

# HOME LOAN APPLICATION FORM

Application No.

Branch Code

Associate Code

Loan for Construction  
  Purchase  
  Renovation  
  Improvement  
  Takeover  
  Plot  
  Mortgage

The Branch Head / Manager

**IDBI**

I/We request that a loan of Rs. \_\_\_\_\_ (Rupees

\_\_\_\_\_ only) may be granted to me against the security of mortgage of property and such other securities as may be required by the Bank. Necessary particulars for consideration of this application are given below :

### INSTRUCTIONS (Please read carefully)

- Please write or type in BLOCK LETTERS
- All details must be filled in. If not applicable please write N. A.
- In order to ensure faster processing, applicants should ensure that the **application is complete** in every respect and all the required documents are submitted with this application.
- Please take photocopies of all documents that are submitted to **IDBI** (Including this application form) for your personal record.
- IDBI** reserves the right to reject any application at any stage without assigning any reason.

**APPLICANT**

**CO-APPLICANT**


### Personal and Employment Details

	APPLICANT	CO-APPLICANT
<b>Name</b>	<input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Ms. First Name : _____ Middle Name : _____ Surname : _____	<input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Ms. First Name : _____ Middle Name : _____ Surname : _____ Relationship with applicant _____
<b>Date of Birth</b>	____/____/____ (dd/mm/yy)      Age: ____	____/____/____ (dd/mm/yy)      Age: ____
<b>Marital Status</b>	<input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Other	<input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Other Same as applicant <input type="radio"/>
<b>Current Residential Address</b>	_____ _____ _____ _____ Pin _____ <input type="radio"/> Owned <input type="radio"/> Company Provided <input type="radio"/> Rented <input type="radio"/> Family / Others	_____ _____ _____ _____ Pin _____ <input type="radio"/> Owned <input type="radio"/> Company Provided <input type="radio"/> Rented <input type="radio"/> Family / Others
<b>Phone No.</b>	(R) _____ (Mb) _____	(R) _____ (Mb) _____
<b>E-mail ID</b>	_____	_____
<b>Communication Address</b>	<input type="radio"/> Property Address <input type="radio"/> Current Residential Address	<input type="radio"/> Office Address
<b>No. of Direct Dependents</b>	Children _____ Other _____	Children _____ Other _____
<b>Qualification</b>	<input type="radio"/> Graduate <input type="radio"/> PostGraduate <input type="radio"/> Other _____	<input type="radio"/> Graduate <input type="radio"/> PostGraduate <input type="radio"/> Other _____
<b>Occupation</b>	<input type="radio"/> Employed <input type="radio"/> Professional <input type="radio"/> Business	<input type="radio"/> Employed <input type="radio"/> Professional <input type="radio"/> Business
<b>Name of Employer / Business</b>	_____	_____
<b>Office Address (Present)</b>	_____ _____ _____ _____ Pin _____	_____ _____ _____ _____ Pin _____
<b>Office Phone No.</b>	_____ Ext _____ Fax _____	_____ Ext _____ Fax _____
<b>Designation</b>	_____	_____
<b>Department</b>	Emp. No. _____	Emp. No. _____
<b>No. of years in present service</b>	_____ Yrs. _____ Months Years to Retirement _____ Yrs.	_____ Yrs. _____ Months Years to Retirement _____ Yrs.
<b>Previous Employment/Business details</b> (if less than two years in current Employment / Business)	_____ _____ _____ Pin Code _____ Tel _____	_____ _____ _____ Pin Code _____ Tel _____
<b>Total Work Experience</b>	_____	_____

