

HDFC offers you Loans for Homes - for buying or constructing your home or even to extend or improve your existing home. HDFC will also finance purchase of plot, from approved agencies to help you construct a home of your choice. You could acquire a self-contained flat in an existing or proposed co-operative society, in an apartment owners association or even an independent single-family or multi-family bungalow or row house.

HDFC, through its offices in Dubai, London, Singapore and Service Associates in the Middle East offers NRIs/PIO/OCI who wish to acquire homes in India:

- Advisory services in real estate i.e. information and services regarding buying and selling of real estate in India.
- Advisory services in real estate financing i.e. facilitate NRIs/PIO/OCI taking loans from HDFC - India.

#### GENERAL INFORMATION ON HOME LOANS

##### What is the maximum loan I can avail of?

You can avail of a maximum loan upto 90% of the cost of the property, including cost of the plot. This is however subject to a valuation of the property as assessed by HDFC and other regulatory parameters.

##### How will HDFC decide the loan amount I am eligible for?

Subject to the above, your repayment capacity as determined by HDFC, will help decide how much you can borrow. Repayment capacity takes into consideration factors such as income, age, qualifications, work experience, number of dependants, spouse's income, assets, liabilities, stability and continuity of occupation, alternate employment prospects when you return to India and savings history. And, of course, HDFC's main concern is to make sure you can comfortably repay the amount you borrow.

##### When can I make an application?

You can apply for a loan whilst you are working abroad, to plan for your return to India in the future. **The application can also be made even if the property has not been selected or the construction/improvement has not commenced.**

##### How do I make an application?

It's simple! Complete the application form attached to this brochure and submit it along with the supporting documents at any HDFC office or Service Associate that is convenient to you. On receipt of the completed application form with the prescribed fee (including taxes as applicable) HDFC will consider your application, make enquiries as it deems necessary and convey its decision to you.

You can also appoint a Power of Attorney in India and the Power of Attorney should be executed as per the draft provided by HDFC.

##### Can I apply for a loan to repay a housing loan availed by me from another bank / housing finance company?

Yes, you can avail of HDFC's home loan to repay a loan availed by you from another bank / housing finance company in India.

##### What are the fees and charges for Home Loans, Home Improvement Loans, Home Extension Loans, Short Term Bridging Loans & Rural Housing Loans and when are they payable?

###### FEES:

A one time non refundable fee upto 1.25% is payable on the loan amount applied for. This fee is in respect of costs incidental to the application and payable at the time of submitting the application. Taxes as applicable will be charged on the fees collected.

You can make payments for fees and charges by cheque from your NRE/NRO account in India. The cheque should be marked "Payee's account only" drawn on a bank in a city where HDFC has an office or by demand draft (payable at par) favouring HDFC Ltd.

###### CHARGES:

###### Prepayment Charges :

###### Adjustable Rate Home Loan [ARHL]

No prepayment charges shall be payable for partial or full prepayments irrespective of the source.

###### Fixed Rate Home Loan [FRHL] / Fixed First Home Loans (During initial fixed rate period)

No prepayment charges shall be payable for partial or full payments made from own sources. The expression "own sources" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution.

The prepayment charge shall be 2%, plus applicable service tax and surcharge, of the outstanding amounts being so prepaid through refinance from any Bank/HFC/NBFC or Financial Institution (such amounts shall include all amounts prepaid during the given financial year).

You shall be required to submit a prepayment request letter along with copies of your Bank Statement or any other document that HDFC deems necessary to ascertain the source of prepayment.

For fees & charges on all other products like Plot Loans, please refer to our website www.hdfc.com

You are required to make payments for Fees and Charges to HDFC Ltd. only by either of the following methods:

(a) through NEFT directly to HDFC Ltd.'s account; or (b) by cheque marked "Payee's account only" drawn in the name of "HDFC Ltd." on a bank in a city where HDFC has an office or payable at par; or (c) by demand draft (payable at par) favouring "HDFC Ltd."

Do not make any payments to any third parties/third party channels either in cash, NEFT, or through cheque (s)/ demand draft drawn in the name of such third parties/third party channels.

##### What is the rate of interest that will be charged on my loan and what will be the Equated Monthly Instalment (EMI)?

For the current rates of interest and EMIs please contact our nearest office or visit our website www.hdfc.com.

Under the monthly rest option, interest is calculated on monthly rests. Principal repayments are credited at the end of every month.

