**Two Wheeler**

**Document List & Eligibility**

The following people are eligible to apply for a Two Wheeler Loan:

1. A salaried or self-employed individual
2. Individuals who are a minimum of 21 years of age at the time of applying for the loan, and no older than 65 at the end of the loan tenure
3. Those who earn a minimum gross income of Rs. 1,20,000 per year
4. Individuals who have been residing at the given residence for a minimum of 1 year (in case of transfer from another location with less than 1 year at the current location, kindly provide relevant documents to the bank during loan approval stage)
5. Those who have been working for a minimum of 1 year
6. Individuals who have a telephone/office landline connection

**KYC Docs :**

**Identity Proof :**

The following Original Verified Documents (OVD) can be accepted as Identity proof.

1. **Valid Passport**
2. **Permanent Driving Licence**
3. **Voter ID**
4. **Job Card issued by NREGA singhed by an officer of the state Govt.**
5. **Letter Issued by the National Population Register**
6. **Aadhaar + Aadhaar Consent Letter**

Aadhaar consent letter to be taken along with Aadhaar + First 8 digits of aadhaar to be redacted (Format in page 2)

**Address Proof :**

Required if the current/ communication address is not the same as in OVD

* Utility bill within last 2 months (electricity, telephone, post-paid mobile phone, piped gas / gas passbook, water bill)
* Property tax bill by municipality
* Pension or family pension payment orders with address for retired government and PSU employee.
* Letter of allotment of accommodation from employer for company/ govt. provided quarters

**Income Documents for higher LTV:**

* Salaried – 3 months bank statement with salary credit OR Salary Slip OR Form 16
* Self Employed – 3 months bank statement OR IT Returns for last FY
* Agriculture – Land Documents AND 3 months bank statement

Consent to be obtained from customers submitting voluntarily at their own discretion their physical Aadhaar as identity proof.

To,

The Branch Manager,

HDFC Bank Ltd., \_\_\_\_\_\_\_\_\_Branch.

Dear Sir/Madam,

I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI, to HDFC Bank as an identity proof along with my/our other OVD documents and voluntarily give my/our consent to open account with HDFC Bank in my/our name/s individual capacity/ies using my/our Aadhaar card /physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml and / or as an authorized signatory in non-individual accounts and; hereby consent to HDFC Bank for verification of my/our Aadhaar card to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me/us in local language. HDFC Bank has informed me/us that my/our Aadhaar submitted to the bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.

HDFC Bank has informed me/us that this consent and my/our Aadhaar card /physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml will be stored along with my/our account details within the bank.

I/We hereby declare that all the information voluntarily furnished by me/us is true, correct and complete. I/We will not hold HDFC Bank or any of its officials responsible in case of any incorrect information provided by me/us.

The particulars of the Aadhaar is/are as under:
Aadhaar Number/s: .............................................................................................................

Name/s of the Aadhaar Holder/s as in Aadhaar card: .........................................................

(Signature/Thumb impression of the account holder/s)

Name/s: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mobile No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Enclosure: copy of self-attested Aadhaar/ physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml.