



Format for Request Initiator

To: "goldloan.pdesk@hdfcbank.com"

From: "Requestor's Registered e-mail ID" (one which is updated in the Savings/Current account)

Subject: Loan Account No: _____ – Borrowers Name – Maharashtra (State)

Dear Sir/Madam,

I, Mr/Ms/Mrs _____ hereby authorize you to debit my current/saving account no. _____ to adjust Rs. _____ (amount being repaid) towards the margin payment of loan account number - _____ in the name of Self/Spouse/Family member/Close Relative Mr/Ms/Mrs - _____

Reason for crediting the loan account on behalf of the borrower (If borrower & mail initiator are different) - _____

I confirm that the mode of operation for saving/current a/c is "single" / "either/anyone or survivor" & understand that jointly operated accounts will not be debited basis this mail instruction.

I also understand that HDFC Bank shall in no way be responsible for non-execution of Margin Payment on account of incomplete or inaccurate information or non availability of sufficient funds in my account or for any other reasons beyond its control.

Yours faithfully

Name of the Account Holder

Customer contact number

The following need to be ensured sending mail instructions

- The instruction is sent only from the registered e-mail ID in CASA (FC) with a/c to be debited clearly mentioned.
- Customer's a/c is operable "Singly" or "Either/anyone or survivor" (jointly held a/c). "Jointly" operated accounts will not be acted upon basis email.
- The Loan Account Number, Customer Name and Name of State from which the customer has taken the loan, are also mentioned in the subject line of the mail. (e.g.: Loan Account No XXX - Mr/Ms/Mrs: XYZ - Maharashtra).
- Customer contact number is mentioned in the mail.
- Requester (sender of the email) has mentioned his/her relationship with the gold loan account holder i.e. Self/Spouse/Family member/Close Relative. Cases wherein borrower & mail initiator are different, appropriate reason for crediting the loan account on behalf of the borrower is provided.
- In case of multiple loans, there should be a clear instruction to debit his/her CASA and to adjust towards margin money to a particular gold loan (i.e. Loan Account No.).
- Customer to mark their instruction only to the mail ID : "goldloan.pdesk@hdfcbank.com"