

LOAN APPLICATION FORM

Fields marked in "RED" are mandatory

BANK USE SECTION

Sourcing Channel	Branch	DST	DSA	PBK	Web	Referral Sales	Other Channel (Specify)
Source 1						Source 3	Source 4
Branch Code		LTS/CRMN No.				Sales Promo Code	LG Code
SM Emp Code		SE Code				DSA/DDSA Name	
ASM Emp Code		TSE Code				DSA/DDSA Vendor Code	Dealer SE Code
RSM Emp Code		TL Code					

Dealer / DSA Stamp / Signature

CUSTOMER SECTION (to be filled by the Customer in CAPITAL LETTERS)

I wish to apply for below ticked (✓) loan and request you to process the loan application as per details provided in the form Application date D D M M Y Y

Personal
 Business
 Large Ticket Business
 Self Employed Professional

Existing Customer	App1 Cust Id	App2 Cust Id	App3 Cust Id
Savings/ Current A/C no.	Loan no.		

A. PERSONAL DETAILS (Leave space between two words)

Title	Mr.	Ms.	M/S.	Others	Applicant	Co-Applicant	Guarantor	PAN No.							
Applicant Name															
Father's/Husband's Name															
Date of Birth/Incorporation	D	D	M	M	Y	Y	Y	Y	Gender	M	F	Status	Single	Married	No. of Dependents
Educational Details	Undergraduate	Graduate	Post Graduate & above	Others	Religion	SC	ST	OBC	Other						

Present Address (Residence)																				
Landmark													Years at current city	Y	Y	M	M			
City											PIN Code			Years at current residence	Y	Y	M	M		
State						Country						Aadhar Card No.								
Tel (R)	S	T	D	-	L	A	N	D	L	I	N	E	Mobile no.	91				Fax No.		
e-mail ID	I	N	C	A	P	I	T	A	L	L	E	T	T	E	R	S	O	N	L	Y
Present Address is	Owned	Parental	Company provided	Rented (Monthly Rent in _____)	Tick if permanent address is same as above															

Permanent Address (Residence / Regd Office)																	
Landmark													PIN Code				
City											PIN Code						
State						Country						Voter ID Card No.					
Tel (R/O)	S	T	D	-	L	A	N	D	L	I	N	E	Mobile no.	91			

B. OCCUPATIONAL DETAILS

Occupation	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self employed	<input type="checkbox"/> Self employed professional	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> Other			
If self employed professional	<input type="checkbox"/> Doctor	<input type="checkbox"/> CA / CS	<input type="checkbox"/> Consultant	<input type="checkbox"/> Architect	<input type="checkbox"/> Other					
If self employed businessman / Constitution	Type of company	<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Ltd. liability co.	<input type="checkbox"/> Other			
	Nature of business	<input type="checkbox"/> Manufacturer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Service Provider	<input type="checkbox"/> Trader/Distributor	<input type="checkbox"/> Comm. Agent	<input type="checkbox"/> Retailers	<input type="checkbox"/> Other		
If Salaried	Type of company	<input type="checkbox"/> Pvt ltd.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Retailers	<input type="checkbox"/> PSU	<input type="checkbox"/> Govt.	<input type="checkbox"/> MNC	<input type="checkbox"/> Other
	Type of industry	<input type="checkbox"/> Automobiles	<input type="checkbox"/> Agriculture based	<input type="checkbox"/> Banking	<input type="checkbox"/> BPO	<input type="checkbox"/> Capital goods	<input type="checkbox"/> Telecom	<input type="checkbox"/> IT	<input type="checkbox"/> Retail	
		<input type="checkbox"/> Real estate	<input type="checkbox"/> Consumer Durables	<input type="checkbox"/> FMCG	<input type="checkbox"/> NBFC	<input type="checkbox"/> Marketing / Adv.	<input type="checkbox"/> Pharma	<input type="checkbox"/> Media	<input type="checkbox"/> Other	

Employer / Business Details	Designatn:	Exp in Current Job/Business	Yrs	Months	Total Exp in Job/Business	Yrs	Months													
Company / Employers Name																				
Company / Employers Address																				
Landmark																				
City											PIN Code									
State						Country														
Tel (O)	S	T	D	-	L	A	N	D	L	I	N	E	EXNT	Preferred Mailing Address	Residence	Office				
Official e-mail ID	I	N	C	A	P	I	T	A	L	L	E	T	T	E	R	S	O	N	L	Y

Proprietor / Partner / Directors Details (For Partnership / Private Ltd. / Public Ltd. Co. Only)

Name	PAN no.	Contact details	Date of birth	Education background	Profit sharing/stakeholder %	Total experience