### Financial Details

	APPLICANT	CO-APPLICANT
<b>INCOME</b>	<b>VALUE</b>	<b>VALUE</b>
Gross Monthly Income	Rs. _____	Rs. _____
Net Monthly take Home	Rs. _____	Rs. _____
Other Income (specify sources)	Rs. _____	Rs. _____
Average monthly expenses	Rs. _____	Rs. _____
Monthly Installments you can pay	Rs. _____	Rs. _____
<b>ASSETS</b>		
1. Property and other Assets	Rs. _____	Rs. _____
2. Motor Vehicles	Rs. _____	Rs. _____
3. Fixed Deposit (if any)	Rs. _____	Rs. _____
4. Current balance in PPF	Rs. _____	Rs. _____
5. Current balance in PF (Your Share)	Rs. _____	Rs. _____
6. Other Investments (Bonds/Securities)	Rs. _____	Rs. _____
7. Sum assured of LIC Policy	Rs. _____	Rs. _____
<b>LIABILITIES</b> : Name & address of institution from whom loan has been availed with purpose of loan	Balance Outstanding (Rs.)	Balance Term (Months)
1.	Balance Repayment (Rs.)	Balance Outstanding (Rs.)
2.	Balance Term (Months)	Balance Repayment (Rs.)
3.		
Total Liabilities	Rs. _____	Rs. _____

### BANK ACCOUNT DETAILS\* (Preferable Salary Credit A/c. if more than one A/c.)

Name of Account Holder	Name of Bank	Branch Address	Current/ Saving A/c.	Account No. (s)	Operations for (yrs.)	Avg. Bal. (Rs.)
1.						
2.						
3.						
(If you have A/c. in IDBI please furnish the details)						

### Funding Details

ESTIMATED REQUIREMENT OF FUNDS	ESTIMATED SOURCES OF FUNDS
<ul style="list-style-type: none"> <li>• <b>Cost</b> Rs. _____</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Amount already paid</b> Rs. _____</li> </ul>
Purchase price (agreement value) / Construction Cost / Land Cost / Extention Cost / Improvement Cost (Please strike out whatever is not applicable)	<b>Balance amount required</b> Rs. _____
In case of Purchase, also specify,	<b>Sources for balance requirements :</b>
<ul style="list-style-type: none"> <li>• <b>Registration Cost</b> Rs. _____</li> <li>• <b>Stamp Duty</b> Rs. _____</li> </ul>	IDBI Loan Rs. _____ Savings from banks Rs. _____ PF refundable / non-refundable Rs. _____ Disposal of investments / assets Rs. _____
<b>Total Funds Required</b> Rs. _____	<b>Other (specify)</b> _____ Rs. _____ <b>Total</b> Rs. _____

### Details of Credit Cards

	Applicant	Co-applicant
Name of the Issuer	Credit Card Number / C.C. Limit	Credit Card Number / C.C. Limit
1.		
2.		

### Loan Details

**Loan amount sought** : Rs.

**Term of Loan** : \_\_\_\_\_ Years

**Payment Method** (Please select the mode of repayment convenient to you)

PDC
  Deduction from Salary
  Standing Instructions

### Details of Property (to be purchased / constructed / extended / improved)

<p><b>Property address</b> _____</p> <p>_____</p> <p>_____ Pin _____</p> <p>Nearest Landmark _____</p> <p>_____</p> <p>Stage of Construction <input type="radio"/> Completed <input type="radio"/> Under Construction</p> <p>If under construction : Expected date of possession _____</p> <p>Percentage of work completed _____</p>	<p>Area of Land _____</p> <p>Area of Flat _____</p> <p>Property Type <input type="radio"/> Freehold <input type="radio"/> Leasehold</p> <p>Ownership Type <input type="radio"/> Sole <input type="radio"/> Joint</p> <p>Present Owner _____</p> <p>Proposed Owners Name :</p> <p>Name 1 : _____</p> <p>Name 2 : _____</p>
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### Details of Guarantor

<p>Name of Guarantor : <input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Ms.</p> <p>_____</p> <p>Address _____</p> <p>_____</p> <p>_____ Pin _____</p> <p>Gross Income P.A. : _____</p>	<p>Guarantor Employer/Business Details</p> <p>Name _____</p> <p>Address _____</p> <p>_____</p> <p>_____ Pin _____</p>
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### Details of References