At HDFC, you may choose between the FRHL and ARHL. You can also avail part of the loan under FRHL and balance under ARHL.

HDFC also offers you the option to switch between schemes\* for a nominal fee. For current applicable fees, kindly refer to our website www.hdfc.com.

Interest rates on the ARHL will be linked to HDFC's Retail Prime Lending Rate (RPLR). The rate on your loan will be revised/reset every three months from the date of the first disbursement, if there is a change in RPLR, i.e. the interest rate on your loan may change. However, the EMI on the Home Loan disbursed will not change. (If the interest rate increases, the interest component in an EMI will increase and the principal component will reduce, resulting in an extension of the term of the loan, and vice versa when the interest rate decreases).

+Subject to terms and conditions.

##### What are the supporting documents to be submitted along with an application?

The following documents are to be submitted along with the application:

###### 1. Employment / Residency related documents:

Photo copies of :

- Employment contract (if the contract is in a language other than English, an English translation of the same attested by the Embassy/Employer should be given).
- Past occupational history.
- Latest salary slip/certificate.
- Latest work permit/Labour card.
- Identity card issued by current employers.
- Photocopy of relevant pages of passport showing Name, Address & Visa.
- Continuous Discharge Certificate (CDC) - (for applicants employed in the merchant navy).
- Overseas Bank Account and NRE/NRO Statement for the last six months.
- Latest Credit Bureau report. ++
- KYC Compliance Certificate from Overseas Bank or proof of identity and address duly notarized by Notary Public (overseas) or attested by Indian Embassy.\*

++ Applicable to customers residing in countries where Credit Bureaus exist. eg. USA, UK etc.

\* Applicable where customer/s are not personally present at our office at the time of application/disbursement process.

Download application form or apply online [www.hdfc.com](http://www.hdfc.com)



encumbrance. To elaborate, there should not be any existing mortgage, loan or litigation which is likely to affect the title to the property adversely.

**When can I take disbursement of the loan?**

You can take disbursement of the loan after the property has been technically appraised, all legal documentation has been completed and you have invested your own contribution in full. Own contribution is the total cost of the property less HDFC's loan.

If you are based in the Middle East you can request for the disbursement of your loan through our office in Dubai or our Service Associates in the Middle East. Similarly, if based in Singapore or London, you can route your requests for disbursements through our offices at these respective locations. You can also request for the disbursement online by logging on to [www.hdfc.com](http://www.hdfc.com).

The disbursement would be in Indian Rupees and made at the HDFC branch in India, as specified by you.

**In how many instalments can the loan be disbursed?**

On receipt of your disbursement request the loan will be disbursed in full or in suitable instalments (normally not exceeding three in number) taking into account the requirement of funds and progress of construction, as assessed by HDFC and not necessarily according to a builder's agreement.

You are advised in your own interest to enter into such agreements with builders whereby payment is dependant upon the progress of work and not on a time-based schedule.

**Can I repay my loan ahead of schedule?**

Yes. You can repay the loan ahead of schedule by making part prepayment or pre-closure, subject to applicable prepayment charges. You can do so by remittances from abroad through normal banking channels, your Non-Resident (External) Account and/or Non-Resident (Ordinary) Account in India. HDFC also offers a facility to accelerate the repayment of the loan by increasing the EMI at anytime<sup>+</sup>, which will help you to repay your loan faster. This acceleration facility is available free of charge.

<sup>+</sup>Subject to terms and conditions.

**Are there any other charges?**

For details on incidental charges, you are requested to visit our website [www.hdfc.com](http://www.hdfc.com). Further charges on account of services (if any) rendered by external professionals shall be separately borne by you.

Additionally, you shall be required to bear and pay applicable stamp duty, all charges levied by the Central Registry of Securitization Asset Reconstruction and Security Interest of India and all other statutory / regulatory charges / taxes on account of the Loan or the Security, that are presently applicable and as may be made applicable from time to time, during the pendency of the loan. These charges are non-refundable in nature.

**Does the Agreement for Sale have to be registered?**

The Real Estate Regulation Act, 2016 ("RERA") and RERA Rules of different states across India mandates the registration of Agreement of Sale between the builder/seller and purchaser. Therefore, you are required to have the Agreement for Sale registered within the period as may be prescribed by various states from the date of the agreement at the office of the Sub-Registrar appointed by the State Government, under the India Registration Act, 1908.