C. INCOME AND BANKING DETAILS

Monthly salary	R U P E E S	A/C no.		Existing Loan Details			
Annual turnover	R U P E E S	Bank name		1) Bank / Co. name _____			
Net profit	R U P E E S	Branch		_____ Loan type _____			
Other income	R U P E E S	Cust ID		Amount (₹) _____ EMI (₹) _____			
Other income source	Rental <input type="checkbox"/> Agricultural <input type="checkbox"/> Other <input type="checkbox"/>	Account type		Tenure _____ Start date _____			
Interested in opening HDFC Bank Account	Yes <input type="checkbox"/> No <input type="checkbox"/>	Credit card no.		Loan a/c no. _____			
		Issuing Bank		2) Bank / Co. name _____			
				_____ Loan type _____			
				Amount (₹) _____ EMI (₹) _____			
				Tenure _____ Start date _____			
				Loan a/c no. _____			

D. LOAN DETAILS - CUM - KEY FACT STATEMENT INCLUDING SCHEDULE OF CHARGES

Purpose of loan Home renovation Marriage Travel Education Business expansion Agriculture/Farming Transportation of Agri Produce Other _____

Loan Amount (₹) _____ Loan Tenure _____ Months EMI (₹) _____

No. of Advance EMI _____ Scheme _____

1) Stamp Duty: At actual as per applicable law. 2) Interest rate of (subject to changes as per Terms and Conditions/ Agreement) _____ % p.a. (monthly reducing). 3) Processing Charges of Rs. ₹ _____. 3(a). Services tax on PF _____. 4) Cheque/SI/ECS return charges (without prejudice to the civil and criminal rights and remedies of the Bank for the dishonor) : ₹ 618/- Per instance 5) Default Interest / Late payment charges : 2% per month from unpaid EMI 6) CIBIL Report Copy Charges: ₹ 50 per copy 7) Legal, repossession and Incidental Charges: At actual 8) Duplicate Amortization/ Repayment Schedule: ₹ 200/- 9) Cheque/SI/ECS swapping Charges : ₹ 500/- 10) Details of Security _____ 11) Taxes at Actuals, applicable presently or in future. 12) Date on which annual Outstanding balance statement will be issued: 31st May 13) Loan Cancellation Charges: NIL. Interest would be charged for the interim period between date of disbursement and date of loan cancellation.

Note: Visit <http://www.hdfcbank.com> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website.

Type of Loan	Personal / Business Loan	
	Salaried	Self Employed
Due date of EMI	4th / 7th	4th
Prepayment not allowed up to payment of	12 EMI	06 EMI
Prepayment Charges [on Principal Outstanding]	12-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%	07-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%

Applicable Service Tax will be charged on foreclosure charges

E. ADDITIONAL DETAILS

Vehicle Owned : Manufacturer : _____ Model : _____ Bought in Yr. Y Y Y Y Financed Y N

Other Items : LCD / LED Microwave Home theatre Washing machine Modular Kitchen Smartphone AC Laptop / Tablet

Wish to Apply for : Insurance Mutual fund Credit card Savings / Current a/c FD/RD Advisory/Treasury Loan _____

PERSONAL REFERENCE (Name & address of reference living in the same city)

1) Name _____ Relationship with applicant _____ Residential address _____ City _____ State _____ PIN _____ Mobile no. _____ Landline no. _____	2) Name _____ Relationship with applicant _____ Residential address _____ City _____ State _____ PIN _____ Mobile no. _____ Landline no. _____
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Relationship with Other bank	Applicant is a director of any Bank or is a Firm in which any director is interested as partner / guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or director.	Nature of Relationship: _____
Relationship with Financing bank	Applicant is a Director / Sr. Officer / relative of director or Sr. Officer of the Bank.	

F. PRIORITY SECTOR CATEGORY

(Important : If applicant belongs to any of the below category, pls tick the box)

(Bank Copy)

Direct Agri (Agriculturist / Farmer / Agri allied activities like, dairy farming, poultry farming, fishery, bee-keeping etc)
Land (acres) <3 3 to 5 >5 to 10 >10 to 15 > 15 **Specify (acres):** _____ **Location:** _____ **Pin Code:** _____

Indirect Agri : Service units like trader / dealer in fertilizers / seeds / pesticides / cattle feed / poultry feed / agri equipment or machinery, dealer of tractors or contracting tractors / borewells etc.

