

# APPLICATION FORM FOR EDUCATION LOAN



**The Education Loan Specialist**

HDFC CREDILA FINANCIAL SERVICES PVT. LTD.  
CORPORATE IDENTITY NUMBER: U67190MH2006PTC159411  
REGD. OFFICE: B-301, CITI POINT, ANDHERI-KURLA ROAD, NEXT TO KORNINDOR CONTINENTAL, ANDHERI (EAST), MUMBAI 400059, INDIA  
TEL: +91-22-28266636 Email: loan@hdfccredila.com

Paste Recent Passport size Photograph of Student (Cross Signed)

Paste Recent Passport size Photograph of Co-Applicant (Cross Signed)

Applied Loan Amount (in Rs.)

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For Official Use Only

Prospect ID: \_\_\_\_\_ Product Group: \_\_\_\_\_  
Branch Location: \_\_\_\_\_ Application Number: \_\_\_\_\_  
Sourcing Channel: \_\_\_\_\_

## A Student Details

1) Name: \_\_\_\_\_  
First Name Surname

2) Father's / Spouse's Name: \_\_\_\_\_  
First Name Middle Name Surname

3) Mother's Name: \_\_\_\_\_  
First Name Middle Name Surname

4) Date of Birth: 

D	D	M	M	Y	Y	Y	Y
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 5) Gender:  Male  Female  Other 6) Marital Status:  Married  Single  Other

7) PAN No.: \_\_\_\_\_ 8) Aadhaar No.: X X X X X X X X X X 9) Passport No.: \_\_\_\_\_

10) CKYC No.: \_\_\_\_\_

11) Current Residential Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ PIN Code: \_\_\_\_\_ Landmark: \_\_\_\_\_  
Country: \_\_\_\_\_

12) E-mail ID: \_\_\_\_\_ 14) Mobile No.: \_\_\_\_\_

13) Landline No. (Permanent Residence): \_\_\_\_\_ - \_\_\_\_\_ (STD) (NUMBER) 16) \_\_\_\_\_

Exam / Course	Year Completed	Marks (%)	School / College / University
10 <sup>th</sup>			
12 <sup>th</sup>			
Degree			

Name of Entrance Test	Score
a)	
b)	
c)	

Name of Degree: \_\_\_\_\_

## B Course Details

1) Admission Status:  Confirmed  Awaited

2) University/College: \_\_\_\_\_ 3) Name of the Course: \_\_\_\_\_

4) University/College City: \_\_\_\_\_ State: \_\_\_\_\_ 5) Country:  India  USA  Canada  Other (specify): \_\_\_\_\_

6) Course Duration: \_\_\_\_\_ years 7)  Full Time  Part Time  Distance Learning

8) Type of Course:  Engineering (Specialisation): \_\_\_\_\_  Management  
 Other (Specify): \_\_\_\_\_

## C Loan Details

A) Purpose	Amount (Rs.)	B) Funds Available	Amount (Rs.)
1) Tuition Fees		1) Own Sources (Details) _____	
2) Living Expenses Including Hostel & Food Expenses		2) Scholarship _____	
3) Travelling Expenses		3) Others (Specify): _____	
4) Others (Specify): _____			
<b>Total of A</b>		<b>Total of B</b>	
<b>Loan Required (A - B) = Rs.</b> _____			

## D Details of Security Offered

1) Security Offered:  Yes  No

2) Type of Security Offered I:  Residential  Commercial  Plot  
 FD  Property Mortgaged with HDFC  Others (Specify): \_\_\_\_\_

3) Property Address: \_\_\_\_\_

4) Current Value (Rs.): \_\_\_\_\_

5) Security Owned By: \_\_\_\_\_

2) Type of Security Offered II (if any):  Residential  Commercial  
 Plot  FD  Property Mortgaged with HDFC  
 Others (Specify): \_\_\_\_\_

3) Property Address: \_\_\_\_\_

4) Current Value (Rs.): \_\_\_\_\_

5) Security Owned By: \_\_\_\_\_

## E Reference of Student (Note: Reference should be known to the student for more than one year.)

1) Name: \_\_\_\_\_

2) Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ PIN: \_\_\_\_\_

3) Personal E-mail ID: \_\_\_\_\_ 4) Landline No.: \_\_\_\_\_ 5) Mobile No.: \_\_\_\_\_

## Save Income Tax

### With HDFC Credila's Education Loan you can get Income Tax Benefits Under Section 80E\*

An education loan not only funds your higher studies but also helps you save tax. The interest paid on the education loan can be claimed as deduction, as per Section 80E of the Income Tax Act of India, 1961.