**Does the property have to be insured?**

You will have to ensure that the property is duly and properly insured for fire and other appropriate hazards, as required by HDFC, during the pendency of the loan and to produce evidence thereof to HDFC, each year and/or whenever called upon to do so. HDFC should be the beneficiary of the insurance policy.

**Will HDFC assist me in selecting accommodation of my choice?**

Yes, HDFC will be glad to be of assistance in selecting accommodation of your choice in select cities in India. For information on this service, do contact the nearest HDFC Office or any of its affiliates (viz Quirk Realty).

**Value additions from HDFC Group companies:**

Only HDFC Home Loans offer you a specially designed life insurance cover\* at an attractive price from HDFC Life, Home Credit Assure Package Insurance\*\*, a comprehensive Insurance option from HDFC ERGO General Insurance Company Ltd., automatic repayment of HDFC Home Loan EMIs from your HDFC Bank Savings Account and a free HDFC Bank International Credit Card.\*\*\*

\* HDFC LIFE Group Credit Protect Plus Insurance Plan (UIN : 101N096V02)., Form No. P501-124.

HDFC Life Insurance Company Limited CIN: U99999MH2000PLC128245. IRDAI Registration No. 101.

Insurance is the subject matter of Solicitation.

\*\*Home Credit Assure Package Insurance (UIN - HDFHLIP09001V010809) HDFC ERGO General Insurance Company Ltd (IRDAI Reg no: 146)

\*\*\* Subject to terms & conditions. Credit at the sole discretion of HDFC Bank Ltd.

**Are these policies subject to change?**

Yes. These policies will be reviewed periodically.

**2. Property Related Documents:**

- a) Receipts for payments made for purchase of the dwelling unit.
- b) Copy of approved drawings of proposed construction/purchase/extension.
- c) Agreement for sale/sale deed/detailed cost estimate from Architect/Engineer for property to be purchased/constructed/extended/improved.
- d) Allotment letter from the co-operative society/association of apartment owners.

**3. Additional documents to be submitted by PIO/OCI**

A photocopy of PIO/OCI Card. If the individual does not have a PIO/OCI Card, photocopies of any of the following are to be submitted.

- a) Photocopy of the current Passport indicating birthplace as 'INDIA'.
- b) Photocopy of Indian passport, if held by the individual earlier.
- c) Photocopy of parents/grandparents Indian Passport/birth certificate/marriage certificate substantiating the individual's claim as a Person of Indian Origin or Overseas Citizen of India.

**4. Power of attorney as per HDFC's draft.**

**Who can be co-applicants?**

Proposed owners of the property, in respect of which you are seeking financial assistance will have to be co-applicants. However, all co-applicants need not be co-owners.

**What is the maximum period in which I can repay the loan?**

The period of repayment of the loan is upto seven years. (Period beyond 7 years upto a maximum of 20 years offered to NRI Professionals) However, HDFC endeavours to determine the repayment period to suit your convenience.

**When do I start repaying the principal amount?**

You repay the loan in EMIs comprising principal and interest. Repayment by way of EMI commences from the month following the month in which you avail full disbursement. Pending final disbursement, you pay interest on the portion of the loan disbursed. This interest is called pre-EMI interest. Pre-EMI interest is payable every month from the date of each disbursement upto the date of commencement of EMI.

HDFC also offers you a unique 'Tranching' facility for repayment of your loan. Instead of paying Pre-EMI on the amounts disbursed, you can choose to pay an interim EMI of an amount convenient to you and thus commence repayment of principal even before the loan is fully disbursed\*. This would be useful in case your disbursements are likely to be spread over a longer period of time. \*Conditions apply.

**How do I repay the loan?**

For your convenience, HDFC offers various modes for repayment of the loan. You may either issue post-dated cheques or standing instructions/ACH from your Non-Resident (External) Account/Non-Resident (Ordinary) Account in India.

Cash payments will not be accepted.

For details on penalty for delayed payments, collection charges and cheque bounce charges, please refer to our website [www.hdfc.com](http://www.hdfc.com).

**Do I have flexibility in repayment terms?**

HDFC offers you various flexible repayment options like Step Up Repayment Facility (SURF), Flexible Loan Instalment Plan (FLIP), Balloon Payment Plan and Structured Repayment Plan. These flexible repayment options give you the freedom to structure the repayment schedule to suit your individual needs.

