

**INDIVIDUAL LOAN APPLICATION FORM FOR NON-RESIDENT INDIANS / PERSONS OF INDIAN ORIGIN**



With you, right through

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Ph.:(91)(022) 66316000, 22820282. Fax:(91)(022) 022-22811205.

**PERSONAL INFORMATION OF APPLICANT(S)**

	Applicant			Co-applicant		
NAME	Surname	First Name	Middle Name	Surname	First Name	Middle Name
FATHER'S/HUSBAND'S NAME						
<input type="checkbox"/> CURRENT RESIDENTIAL ADDRESS	P.O. Box:			P.O. Box:		
	City: _____ Country: _____			City: _____ Country: _____		
PHONE NO. WITH ISD CODE	Mobile: _____			Mobile: _____ Relationship with Applicant: _____		
CURRENT RESIDENCE IS	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Company Leased/Provided by Employer					
<input type="checkbox"/> Permanent Address in India:	Land Mark: _____ Pin Code: _____					
PHONE NO. WITH STD CODE	Mobile: _____					
E-MAIL ID (PERSONAL)						
DATE OF BIRTH/SEX	Age ___ Yrs. / <input type="checkbox"/> M <input type="checkbox"/> F			Age ___ Yrs. / <input type="checkbox"/> M <input type="checkbox"/> F		
STATUS/MARITAL STATUS	<input type="checkbox"/> Non-Resident <input type="checkbox"/> PIO <input type="checkbox"/> Resident / <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other			<input type="checkbox"/> Non-Resident <input type="checkbox"/> PIO <input type="checkbox"/> Resident / <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other		
PAN NO.	<input type="checkbox"/> Applied for <input type="checkbox"/> Not available			<input type="checkbox"/> Applied for <input type="checkbox"/> Not available		
NO. OF DEPENDANTS	___ Children		___ Others	___ Children		___ Others
OCCUPATION / DESIGNATION	<input type="checkbox"/> Employed <input type="checkbox"/> Self employed /			<input type="checkbox"/> Employed <input type="checkbox"/> Self employed /		
QUALIFICATIONS						
MONTHLY INCOME	Currency _____	Amt _____		Currency _____	Amt _____	
OTHER INCOME	₹ _____	Source: _____		₹ _____	Source: _____	
<input type="checkbox"/> EMPLOYER/BUSINESS NAME AND ADDRESS (Please mention the address of the office you are based at)	Country: _____			Country: _____		
OFFICE PHONE NO. WITH ISD CODE	_____			_____		
E-MAIL ID (OFFICIAL)	_____			_____		
YRS. IN PRESENT OCCUPATION	Yrs. _____	Retirement age _____	Yrs. _____	Yrs. _____	Retirement age _____	Yrs. _____
DEPARTMENT	Employee No.: _____			Employee No.: _____		
<b>Applicant:</b> Passport No. _____ Visa Valid upto: _____ <b>Co-applicant:</b> Passport No. _____ Visa Valid upto: _____						
<b>Please indicate preferred HDFC location for processing your application in India:</b> _____						
<b>Please indicate preferred Communication address by ticking <input type="checkbox"/> the appropriate box.</b>						

**LOAN REQUESTED**

Amount ₹ : \_\_\_\_\_ Term: yrs. \_\_\_\_\_

Your monthly Expenditure ₹ : \_\_\_\_\_

Instalment you and co-applicant (if any) can pay to HDFC per month ₹ : \_\_\_\_\_

When would you a) Sanctioned (Date) \_\_\_\_\_

prefer your loan to be: b) Disbursed (Date) \_\_\_\_\_

**TYPE OF LOAN**

Rest Frequency  Annual  Monthly

Rate Option  Fixed  Adjustable

Combination

Signature of Applicant \_\_\_\_\_

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

**LOAN DETAILS**

**Purpose of Loan**  Construction  Purchase  Extension  Improvement  Refinance

Estimate of Requirement of funds	Estimate of Sources to meet requirement of funds
1. Plot cost ₹ : _____	6. Loan requested from HDFC
2. Total purchase price/construction cost ₹ : _____	Fixed Rate ₹ : _____ Adjustable Rate ₹ : _____
3. Incidental costs (if any) e.g. Stamp duty, Registration charges, etc. ₹ : _____	7. Savings from Bank ₹ : _____
4. Other costs (please specify) ₹ : _____	8. Disposal of investments (fixed deposits / shares, etc.) ₹ : _____
5. Loan outstanding (for refinance) ₹ : _____	9. Amount already spent (source _____) ₹ : _____
	10. Provident Fund (refundable/non-refundable) ₹ : _____
	11. Other (specify _____) ₹ : _____
<b>A. Total requirement of funds (Total) ₹ : _____</b>	<b>B. Estimate of sources of funds (Total) ₹ : _____</b>

**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 indicate in detail the sources from where the cost will be met in order to help us process your application faster.