However to avail the income tax benefits, the education loan should be taken from any of the scheduled banks in India or below 2 Gazette Notified Financial Institutions as per the Income Tax Act of India, 1961:

- HDFC Credila Financial Services Pvt. Ltd.
- HDFC Ltd.

\*T&C Apply. Consult Income Tax Advisor for Further Details.

**F Co-Applicant Details**

1) Relationship With Student:  Father  Mother  Brother  Sister  Spouse  Self  Relative (Specify): \_\_\_\_\_

2) Name: \_\_\_\_\_  
 First Name Middle Name Surname

3) Father's / Spouse's Name: \_\_\_\_\_  
 First Name Middle Name Surname

4) Mother's Name: \_\_\_\_\_  
 First Name Middle Name Surname

5) Date of Birth:           6) Gender:  Male  Female  Other 7) Marital Status:  Married  Single  Other

8) PAN No.: \_\_\_\_\_ 9) Aadhaar No.:           10) Passport No.: \_\_\_\_\_

11) CKYC No.: \_\_\_\_\_ 12) Qualifications:  Under-Graduate  Diploma  Graduate  Doctorate / PG

13) Current Residential Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Landmark: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ PIN Code: \_\_\_\_\_ Country: \_\_\_\_\_

14) Current Residence:  Self Owned  Family  Provided by Employer  Rented

15) Permanent Residential Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Landmark: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ PIN Code: \_\_\_\_\_ Country: \_\_\_\_\_

16) Landline No. (Current): \_\_\_\_\_ - \_\_\_\_\_ (STD) (NUMBER) 17) Landline No. (Permanent): \_\_\_\_\_ - \_\_\_\_\_ (STD) (NUMBER)

18) Mobile No.: \_\_\_\_\_ 19) Personal E-mail ID : \_\_\_\_\_

20) Number of Dependents: \_\_\_\_\_ 21) Years in Current Residential Address: \_\_\_\_\_

**G Bank Details**

Name of Account Holder	Name of Bank	Branch	Account Number	MICR Code
1)				
2)				

**H Employment / Business Details of Co-Applicant**

1) Occupation:  Employed  Self Employed  Professional (i.e. Lawyer, Doctor, CA, etc.)  Retired  Others (Specify): \_\_\_\_\_

2) Name of the Employer / Business: \_\_\_\_\_

3) Address of the Employer / Business: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ PIN Code: \_\_\_\_\_ Country: \_\_\_\_\_

4) Landline No. of Employer / Business: \_\_\_\_\_ - \_\_\_\_\_ (STD) (NUMBER) Ext. No.: \_\_\_\_\_

5) Designation / Profession: \_\_\_\_\_ 6) Official E-Mail ID: \_\_\_\_\_

7) Age of Retirement: \_\_\_\_\_ Years 8) No. of Years in Current Employment/Business: \_\_\_\_\_

9) Gross Monthly Salary / Income Rs.: \_\_\_\_\_ 10) Net Monthly Salary / Income Rs.: \_\_\_\_\_

11) Other Monthly Income Rs.: \_\_\_\_\_ (Specify): \_\_\_\_\_

**I Financial Information (In Rupees)**

	Student	Co-App.		Student	Co-App.
<b>A) Assets</b>			<b>B) Liabilities</b>	Outstanding Amount	Monthly Installment
1) Bank Balances			1) Home Loans Availed from: _____		
2) Fixed Deposits			2) Personal / Employer / Other Loans Availed from: _____		
3) Investments / Other (Stocks/Bonds/Mutual Funds)			3) Car / Two Wheeler Loans Availed from: _____		
4) Immovable Property (Current Value) (House/Land/Farm)			4) Credit Card: Availed from: _____		

**J Reference of Co-Applicant (Note: Reference should be known to the co-applicant for more than one year.)**

1) Name: \_\_\_\_\_

2) Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ PIN: \_\_\_\_\_

3) Personal E-mail ID: \_\_\_\_\_ 4) Landline No.: \_\_\_\_\_ 5) Mobile No.: \_\_\_\_\_