**What security will I have to provide?**

Security for the loan normally is first mortgage of the property to be financed and/or such other collateral security as may be necessary. Interim security may be required, if the property is under construction. Collateral or interim security could be assignment to HDFC of life insurance policies, the surrender value of which is atleast equal to the loan amount, guarantees from sound and solvent guarantors, pledge of shares and such other investments that are acceptable to HDFC.

Please do ensure that the title to the property is clear, marketable and free from

**For Fair Practice Code and lodging complaints, please visit our website [www.hdfc.com](http://www.hdfc.com)**

**INSTRUCTIONS TO FILL THE FORM**

- 1. Please read the BROCHURE carefully.
- 2. The application form is provided to obtain relevant details to help us process your application. Any other information that you feel is necessary could be detailed in a covering letter.
- 3. Please write or type in BLOCK LETTERS, e.g. S A T I S H
- 4. Fill ✓ where applicable  
e.g. indicating married status.

Marital Status		
<input type="checkbox"/> Single	<input checked="" type="checkbox"/> Married	<input type="checkbox"/> Other

- 5. All details must be filled in. If not applicable please write N.A.
- 6. Applicants should ensure that the application is complete in every respect and all the required documents are submitted with this application. A complete form with necessary documents will help us process your application faster.
- 7. HDFC reserves the right to reject any application at any stage.

**A complete form with the necessary documents will help us process your application faster. Please take photocopies of all documents that are submitted to HDFC (including this application form) for your personal record.**

**INDIVIDUAL LOAN APPLICATION FORM FOR  
NON-RESIDENT INDIANS / PERSONS OF INDIAN ORIGIN / OCI  
PERSONAL AND EMPLOYMENT DETAILS**



www.hdfc.com

Regd. Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 66316000, 22820282. Fax: 022-22811205, 22046834.

Applicant															Co-applicant																								
SURNAME																																							
FIRST NAME																																							
MIDDLE NAME																																							
APP. MOTHER'S NAME																																							
APP. MAIDEN NAME (IF ANY)																																							
CKYC NUMBER (IF AVAILABLE)																																							
FATHER'S/HUSBAND'S NAME					FATHER'S NAME					HUSBAND'S NAME					FATHER'S NAME					HUSBAND'S NAME																			
SURNAME																																							
FIRST NAME																																							
MIDDLE NAME																																							
<input type="checkbox"/> CURRENT RESIDENTIAL ADDRESS <sup>†</sup>															RELATIONSHIP WITH APPLICANT																								
FLAT / DOOR / BLOCK NO.										PO Box No.					FLAT / DOOR / BLOCK NO.										PO Box No.														
NAME OF PREMISES / BUILDING																																							
ROAD / STREET																																							
AREA / LOCALITY																																							
TOWN / CITY / DISTRICT																																							
STATE / UNION TERRITORY																																							
COUNTRY															PIN CODE					PIN CODE					COUNTRY					PIN CODE									
CURRENT RESIDENCE IS					Self owned		Family			Rented		Company Leased			CURRENT RESIDENCE IS					Self owned		Family			Rented		Company Leased												
PHONE No. WITH ISD/STD CODE																																							
MOBILE No.																																							
E-MAIL ID (Personal)																																							
DATE OF BIRTH/GENDER										Age		M			F			DATE OF BIRTH/GENDER										Age		M			F						
MARITAL STATUS					Single		Married			Other			MARITAL STATUS					Single		Married			Other																
NO. OF DEPENDANTS					Children		Other			NO. OF DEPENDANTS					Children		Other																						
PAN No.										If applied for					Y		N			PAN No.										If applied for					Y		N		
OCI / PIO CARD No (IF APPLICABLE)																																							
PASSPORT No.															If others: Specify					PASSPORT No.										If others: Specify									
TYPE OF VISA / CDC					CDC		Employment			Dependent		Student			TYPE OF VISA / CDC					CDC		Employment			Dependent		Student												
PASSPORT VALID UPTO										VISA VALID UPTO					PASSPORT VALID UPTO					VISA VALID UPTO																			
OCCUPATION					Employed		Self employed			Other			OCCUPATION					Employed		Self employed			Other																
QUALIFICATION																																							
MONTHLY INCOME					Source		Amount			Currency			MONTHLY INCOME					Source		Amount			Currency																
OTHER INCOME																																							
EMPLOYER / BUSINESS NAME AND ADDRESS															(Please mention the address of the office you are based at)																								
FLOOR / UNIT / BLOCK NO.										PO Box No.					FLOOR / UNIT / BLOCK NO.										PO Box No.														
NAME OF PREMISES / BUILDING																																							
ROAD / STREET																																							
AREA / LOCALITY																																							
TOWN / CITY / DISTRICT																																							
STATE / UNION TERRITORY																																							
COUNTRY															PIN CODE					PIN CODE					COUNTRY					PIN CODE									
PHONE No. WITH STD CODE																																							
E-MAIL ID (Official)																																							
REPORTING MANAGER																																							
E-MAIL ID (HR Personnel)																																							
COMPANY WEBSITE																																							
YRS. IN PRESENT OCCUPATION					Yrs		RETIREMENT AGE			TOTAL EXPERIENCE			Yrs		YRS. IN PRESENT OCCUPATION					Yrs		RETIREMENT AGE			TOTAL EXPERIENCE			Yrs											
DEPARTMENT										EMPLOYEE No.					DEPARTMENT										EMPLOYEE No.														
DESIGNATION																																							

