

APPLICATION FORM FOR EDUCATION LOAN



The Education Loan Specialist

HDFC CREDILA FINANCIAL SERVICES PVT. LTD.
Formerly known as Credila Financial Services Pvt. Ltd.
CORPORATE IDENTITY NUMBER: U67190MH2006PTC159411
REGD. OFFICE: B-301, CITI POINT, ANDHERI-KURLA ROAD, NEXT TO
KOHINOOR CONTINENTAL, ANDHERI (EAST), MUMBAI 400059, INDIA
TEL: +91-22-28266636 Email: loan@credila.com

Paste
Recent Passport size
Photograph of
Student
(Cross Signed)

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

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 Middle 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 6) Marital Status: Married Unmarried
7) PAN No.: _____ 8) Aadhaar No.: _____ 9) Passport No.: _____
10) Current Residential Address: _____
Landmark: _____

City: _____ State: _____ PIN Code: _____ Country: _____
11) E-mail ID: _____

12) Landline No. (Permanent Residence): _____ - _____ (STD) (NUMBER) 13) Mobile No.: _____

14) Educational Details:

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

15) Name of Last Degree: _____

Name of Entrance Test	Score
a)	
b)	
c)	

B Course Details

1) Admission Status: Confirmed Awaiting
2) University/College: _____ 3) Name of the Course: _____
4) University/College City: _____ State: _____ 5) Country: India USA UK Other (specify): _____
6) Course Duration: _____ years 7) Full Time Part Time Distance Learning
8) Type of Course: Medicine Management Engineering (Specialisation): _____
 Certificate Courses (Pilot, Clinical Research, etc) 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			
3) Traveling Expenses		2) Scholarship	
4) Others (Specify):		3) Others (Specify):	
Total of A		Total of B	
Loan Required (A - B) = Rs. _____			

D Details of Security Offered

1) Security Offered: Yes No
2) Type of Security Offered I: Residential Commercial Plot FD Property Funded by 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 Funded by 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 help 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.

But to get the income tax benefits under Section 80E, you must take the education loan 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.

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 7) Marital Status: Single Married Other

8) PAN No.: _____ 9) Aadhaar No.: _____ 10) Passport No.: _____

11) Current Residential Address: _____
 _____ Landmark: _____
 City: _____ State: _____ PIN Code: _____ Country: _____

12) Permanent Residential Address: _____
 _____ Landmark: _____
 City: _____ State: _____ PIN Code: _____ Country: _____

13) Landline No. (Current): _____ - _____ 14) Landline No. (Permanent): _____ - _____
(STD) (NUMBER) (STD) (NUMBER)

15) Mobile No.: _____ 16) Personal E-mail ID : _____

17) Qualifications: Under-Graduate Diploma Graduate Doctorate / Post Graduate

18) Number Of Dependents: _____ 19) Years in Current Residential Address: _____ Years

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

G Bank Details (Where salary is deposited or your main account)

	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: _____ - _____ Ext. No.: _____
(STD) (NUMBER)

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

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

9) Gross Monthly Salary / Income Rs.: _____ 10) Net Monthly Salary / Income (After all deductions) Rs.: _____

11) Other Monthly Income Rs.: _____ (Specify): _____

I Financial Information (In Rupees)

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

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) We declare that all the particulars, supporting documents and information provided in this Education Loan Application Form are true, correct, completed and up to date in all respect as per our best knowledge and we have not withheld or misrepresented any information mentioned herein. 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 on any material misstatement, misrepresentation or gross negligence in providing the particulars, supporting documents and information therein. 2) We have read the Education Loan Application Form and are aware of all the terms and conditions of availing finance from HDFC Credila and confirm having received comprehensive and detailed information regarding HDFC Credila's Education Loan scheme & fees, charges, costs etc., payable by us in relation thereto and we have understood and agree to abide by the same. We are also aware that fees paid by us are non refundable. Fees will not be refunded in case of rejections/withdrawals of Education loan application. 3) We authorize HDFC Credila, its associate companies, agents, agencies, partners educational institutions, credit reporting agencies and any other entities to share information and authorize to verify any information such as enrolment verification, residence verification employment verification, telephone verification, CIBIL or Credit repayment history check, document verification, reference checks etc. We unconditionally agree and accept that such data which is so provide and inconsistent with, may be construed as fraud/cheating/forgery/manipulation/fabrication of documents against HDFC Credila, and agree that HDFC Credila shall have every right for reporting such Fraud to RBI and/or any other entities/authorities and shall have liberty for not processing your Education loan application/rejecting the education loan application and also taking the necessary action as suggested by the RBI or any other entities/authorities. 4) We authorize HDFC Credila to exchange and/or share all the information relating to our loan details and repayment history information with other Banks, Financial institutions, companies, etc. for any purpose and shall not hold HDFC Credila responsible and/or liable in any manner whatsoever, for sharing this information. 5) We acknowledge that rate of interest on the applied loan to HDFC Credila is floating and would be dependent upon market factors, which would be subject to change from time to time, and also include factors such as the students, co-applicants and guarantors risk profile, quality of collateral provided and other risk verification checks done as per HDFC Credila's norms. 6) We understand and acknowledge that HDFC Credila would not be able to process our Education Loan application until all information as per the company's credit and underwriting norms is provided by us and till all verifications and checks are completed. Further we agree and understand to fully co-operate with the company or its officers or its agents in complying with the same, without demur or protest. 7) We understand and acknowledge that HDFC Credila shall have absolute discretion to reject our Education Loan application 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) We declare that we have not availed an education loan for the further studies of the student from any other bank/financial institution. 9) 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) We confirm that we have had no insolvency proceedings initiated against us nor have we never 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.

2) Signature of Student _____ Signature of Co-Applicant _____

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

Name of the Student: _____

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:
(To be given to / retained by the applicant)

Name of the Student: _____

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.

Date: _____ For HDFC Credila Financial Services Pvt. Ltd. _____