**K Declaration**

1) I/We declare that all the particulars, supporting documents and information provided in the application form are true, correct, complete as per our best knowledge and I/We have not withheld or misrepresented any information mentioned herein. 2) I/We hereby undertake to indemnify HDFC Credila Financial Services Private Limited ("HDFC Credila") for any loss of data in any electronic format, any losses or damages that may arise on account of any material misstatement, misrepresentation or gross negligence in providing the particulars, supporting documents and information therein. 3) I/We confirm having received and understood comprehensive and detailed information including terms and conditions regarding HDFC Credila's education loan process as mentioned on HDFC Credila's website along with Fair Practice Code and hereby agree to the Rate of Interest, fees, charges, costs etc., payable by us in relation thereto and abide by the same. 4) I/We are aware that fees paid by us are non refundable. 5) I/We explicitly consent and authorize HDFC Credila, its associate companies, agents, agencies, partners, educational institutions, credit reporting agencies and any other entity to verify any information such as enrolment verification, residence verification, employment verification, telephone verification, Credit Bureau check, document verification, reference checks etc, and also exchange, share, part with all information related to transaction history as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring for verification or risk management and shall not hold HDFC Credila liable for use or disclosure of this information. I/We unconditionally agree and accept that such information if found inconsistent may be construed as misrepresentation to HDFC Credila, and agree that HDFC Credila shall have every right to report to Reserve Bank of India (RBI) and/or any other entity/authority and shall take necessary action as deemed fit. 6) I/We are aware that HDFC Credila offers education loan under floating rate option and if there are any updates then HDFC Credila will communicate at the time of loan sanctioning. 7) I/We agree that HDFC Credila may reject our education loan application without giving any reasons thereof and that HDFC Credila shall not be responsible/liable in any manner whatsoever to us for such rejection, or any delay in notifying us of such rejection including any costs, losses, damages or expenses or consequences caused by such rejection of our education loan application. 8) I/We declare that I/We have not availed an education loan for the further studies from any other bank/financial institution for the same course. 9) I/We undertake to inform HDFC Credila regarding change in our residence/employment and to provide any further information that HDFC Credila may require from time to time. 10) I/We confirm that I/We have had no insolvency proceedings initiated against us nor I/We have ever been adjudicated insolvent. 11) I/We hereby undertake and provide my/our consent for sharing my/our details with Central KYC Registry. I/We hereby consent for HDFC Credila to receive KYC information from Central KYC Registry or from UIDAI. 12) I/We hereby, authorize HDFC Credila, its channel partners, agencies and/or affiliates to communicate with me/us by email, call, SMS, electronic communication using digital media and other channels or via any other means in relation to any of the products, services or information of HDFC Credila and/or their partners, agencies and/or affiliates etc. I/We confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" (the "NDNC Registry") as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication/calls/SMS received from HDFC Credila, its employees, agents and/or associates. 13) Sharing Aadhaar Number is purely at the discretion of the applicant/s and HDFC Credila does not insist on providing the same. 14) I/We declare and confirm that I/We have not made any payment in cash, bearer cheque or kind along with or in connection with this Application to the representative collecting my/our application.

2)           Signature of Student \_\_\_\_\_ Signature of Co-Applicant \_\_\_\_\_           Mar 2020

**Acknowledgement:**  
 (To be retained by the HDFC Credila Financial Services Pvt. Ltd)

**Name of the Student / Co-Applicant:** \_\_\_\_\_

Dear Sir / Madam,

I hereby confirm that, I have received the acknowledgement receipt of my education loan application.

**Date:** \_\_\_\_\_ **Signature of Student / Co-Applicant:** \_\_\_\_\_

**Acknowledgement: Customer Copy**  
 (To be given to / retained by the Student / Co-Applicant)

**Name of the Student / Co-Applicant:** \_\_\_\_\_

Dear Sir / Madam,

This is to acknowledge receipt of your education loan application form. The application will be processed in 21 days after receiving a complete set of all required documents with the supporting information as may be required by HDFC Credila for appraisal of the application.

**Date:** \_\_\_\_\_ **For HDFC Credila Financial Services Pvt. Ltd.** \_\_\_\_\_