PASTE RECENT  
PHOTOGRAPH OF  
APPLICANT  
WITH  
SIGNATURE

PASTE RECENT  
PHOTOGRAPH OF  
CO-APPLICANT  
WITH  
SIGNATURE

### FOR OFFICE USE ONLY

Application Through  HDFC Sales  HDFC Bank  DSA  Direct at HDFC Office

Name of Executive \_\_\_\_\_ File No. \_\_\_\_\_

\_\_\_\_\_ Fees ₹ \_\_\_\_\_  
Cheque No. \_\_\_\_\_

\_\_\_\_\_ Date DD MM YY \_\_\_\_\_

DSA/Broker Code \_\_\_\_\_ Drawn on Bank \_\_\_\_\_

Preferred HDFC Office \_\_\_\_\_

### PERMANENT ADDRESS IN INDIA - APPLICANT†

FLAT / DOOR / BLOCK No. \_\_\_\_\_

NAME OF PREMISES / BUILDING \_\_\_\_\_

ROAD / STREET \_\_\_\_\_

AREA / LOCALITY \_\_\_\_\_

TOWN / CITY / DISTRICT \_\_\_\_\_

PIN CODE (Indicating PIN is mandatory) \_\_\_\_\_

STATE / UNION TERRITORY \_\_\_\_\_

CONTACT NO. \_\_\_\_\_

NAME (Occupied By) \_\_\_\_\_

RELATIONSHIP WITH APPLICANT/  
CO-APPLICANT \_\_\_\_\_

### PERMANENT ADDRESS IN INDIA - CO-APPLICANT

FLAT / DOOR / BLOCK No. \_\_\_\_\_

NAME OF PREMISES / BUILDING \_\_\_\_\_

ROAD / STREET \_\_\_\_\_

AREA / LOCALITY \_\_\_\_\_

TOWN / CITY / DISTRICT \_\_\_\_\_

PIN CODE (Indicating PIN is mandatory) \_\_\_\_\_

STATE / UNION TERRITORY \_\_\_\_\_

CONTACT NO. \_\_\_\_\_

NAME (Occupied By) \_\_\_\_\_

RELATIONSHIP WITH APPLICANT/  
CO-APPLICANT \_\_\_\_\_

† Please indicate preferred Communication address by ✓ ticking the appropriate box.

### PAST EMPLOYMENT / BUSINESS DETAILS

Employer / Business details	Designation	From	To	Reason for change
Applicant				
Co-applicant				

### LOAN REQUESTED

Amount ₹ \_\_\_\_\_

Term \_\_\_\_\_ Yrs

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) DD MM YY YY

b) Disbursed (Date) DD MM YY YY

### TYPE OF LOAN

Rate Option  Fixed  Adjustable  Combination

Signature  
of Applicant

Home Loan  Home Improvement Loan  Home Extension Loan  
 Plot Purchase Loan  Short Term Bridging Loan

### LOAN DETAILS

Purpose of Loan  Construction  Purchase  Resale  Refinance  Extension  Improvement