Reference 1	Reference 2
<p>Name _____</p> <p>Address _____</p> <p>_____</p> <p>_____ Pin _____</p> <p>Occupation _____</p> <p>Tel. No. _____</p> <p>Mobile No. _____</p>	<p>Name _____</p> <p>Address _____</p> <p>_____</p> <p>_____ Pin _____</p> <p>Occupation _____</p> <p>Tel. No. _____</p> <p>Mobile No. _____</p>

**Declaration:**

I/We declare that all the particulars and information given in the application form are true, correct and complete and updated in all respects and I/We have not withheld any information and that they shall form the basis of any loan on IDBI may decide to grant me/us. I/We confirm that there are no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent and further confirm that I/We have read the brochure, terms and conditions applicable to this loan and understood the contents. I/We understand and agree that the processing fees and administrative fees are non refundable and my/our application being rejected by the Company for any reason whatsoever, or the same being withdrawn by me, I/We shall not be entitled for refund of the same either in part or in full. I am/We are aware that the repayments are by way of Equated Monthly Installments (EMIs) comprising principal and interest and are calculated on the basis of monthly interests. I/We also undertake to authorise my/our employer(s) to deduct EMIs from my/our salary and remit the same to IDBI directly every month. I/We also undertake to inform IDBI regarding change in my/our occupation/employment and to provide any further information that the company may require. I/We further agree that my/our loan shall be governed by the terms and conditions of IDBI that are in force and may be amended by the company from time to time. I/We shall not hold IDBI responsible for the quality of construction, delay in completion of construction, change in specifications and delivery of the property for which the loan is applied for. I/We further agree that the Company in its sole discretion may reject my application without providing any reasons, and that I/We reserve no right to appeal against this decision of the company. I/We confirm having read the terms and conditions governing the loans from IDBI I am/We are applying for a loan to acquire the property for own use and not for speculative purpose. I am/We are citizen(s) of India. I/We shall advise you in writing of any change in my/our resident status. "I/We have read, understood and acknowledge and agree that IDBI may refer my/our name to credit referencing agency/ies and/or make such references and enquiries as the company may consider necessary. I/We hereby authorize to disclose such information relating to my/our credit facility to such parties as deemed necessary at the sole discretion of the Company. Further, I/We have read, understood, acknowledge and agree that a request and demand from any authority under the statutory law will be mandatorily complied with by the company."

Credit facility applied for Rs. _____ Rate of Interest- _____ % p.a. Fixed or Floating Manner of Charging Interest (Monthly/Quarterly/H.yrly/Annual rest) Additional & Penal interest rates _____ % p.a. Processing Fees & Other Charges Rs. _____ Pre payment options available. Nil if paid from own sources else 2% of Loan Outstanding if paid from other loan.	<h2 style="margin: 0;">“NO CASH PAID”</h2>
	_____ Signature of Applicant
	_____ Signature of Co-applicant
	Date: ____ / ____ / ____

**List of Documents Required (Personal) :**

	<b>Salaried Individuals</b>	<b>Professionals</b>	<b>Businessmen</b>
Age Proof (Any one document)	<ul style="list-style-type: none"> <li>• school leaving certificate</li> <li>• passport, driving license</li> <li>• votes card, birth certificate</li> <li>• LIC policy</li> </ul>	Same	Same
Identity Proof	<ul style="list-style-type: none"> <li>• photograph and any one of the following :</li> <li>• passport, driving license</li> <li>• pan card</li> <li>• photocredit card (with embossed signature) &amp; last two months statements</li> <li>• bankers sign verification</li> </ul>	Same	Same
Address Proof	<ul style="list-style-type: none"> <li>• passport/telephone bill/electricity bill/title deed of property/rental agreement/driving license/election id card/photo credit card (with last 2 month statements)</li> </ul>	Same	Same
Income Proof	<ul style="list-style-type: none"> <li>• last 1 years Form - 16/IT returns for last 2 years supported by</li> <li>• appointment letter / employer certificate / latest salary slip</li> </ul>	<ul style="list-style-type: none"> <li>• last 2 years Profit &amp; Loss A/C and Balance Sheet with all Schedules</li> </ul>	Same
Banking history	<ul style="list-style-type: none"> <li>• last 6 months bank statements</li> </ul>	Same	Same