is not a director/senior officer/relative of director or senior officer of/at the Bank or at any other bank.

20. This document, Application and other documents have been explained to the Borrower in the language known to the Borrower and the Borrower has read and understood the same.

**21. Acceptance and Signing**

**The Borrower hereby expressly acknowledges and confirms that the Borrower has read, verified, understood, irrevocably agreed to and accepted and delivered all the terms and conditions contained in Clauses 1 to 20 (including sub clauses), the Schedule-cum-Key Fact Statement, Most Important Terms and Conditions, Standing Instruction, and all the contents of the Application (collectively, "Loan Documents")** online by ticking/clicking the "I agree" or "I agree and accept" or any similar icon/tab/option on the online system/Net Banking/Website/portal/platform of HDFC Bank as well as by entering the one time password ("OTP") provided to the Borrower's registered mobile number, and that there is no requirement of Borrower's any other signature or physical signature for the Loan Documents or of the Borrower signing the Loan Documents in physical form. The Borrower also acknowledges that the execution of the agreement would be complete only once the same is accepted by the Bank. The Bank also does not require to sign the Loan Documents in any physical form. No other/Further act, deed or writing on part of the Borrower shall be required for acceptance by the Borrower as above. The Bank shall be deemed to have accepted and signed this document online by way of sending an email to the Borrower communicating its credit decision from Bank's officer of the branch where the loan account of the Borrower pursuant to these Terms and Conditions will be opened, and attaching therewith the copy of this document. For the purpose of stamp duty, any writing on a stamp paper or franked page associating the stamp paper or such franked page with this document will be as good as making the stamp paper/franked page an integral part of this document. The Bank may print paper copies of the electronic record or produce in any such form at its discretion this document or any Loan Documents and Borrower's signing as aforesaid, and the same shall be fully binding on the Borrower and the Borrower has no objection to such print-outs or any such other form (in the discretion of Bank) being produced by the Bank in evidence in any court, tribunal or otherwise, to prove the acceptance, execution as well as the contents of the contract.

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**Applied, Accepted, Authenticated, Signed and Delivered by the Borrower through NetBanking using Borrower's NetBanking Customer ID & Password, by clicking/ticking the "I agree" or similar icon/tab on the online system/NetBanking/Website of HDFC Bank as well as by entering the one time password (OTP).**

## LOAN SCHEDULE

## SCHEDULE-CUM-KEY FACT STATEMENT

Loan Account No	6012615018	Place of signing	
Date of Signing (DD/MM/YYYY)	Oct 24 2021	Borrowing Purpose	PERSONAL EXPENSES
Name & Address of the Borrower	RATHINAVELU RAJKUMAR 6116 PRESTIGE ROYALE GARDENS AVALAHALLI, DODDABELAPUR ROAD YELAHANKA KARNATAKA BANGALORE 560064		
Name & Address of the Co-Borrower			

## LOAN DETAILS

Loan Amount	Rs. 500000/-	Loan Tenor	24 Months
Installment Frequency	Monthly	EMI Scheme (Advance / Arrears)	Arrears (except the Pre-EMI interest which will be in advance)
Pre-EMI Interest (deducted in advance from disbursement)	2062/-	EMI Start Date	07/12/2021
Interest Rate (on monthly reducing balance) (Fixed Rate)	10.75 % per annum	EMI End Date	07/11/2023
Advance EMI (No's)	NIL	Advance EMI Amount	Rs. 0/-
EMI (No's)	24	EMI Amount	Rs. 23246.00/-

## CHARGES (All charges are non-refundable &amp; applicable post disbursement of loan unless otherwise mentioned)

Processing Charge Amount (deductible from disbursement)	Rs. 3999.00/-	Govt Taxes & Levies on Processing Charges:- As specified by Government of India
Cheque / ECS / SI Return Charges: Rs. 550/- (+) Govt Taxes & Levies. (without prejudice to Bank's civil and criminal rights and remedies)		Cheque/ECS/ SI Swapping Charges Rs. 500/-
Taxes: At actuals, applicable presently or in future		Date on which annual outstanding balance statement will be issued :- 31st May
Default Interest/ Overdue EMI interest (for the over- due period on EMI / Principal overdue) :- 2% per month		Loan Cancellation Charges: NIL Note: Interest would be charged for the interim period between date of disbursement & date of loan cancellation
Loan Pre-EMI Charges: (Mentioned as percentage of Outstanding Balance) 13-24 Months of EMI repayment: 4%; 25 - 36 Months of EMI repayment: 3% > 36 Months of EMI repayment : 2% Note: Pre-EMI not allowed prior to payment of 12 EMI. Part Pre-EMI not allowed.Govt Taxes & Levies as applicable, would be charged additionally.		
CIBIL Report Copy Charges : - Rs.50/-		Legal Collection & Incidental Charges: At Actuals
Other Charges, commissions, fees:- As per Application or as may be specified the Bank		Stamp Duty & Other Statutory Charges :- As per applicable laws of the State
Details of Security / Collateral		Duplicate Amortization / Repayment Schedule charges : Rs. 200/-

## IN WITNESS WHERE OF THE PARTIES HERE TO HAVE SIGNED THE DAY, MONTH AND YEAR FIRST ABOVE WRITTEN

RATHINAVELU RAJKUMAR	<b>Applied, Accepted, Authenticated, Signed and Delivered by the Borrower through NetBanking using Borrower's NetBanking Customer ID &amp; Password, by ticking/clicking the "I agree" or similar icon/tab on the online system/NetBanking/Website of HDFC Bank as well as by entering the one time password (OTP).</b>
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Application is submitted on-line by the customer using his/her NetBanking cust ID and password on 24/10/2021 at 6:51PM through IP Address 122.166.250.165 .