#### Estimate of Requirement of funds

1. Plot cost ₹ \_\_\_\_\_

2. Total purchase price / construction cost ₹ \_\_\_\_\_

3. Incidental costs (if any)  
e.g. Stamp duty, Registration charges, etc. ₹ \_\_\_\_\_

4. Other costs (please specify) ₹ \_\_\_\_\_

5. Loan outstanding (for refinance) ₹ \_\_\_\_\_

A. Total requirement of funds (Total) ₹ \_\_\_\_\_

Amount already spent ₹ \_\_\_\_\_

#### Estimate of sources to meet requirement of funds

6. Loan requested from HDFC  
Fixed Rate ₹ \_\_\_\_\_  
Adjustable Rate ₹ \_\_\_\_\_

7. Savings from Bank ₹ \_\_\_\_\_

8. Disposal of investments  
(fixed deposits / shares, etc.) ₹ \_\_\_\_\_

9. Sale of Property ₹ \_\_\_\_\_

10. Family ₹ \_\_\_\_\_

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 provide documentary proof of the sources from where the cost will be met in order to help us process your application faster.

## FINANCIAL INFORMATION

### SAVINGS, INVESTMENTS, ETC

	Applicant				Co-Applicant							
	Amount				Amount							
	Currency				Currency							
Savings in Bank (India)					I	N	R					
Savings in Bank (Overseas)												
	Location/Type		Value		Currency		Location/Type		Value		Currency	
	Location						Location					
Immovable Property												
Other Assets	Location						Location					
Insurance Policy Cover	Type						Type					

### LOANS AVAILED / PROPOSED in India and Overseas Important: Non disclosure / false declaration can lead to cancellation of your loan application.

	Name of the Institution	Outstanding Amount	Monthly Instalment Payable	Bal. Term (Months)	Currency
<b>Applicant:</b>					
<b>Co-applicant:</b>					

### BANK ACCOUNT DETAILS (PLEASE MENTION DETAILS OF YOUR SALARY ACCOUNT / MAIN ACCOUNT)

<input type="checkbox"/> (1) Name of Account Holder											
Name of Bank											
Branch											
Account No.											
A/c Operated Since	M	M	Y	Y	Y	Y	Type of Account	Overseas	NRE	NRO	Indian Bank Account
<input type="checkbox"/> (2) Name of Account Holder											
Name of Bank											
Branch											
Account No.											
A/c Operated Since	M	M	Y	Y	Y	Y	Type of Account	Overseas	NRE	NRO	Indian Bank Account
<input type="checkbox"/> (3) Name of Account Holder											
Name of Bank											
Branch											
Account No.											
A/c Operated Since	M	M	Y	Y	Y	Y	Type of Account	Overseas	NRE	NRO	Indian Bank Account

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

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

If the property has not yet been identified then the fields marked \* are mandatory.

Flat / Unit / Block No. / Plot No.						Floor				Area of Plot				Sq. m.
Name of Premises / Building										Built-up area				Sq. m.
Road / Street										Stage of Construction / Extension / Improvement				
Land Mark / Post Office										Is your property part of a planned layout?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Area / Locality*														
Taluka / Sub-Division														
Town / City / District*														
State / Union Territory										PIN CODE (Indicating PIN is mandatory)				

1) How many residential properties do you own?	Applicant	<input type="checkbox"/> In India	<input type="checkbox"/> Overseas	Jointly	<input type="checkbox"/> In India	<input type="checkbox"/> Overseas
	Co-applicant	<input type="checkbox"/> In India	<input type="checkbox"/> Overseas	(with other applicants)		
2) Please indicate the end use of the property to be purchased / constructed	<input type="checkbox"/> Self occupation	<input type="checkbox"/> Rental	<input type="checkbox"/> Investment			
3) If property not selected, would you like HDFC's affiliates (viz Quikr Realty) to assist you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No				
4) Are you the sole owner of the dwelling unit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No				
5) Is the legal title to the dwelling unit clear?	<input type="checkbox"/> Yes	<input type="checkbox"/> No				
6) Will HDFC be able to obtain first mortgage of the dwelling unit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No				
7) Are there more than one co-applicants to this loan application	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, specify number <input type="text"/>			

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

1. Have you or the co-applicant(s) earlier applied to HDFC for a loan?  
 If yes, File / Loan A/c. No. 1.  2.  3.

2. Have you or your spouse given guarantee(s) for any borrower/s of HDFC?  Yes  No  
 If yes, (a) File / Loan A/c. No.  (b) Name of borrower/s

3. What other security will you be able to provide?

4. Please select the mode of repayment convenient to you:  
 Standing instructions to bank / ACH  Post dated cheques  Any other (please specify)

