

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 Abu Dhabi, Sharjah, Kuwait, Oman, Qatar and Saudi Arabia (Al Khobar, Jeddah & Riyadh) offers NRIs/PIOs 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/PIOs 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 80% 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.

#### 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.

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

**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 of 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.

NRIs/PIOs based in the Middle East are requested to pay the fee in UAE Dirhams by cheque (if based in Dubai) or Bank Demand Draft (if based elsewhere in the Middle East) drawn in favour of "Housing Development Finance Corporation Limited"

#### 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).

**For fees & charges on all other products like Plot Loans, please refer to our website [www.hdfc.com](http://www.hdfc.com)**

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.

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..

#### 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](http://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](http://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.

**Applicants from the Middle East, Singapore and London can co-ordinate all their future requirements through the HDFC offices located at these respective overseas locations. For details of our overseas offices & service associates log on to [www.hdfc.com](http://www.hdfc.com).**



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 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 Abu Dhabi, Sharjah, Kuwait, Oman, Qatar and Saudi Arabia (Al Khobar, Jeddah & Riyadh). 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\*, which will help you to repay your loan faster. This acceleration facility is available free of charge.

+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.

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

In many states in India, the Agreement for Sale between the builder/seller and purchaser is required by law to be registered. You are advised, in your own interest to lodge the Agreement for registration within four months of the date of the Agreement at the office of the Sub-Registrar appointed by the State Government, under the Indian 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 contact HDFC Realty. ([www.hdfcrealty.com](http://www.hdfcrealty.com))

**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 Suraksha Plus\*\*, 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 Home Loan Protection Plan (UIN - 101N013V02), Form No. P501-14.

HDFC Standard Life Insurance Co.Ltd. Insurance is the subject matter of solicitation.

\*\* Home Suraksha Plus Plan Form No. 164. Insurance is the subject matter of solicitation.

\*\*\* 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 PIOs**

A photocopy of PIO Card. If the individual does not have a PIO 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.

**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/ECS 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 (SURE), 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

**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**



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 (₹)	<b>Important: Non disclosure / false declaration can lead to cancellation of your loan application.</b>			
Savings in Bank			<b>Source/Purpose of Loan</b>	<b>Outstanding Amount (₹)</b>	<b>Monthly Instalment Payable (₹)</b>	<b>Term (Months)</b>
NR(E)	_____	_____	Applicant :			
NR(O)	_____	_____	Employer	_____	_____	_____
Overseas A/c	_____	_____	Bank	_____	_____	_____
Immovable Property with current value (specify)			Others	_____	_____	_____
1. _____	_____	_____	Co-applicant :			
2. _____	_____	_____	Employer	_____	_____	_____
Other Assets (specify)			Bank	_____	_____	_____
1. _____	_____	_____	Others	_____	_____	_____
2. _____	_____	_____				
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:  _____ _____ _____ _____ _____ _____ Pin: _____ State: _____	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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Will HDFC be able to obtain first mortgage of the dwelling unit ?	<input type="checkbox"/>	<input type="checkbox"/>																	

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

1. Have you or your spouse earlier applied to HDFC for a loan ? If yes, File / Loan A/c No. _____	Yes <input type="checkbox"/> No <input type="checkbox"/>	<b>Are you a citizen(s) of India?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No.  <b>Do you belong to</b> <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> NA  <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
2. Have you or your spouse given guarantee(s) for any borrower/s of HDFC ? If yes, a) File / Loan A/c No. _____ b) Name of borrower/s _____	Yes <input type="checkbox"/> No <input type="checkbox"/>	
3. What other security will you be able to provide _____ _____		

**Would you be interested in**

HDFC Home Loan Protection plan from HDFC Life?  Yes  No

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

Products offered by HDFC Bank?  
 Savings Bank Account  Credit Card  Other Loans

## 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 \_\_\_\_\_