Manufacturing enterprises Manufacturing unit with investment in plant & machinery upto ₹ 5 Lakh Manufacturing unit with investment in plant & machinery > ₹ 5 Lakh to ₹ 25 Lakh
 Manufacturing unit with investment in plant & machinery > ₹ 25 Lakh to ₹ 5 Cr **Value of investment ()** _____ **CC limit()** _____

Service enterprise : (Professional / Nor Professional / SRTO / Trade / Retail Trade) Service unit with investment in equipment upto ₹ 2 Lakh Service unit with investment in equipment > ₹ 2 Lakh to ₹ 10 Lakh
 Service unit with investment in equipment > ₹ 10 Lakh to ₹ 2 Cr **Value of investment ()** _____

Khadi & village industries (KVI sector)

Declaration: I/we hereby declare/confirm that the vehicle purchased/ to be purchased / loan availed / to be availed by me/us shall be used

- For the purpose of Agriculture and/or assist the transport of agriculture input and farm product.
- For the purpose of Business : I / We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advances. I / We shall indemnify the bank to make the loss of good in the event of any loss or damage that may arise on account of false / incorrect declaration by me / us.

G. DOCUMENTS SUBMITTED

I / we confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative

Photograph (signed across) Proof of Identity Proof of residence Latest 2 salary slips 3/6 months bank statement _____ Post Dated Cheques

Proof of continuity of current job Proof of office Proof of qualification Loan Agreement Signature Verification ECS/SI mandate

_____ Security Post-dated cheques Proof of turnover (latest sales/services tax returns) Last 2 yr ITR with computed income

Loan a/c statement for balance transfer / balance transfer & top up / repayment / retention cases

H. MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER

I/We agree and confirm: (1) To the applicable schedule of charges, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the "Schedule of Charges" of this Application. (2) That the bank's representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. (3) That no discount or free gift or any other commitment whatsoever is given to me/ us by the Bank or any of its authorized representative(s) other than what is not documented in this application form the Terms and Conditions/ Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/ defective application form, for which if any loss or delay is caused to me/ us, I/We will not hold the Bank liable for such loss or delay. (5) That Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria. (6) That submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In case of rejection, the Bank shall not be required to give any reason. (7) That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of willful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (8) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (9) That I/ We shall furnish any additional documents as and when required by the Bank. (10) That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me/ us. (11) That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (12) That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (13) I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise, Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us. (14) That the information furnished by me/ us above is true and accurate.

I.

Other declarations : I / We : (1) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my/ our residential or employment address. (2) hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us from the Bank, to the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/ regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I / We waive the privilege of privacy and privacy of contract. (3) shall credit all sums received by you in either or all the names of this account. (4) hereby confirm having received, read and understood the terms and conditions applicable to this loan including the application form and the Terms and Conditions/ Agreement and accept the same. (5) hereby unconditionally, agree that these terms may be changed by the Bank at any time and I / We will be bound by the amended terms and conditions. (6) Confirm that I/ We are citizen of India.

I / We also confirm that the executive collecting my loan Application / Document has informed me / us : (1) that services tax is applicable and will be charged in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In the case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me/us. I understand that Processing Fee, Stamp Duty are non-refundable charges and would not be waived/ refunded in case of loan cancellation or where the loan has not been disbursed. (4) That all the post-dated cheques are to be issued favouring HDFC Bank Limited A/c <Mention Product Name> only. (5) that loan related information like "welcome letter", "repayment schedule", "Terms and condition", "disbursal advice (as applicable to Personal Loan/ Business Loan)", will be sent on the e-mail id mentioned by me/ us in this loan application form. (6) that I / We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I / We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be.

J. DO NOT CALL REGISTRY : I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me, I can register for "Do Not Call" service through the Bank's website www.hdfcbank.com or through PhoneBanking or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

Please Paste Latest Passport Size Photograph

I/We have read and verified the entire contents of the aforesaid Loan Application Form including the information, the Most Important Terms and Conditions, the Declarations being Part A to Part J and I/We hereby irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same.

Applicant's/Co-applicant's Signature

Name: _____ **Date:** _____ **Place:** _____

I / we confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative

- Photograph (signed across) Proof of Identity Proof of residence Latest 2 salary slips 3/6 months bank statement Last 2 yr ITR with computed income
- Proof of continuity of current job Proof of office Proof of qualification Loan Agreement Signature Verification Proof of turnover (latest sales/services tax returns)
- _____ Post Dated Cheques _____ Security Post-dated cheques ECS/SI mandate Loan a/c statement for balance transfer/balance transfer & top up/repayment/retention cases