5. Please indicate preferred HDFC office location for processing / servicing your application in India   
 Do you belong to  SC  ST  NA

<b>Applicant</b>				<b>Co-applicant</b>			
Are you citizen of India?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, citizen of <input type="text"/>	Are you citizen of India?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, citizen of <input type="text"/>
Residential Status	<input type="checkbox"/> Resident	<input type="checkbox"/> Non Resident	<input type="checkbox"/> PIO <input type="checkbox"/> OCI	Residential Status	<input type="checkbox"/> Resident	<input type="checkbox"/> Non Resident	<input type="checkbox"/> PIO <input type="checkbox"/> OCI
Tax Jurisdictions	<input type="text"/>		<input type="text"/>	Tax Jurisdictions	<input type="text"/>		<input type="text"/>
Country Name (If Tax Jurisdiction not India)	<input type="text"/>		Tax Identification No. (If issued by Jurisdiction)	Country Name (If Tax Jurisdiction not India)	<input type="text"/>		Tax Identification No. (If issued by Jurisdiction)
Place of Birth	<input type="text"/>		Country of Birth	Place of Birth	<input type="text"/>		Country of Birth
Are you a politically exposed person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		Are you a politically exposed person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

**Did you get to know HDFC through :**  Advertisement  Builder / Developer  Friends / Relatives  Website

Would you be interested in our Deposit Products rated 'AAA' by CRISIL & ICRA  Yes  No or HDFC Group Company products:

(1) HDFC Home Loan Protection Plan from HDFC Life?  Yes  No (3) Products offered by HDFC Bank?  Savings Bank Account  Credit Card  Other Loans

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

**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.)**

	<b>Referee - 1</b>	<b>Referee - 2</b>
REFeree FULL NAME	<input type="text"/>	<input type="text"/>
How is the referee known to you?	<input type="checkbox"/> Friend <input type="checkbox"/> Colleague <input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Friend <input type="checkbox"/> Colleague <input type="checkbox"/> Others <input type="text"/>
<b>CURRENT / RESIDENTIAL ADDRESS</b>		
FLAT / DOOR / BLOCK NO.	<input type="text"/>	<input type="text"/>
NAME OF PREMISES / BUILDING	<input type="text"/>	<input type="text"/>
ROAD / STREET	<input type="text"/>	<input type="text"/>
AREA / LOCALITY	<input type="text"/>	<input type="text"/>
TOWN / CITY / DISTRICT	<input type="text"/>	<input type="text"/>
PIN CODE	<input type="text"/>	<input type="text"/>
TELEPHONE NO. (Office)	<input type="text"/>	<input type="text"/>
TELEPHONE (Residence)	<input type="text"/>	<input type="text"/>
MOBILE NO.	<input type="text"/>	<input type="text"/>
E-MAIL ID (Personal)	<input type="text"/>	<input type="text"/>

**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 am/are aware that the fees paid by me/us is non-refundable. I/We am/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 Combination Rate of Interest 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 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/ Foreign Currency Non-Resident (Bank) Account / Non Resident Non Repatriable Account / Non Resident (Special) Rupee 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. I/We are aware that no payment in connection with the loan processing, sanction, disbursement, prepayment and repayment of loan shall be made to/in favour of any of HDFC's intermediaries or any third party channel(s) either in cash or in any other manner whatsoever. I/We hereby consent and authorize HDFC, its group companies, service providers, business relations and/or, partners and/or affiliates to call, SMS or email me/us through the Short messaging Service (SMS) on my registered mobile /landline in connection with my/our inquiry/application or for offering other products and services in future or for providing any additional or value added services relating to my/our loan. I/We hereby voluntarily give my/our unequivocal consent to HDFC for sharing any information contained in this form and other data/ documents submitted to/ executed with HDFC including any information pertaining to the loan or relating to my/our repayment conduct to any regulatory and/ or statutory bodies as may be required for any present or future compliance under the applicable laws and also to share such information to credit information companies, service providers, consultants, of HDFC. I/We hereby declare that the above said consent given by my/our free will and is unambiguous.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Application Code Number (for office use only)	Applicant's Signature	Co-applicant's Signature
	Date: <input type="text"/>	

**To be filled by the customer only**

Date Submission of Appl.:

Submitted to (Sales Executive Name) :

<input type="text"/>	<input type="text"/>
Applicant's Signature	Sales Executive Signature