## SCHEDULE-CUM-KEY FACT STATEMENT

Loan Account No	6012615018	Place of signing	
Date of Signing (DD/MM/YYYY)	Oct 24 2021	Borrowing Purpose	PERSONAL EXPENSES
Name & Address of the Borrower	RATHINAVELU RAJKUMAR 6116 PRESTIGE ROYALE GARDENS AVALAHALLI, DODDABELAPUR ROAD YELAHANKA KARNATAKA BANGALORE 560064		
Name & Address of the Co-Borrower			

## LOAN DETAILS

Loan Amount	Rs. 500000/-	Loan Tenor	24 Months
Installment Frequency	Monthly	EMI Scheme (Advance / Arrears)	Arrears (except the Pre-EMI interest which will be in advance)
Pre-EMI Interest (deducted in advance from disbursement)	2062/-	EMI Start Date	07/12/2021
Interest Rate (on monthly reducing balance) (Fixed Rate)	10.75 % per annum	EMI End Date	07/11/2023
Advance EMI (No's)	NIL	Advance EMI Amount	Rs. 0/-
EMI (No's)	24	EMI Amount	Rs. 23246.00/-

## CHARGES (All charges are non-refundable &amp; applicable post disbursement of loan unless otherwise mentioned)

Processing Charge Amount (deductible from disbursement)	Rs. 3999.00/-	Govt Taxes & Levies on Processing Charges:- As specified by Government of India
Cheque / ECS / SI Return Charges: Rs. 550/- (+) Govt Taxes & Levies. (without prejudice to Bank's civil and criminal rights and remedies)		Cheque/ECS/ SI Swapping Charges Rs. 500/-
Taxes: At actuals, applicable presently or in future		Date on which annual outstanding balance statement will be issued :- 31st May
Default Interest/ Overdue EMI interest (for the over- due period on EMI / Principal overdue) :- 2% per month		Loan Cancellation Charges: NIL Note: Interest would be charged for the interim period between date of disbursement & date of loan cancellation
Loan Pre-EMI Charges: (Mentioned as percentage of Outstanding Balance) 13-24 Months of EMI repayment: 4%; 25 - 36 Months of EMI repayment: 3% > 36 Months of EMI repayment : 2% Note: Pre-EMI not allowed prior to payment of 12 EMI. Part Pre-EMI not allowed. Govt Taxes & Levies as applicable, would be charged additionally.		
CIBIL Report Copy Charges : - Rs.50/-		Legal Collection & Incidental Charges: At Actuals
Other Charges, commissions, fees:- As per Application or as may be specified the Bank		Stamp Duty & Other Statutory Charges :- As per applicable laws of the State
Details of Security / Collateral		Duplicate Amortization / Repayment Schedule charges : Rs. 200/-

## IN WITNESS WHERE OF THE PARTIES HERE TO HAVE SIGNED THE DAY, MONTH AND YEAR FIRST ABOVE WRITTEN

RATHINAVELU RAJKUMAR	<b>Applied, Accepted, Authenticated, Signed and Delivered by the Borrower through NetBanking using Borrower's NetBanking Customer ID &amp; Password, by ticking/clicking the "I agree" or similar icon/tab on the online system/NetBanking/Website of HDFC Bank as well as by entering the one time password (OTP).</b>
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## Customer SI Debit Authorisation Form

Date: 24/10/2021

(Loan Account Number) \_\_\_\_\_

To,  
The Branch Manager,  
HDFC BANK Limited,

Dear Sir / Madam,

I have taken a PERSONAL loan from HDFC Bank and would like to avail of the Standing Instruction facility offered by your bank to make repayments towards my loan.

I, therefore, request you to accept this mandate irrevocably authorizing the Bank to debit my HDFC Bank Account Number

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towards recovery of repayment dues of my loan account as per due dates & terms and conditions mentioned in the Terms and Conditions of Personal Loan document, schedule or as per revised instructions basis requirements as communicated from my end in line with the Bank's policy.

I undertake to maintain sufficient balances to cover the EMI, Outstanding Balance and Loan repayment dues (and charges, if any) on the stipulated due dates. I also understand that the failure to repay my loan amount through this standing instruction shall be treated as a default in repayment of dues and all charges / penalties / levies as covered by the agreement will hold good towards the non payment of obligations. I also understand that any stop payment/change in instructions/ maintenance of insufficient balance, etc. will amount to dishonor of the Standing Instruction which we agree is an 'electronic fund transfer' and will make us liable for offence under section 25 of the Payment and Settlement Systems Act, 2007 read with provisions of the Negotiable Instruments Act, 1881.

Please treat this as an irrevocable communication as an authorization to debit my account every month with the required amounts towards the repayment of my loan.

In the event of the above account getting closed/transferred for any reason, I / We will intimate to the Bank the new account opened with the bank to debit the EMI, Outstanding Balance and Loan repayment dues as per the agreement. Further, I /We undertake the responsibility to provide the fresh set of Mandate and security PDCs for such new account, as per terms of the agreement in lieu of existing instructions.

I also understand and accept that the Bank will have the right to set-off, without prior intimation to me, the available balances in the designated account for recovery of overdue installments and/or charges (if any) in the loan account.

Thanking you,  
Yours truly,

**Applied, Accepted, Authenticated, Signed and Delivered by the Borrower through NetBanking using Borrower's NetBanking Customer ID & Password, by clicking/ticking the "I agree" or similar icon/tab on the online system/NetBanking/Website of HDFC Bank as well as by entering the one time password (OTP).**