SCHEDULE OF CHARGES

1) Stamp Duty: At actual as per applicable law. **2) Interest rate of** (subject to changes as per Terms and Conditions/Agreement) _____ % p.a. (monthly reducing). **3) Processing Charges of** Rs. ₹ _____. **3(a). Services tax on PF** _____. **4) Cheque/SI/ECS return charges** (without prejudice to the civil and criminal rights and remedies of the Bank for the dishonor) : ₹ 618/- Per instance **5) Default Interest / Late payment charges** : 2% per month from unpaid EMI **6) CIBIL Report Copy Charges:** ₹ 50 per copy **7) Legal, repossession and Incidental Charges:** At actual **8) Duplicate Amortization/ Repayment Schedule:** ₹ 200/- **9) Cheque/SI/ECS swapping Charges** : ₹ 500/- **10) Details of Security** _____ **11) Taxes at Actuals,** applicable presently or in future. **12) Date on which annual Outstanding balance statement will be issued:** 31st May **13) Loan Cancellation Charges:** NIL. Interest would be charged for the interim period between date of disbursement and date of loan cancellation.

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Applicable Service Tax will be charged on foreclosure charges

MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER

I/We agree and confirm: (1) To the applicable schedule of charges, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the “Schedule of Charges” of this Application. (2) That the bank’s representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. (3) That no discount or free gift or any other commitment whatsoever is given to me/ us by the Bank or any of its authorized representative(s) other than what is not documented in this application form the Terms and Conditions/ Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/ defective application form, for which if any loss or delay is caused to me/ us, I/We will not hold the Bank liable for such loss or delay. (5) That Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank’s criteria. (6) That submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In case of rejection, the Bank shall not be required to give any reason. (7) That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank’s other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of willful defaulter’s list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (8) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (9) That I/ We shall furnish any additional documents as and when required by the Bank. (10) That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me/ us. (11) That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (12) That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (13) I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise, Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us. (14) That the information furnished by me/ us above is true and accurate.

Other declarations : I/ We : (1) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my/ our residential or employment address. (2) hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us from the Bank, to the Bank’s other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/ regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/ We waive the privilege of privacy and privacy of contract. (3) shall credit all sums received by you in either or all the names of this account. (4) hereby confirm having received, read and understood the terms and conditions applicable to this loan including the application form and the Terms and Conditions/ Agreement and accept the same. (5) hereby unconditionally, agree that these terms may be changed by the Bank at any time and I/ We will be bound by the amended terms and conditions. (6) Confirm that I/ We are citizen of India.

I / We also confirm that the executive collecting my loan Application / Document has informed me / us : (1) that services tax is applicable and will be charged in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In the case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me/us. I understand that Processing Fee, Stamp Duty are non-refundable charges and would not be waived/ refunded in case of loan cancellation or where the loan has not been disbursed. (4) That all the post-dated cheques are to be issued favouring HDFC Bank Limited A/c <Mention Product Name> only. (5) that loan related information like “welcome letter”, “repayment schedule”, “Terms and condition”, “disbursal advice (as applicable to Personal Loan/ Business Loan)”, will be sent on the e-mail id mentioned by me/ us in this loan application form. (6) that I/ We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I/ We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be.

ACKNOWLEDGEMENT FOR LOAN APPLICATION

CONTACT US

Name of the Applicant _____
Type of Loan Applied _____
Branch Code : _____ Date & Time of Receipts _____
Branch Contact Person Name _____ Contact No _____
DSA Contact Person Name _____ Contact No _____

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www.facebook.com/hdfcbank
www.twitter.com/hdfcbank_offers

Watch us on

www.youtube.com/hdfcbank

For more information please visit
www.hdfcbank.com



We understand your world

Signature of Executive / Bank Staff

[Blank signature area]

To get the status of your loan application you can reach us at below Contact Numbers

Table with 4 columns: State, Telephone, State, Telephone. Lists contact numbers for various Indian states like Andhra Pradesh, Assam, Bihar, etc.

You may also write to us at : loansupport@hdfcbank.com

Important Information for Customer - Form No. IL

Period of Coverage: _____ months. Premium Amount: _____

- 1)Anti-Rebating Warning : As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited...
2)Insurance is the subject matter of the solicitation.
3)For any loss reported under the Section of Credit Shield Cover of Sarv Suraksha Plus / Star, the loss will be paid by HDFC ERGO General Insurance Co Ltd to HDFC Bank Limited. Under "Assignee Clause"
4)On receipt of request from HDFC Bank Limited, for cancellation of insurance, due to for example, cancellation of loan, forfeiture of loan, payment default etc., and also policy cancellation by the insurer, HDFC ERGO General Insurance Co Ltd to cancel the policy and pro-rata premium for the remaining tenure of the loan would be refunded to HDFC Bank Limited and the insurance would cease to exist.