

## Declaration and Undertaking for End-Use

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

The Branch Manager  
HDFC Bank Limited

Dear Sir/Madam

Ref: Account No. \_\_\_\_\_

I/We hereby agree, undertake and confirm that the Loan shall be utilized for any of the following purposes only:  
(select as may be applicable)

- PURCHASE OF PROPERTY / CONSTRUCTION OF PROPERTY
- EDUCATION
- BUSINESS-EXPANSION / ACQUISITION OF BUSINESS ASSETS
- PURCHASE OF VEHICLE / DURABLES FOR PERSONAL USE
- MEDICAL EXPENSES
- BUYING ANOTHER PROPERTY
- IMPROVEMENTS / FURNITURE FOR HOUSE
- MARRIAGE AND OTHER SOCIAL PURPOSES
- BUSINESS-WORKING CAPITAL
- BUSINESS-DEBT CONSOLIDATION OR REPAYMENT OF BUSINESS LOANS
- TRAVEL EXPENSES
- REPAYMENT OF LOAN AWAILED (for top-up loan)
- OTHER PURPOSE IF ANY \_\_\_\_\_

I/We hereby agree that the Loan shall be utilized solely for the Purpose and that Loan shall not be used for any other purpose or for investment in capital market/shares/debentures/mutual funds/purchase of gold in any form, including primary gold, gold bullion, gold jewelry, gold coins, units of gold exchange traded funds (ETF) and units of gold mutual funds or any illegal / anti-social or speculative activity and for setting up of new units consuming/producing the Ozone Depleting Substances (ODS) or to units engaged in the manufacture of aerosol units using chlorofluorocarbons (CFC) or for purchase of Land or for investment in capital market or for purchase of shares and for acquisition of/ investing in Small Savings Instruments including Kisan Vikas Patras. Without being obligated to do so, the Bank shall be entitled to monitor the use/end use of the Loan including through any auditor(s) or consultant(s) including examining books of the Borrower, with necessary certification from them, as appointed by the Bank at its sole discretion and at the cost of the Borrower.

Additional declaration for NRI:

I/We agree that the Loan shall not be utilized by me/us:

- i. for construction of farm houses, carrying on agricultural/plantation/ real estate business, trading in transferable development rights or acting as a Nidhi or Chit fund company;
- ii. for any other activity where, foreign investment is not allowed and this shall be applicable if the Loan is utilized in associate with another person; and
- iii. for investment in the capital market, including margin trading and derivative.

Yours Faithfully,

*Name & Signature of Customer*