PASTE RECENT PHOTOGRAPH OF APPLICANT WITH SIGNATURE

PASTE RECENT PHOTOGRAPH OF CO-APPLICANT WITH SIGNATURE

Name and Address of Local Contact/Power of Attorney in India \_\_\_\_\_

LAND MARK: \_\_\_\_\_

PIN CODE: \_\_\_\_\_ STATE: \_\_\_\_\_

PHONE NO. \_\_\_\_\_ (M): \_\_\_\_\_

E-MAIL \_\_\_\_\_

RELATIONSHIP WITH APPLICANT: \_\_\_\_\_

**FOR OFFICE USE ONLY**

Fees : ₹ \_\_\_\_\_

Date : \_\_\_\_\_

Initials : \_\_\_\_\_

File No. : \_\_\_\_\_

Channel Partner Code: \_\_\_\_\_

Associate/Executive \_\_\_\_\_



## FINANCIAL INFORMATION

SAVINGS, INVESTMENTS, ETC.			LOANS TAKEN/PROPOSED			
Particulars	Applicant (₹)	Co-applicant (₹)	Important: Non disclosure / false declaration can lead to cancellation of your loan application.			
Savings in Bank			Source/Purpose of Loan	Outstanding Amount (₹)	Monthly Instalment Payable (₹)	Term (Months)
NR(E)						
NR(O)			Applicant :			
Overseas A/c			Employer			
Immovable Property with current value (specify)			Bank			
1. _____			Others			
2. _____			Co-applicant :			
Other Assets (specify)			Employer			
1. _____			Bank			
2. _____			Others			
3. _____						

## BANK ACCOUNT DETAILS (PLEASE MENTION DETAILS OF YOUR SALARY ACCOUNT IN ROW 1 AND OTHER INDIAN & OVERSEAS A/C IN ROW 2 & 3)

Name of Account Holder	Name of Bank	Customer Id*	Branch Name	Account No.(s)	Type of account		
					OVERSEAS	NRE	NRO
<input type="checkbox"/> 1. _____							
<input type="checkbox"/> 2. _____							
<input type="checkbox"/> 3. _____							

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

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

Address of dwelling unit: Mention dwelling unit no., street, Nearest land mark city and pin code. If not selected, mention intended location: _____ _____ _____	Area of Plot: _____ Sq.m./ Built-up area : _____ Sq.m.																		
	Cost of Plot : Rs. _____ Cost of construction/purchase/extension: Rs. _____ Stage of construction / extension : _____																		
	<table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>If property not selected would you like HDFC Realty to assist you?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Do you propose to rent the dwelling unit ?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Are you the sole owner of the dwelling unit ?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Is the legal title to the dwelling unit clear ?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Will HDFC be able to obtain first mortgage of the dwelling unit ?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Yes	No	If property not selected would you like HDFC Realty to assist you?	<input type="checkbox"/>	<input type="checkbox"/>	Do you propose to rent the dwelling unit ?	<input type="checkbox"/>	<input type="checkbox"/>	Are you the sole owner of the dwelling unit ?	<input type="checkbox"/>	<input type="checkbox"/>	Is the legal title to the dwelling unit clear ?	<input type="checkbox"/>	<input type="checkbox"/>	Will HDFC be able to obtain first mortgage of the dwelling unit ?	<input type="checkbox"/>	<input type="checkbox"/>
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Pin: _____ State: _____																			

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

<p>1. Have you or your spouse earlier applied to HDFC for a loan ? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, File / Loan A/c No. _____</p> <p>2. Have you or your spouse given guarantee(s) for any borrower/s of HDFC ? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, a) File / Loan A/c No. _____ b) Name of borrower/s _____</p> <p>3. What other security will you be able to provide _____</p>	<p><b>Are you a citizen(s) of India?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No.</p> <p><b>Do you belong to</b> <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> NA</p> <p><b>Did you get to know HDFC through:</b> <input type="checkbox"/> Advertisement <input type="checkbox"/> Service Associates <input type="checkbox"/> Builder/Developer <input type="checkbox"/> Friends/Relatives</p>
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<p><b>Would you be interested in</b></p> <p>HDFC Home Loan Protection plan from HDFC Life? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Home Suraksha Plus from HDFC ERGO General Insurance Co. Ltd. ? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Products offered by HDFC Bank? <input type="checkbox"/> Savings Bank Account <input type="checkbox"/> Credit Card <input type="checkbox"/> Other Loans</p>
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## 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)

HDFC may make such enquiries from the referees, if it deems necessary	1. _____	2. _____
	E-mail: _____ Pin: _____	E-mail: _____ Pin: _____
	Mobile: _____	Mobile: _____
	Tel (O): _____ (R) _____	Tel (O): _____ (R) _____

## 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 are aware the fees paid by me/us is non refundable. I/We am/we 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 annual rests 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 make available any information contained in this form and other documents submitted to HDFC and information pertaining to the loan to any institution or body. 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 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 without giving any reasons therefor.

Date \_\_\_\_\_ Applicant's Signature \_\_\_\_\_ Co-applicant's Signature \_\_\_\_\_