

Applicant				Co-Applicant			
Name							
S/o, W/o, D/o							
Mother Name							
Current Residential Address (Overseas)							
	Landmark :			Landmark :			
	Post Box : Country :			Post Box : Country :			
Current Residence (overseas)	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer			Relationship with Applicant _____			
Place & Country of Birth							
Place of Incorporation							
Date of Incorporation & Commencement of Business							
Phone No. with ISD Code	ISD Code	Number	Mob.**	ISD Code	Number	Mob.:	
E-mail ID*							
Rent Paid (if rented)	No. of Years at current residence :			No. of Years at current residence :			
Current Residential Address (India)							
	Landmark :			Landmark :			
	PIN : State :			PIN : State :			
Current Residence (India)	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer			<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer			
Phone No. with STD Code	STD Code	Number	Mob.:	STD Code	Number	Mob.:	
E-mail ID							
Permanent Address							
	Landmark :			Landmark :			
	PIN : State :			PIN : State :			
Phone No. with STD Code	STD Code	Number	Mob.:	STD Code	Number	Mob.:	
Date of Birth / Gender	D D / M M / Y Y Y Y		<input type="checkbox"/> Male <input type="checkbox"/> Female	D D / M M / Y Y Y Y		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____			<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____			
No. of Dependants	_____ Children		_____ Others	_____ Children		_____ Others	
PAN No. / Passport No.	PAN		PASSPORT	PAN		PASSPORT	
Voter ID & DL							
Aadhar & Nrega Card							
TIN / TAN / CIN							
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> SENP <input type="checkbox"/> SEP <input type="checkbox"/> Others _____			<input type="checkbox"/> Salaried <input type="checkbox"/> SENP <input type="checkbox"/> SEP <input type="checkbox"/> Others _____			
Qualifications/Designation	Qualifications		Designation	Qualifications		Designation	
Retirement Age/Emp. No.	Age		Employee No.	Age		Employee No.	
Monthly Income							
Other Income	Source :			Source :			
Employer/Business Name & Address							
	Landmark :			Landmark :			
	PIN : Country :			PIN : Country :			
Phone No. with ISD Code	ISD Code	Number					
Organisation	<input type="checkbox"/> Multinational <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Govt. /Semi Govt. Ent. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____			<input type="checkbox"/> Multinational <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Govt. /Semi Govt. Ent. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____			
Industry	<input type="checkbox"/> Services <input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Others _____			<input type="checkbox"/> Services <input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Others _____			
Status	<input type="checkbox"/> RI <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI			<input type="checkbox"/> RI <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI			
Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority Religion/Place _____			<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority Religion/Place _____			

Paste & Sign
Across Recent
Photograph of
Applicant

Paste & Sign
Across Recent
Photograph of
Co-Applicant

DSA/DST/Connector Name (with stamp): _____ Signature: _____

RM Name: _____

DETAILS

FEES _____ CHEQUE No. _____

DATE _____ BANK _____

PAST EMPLOYMENT DETAILS OF THE LAST FIVE YEARS

	Country	Employer	Designation	Year of Service	Annual Salary (in _____)
Applicant	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
Co-Applicant	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

SAVINGS, INVESTMENTS, ASSETS, ETC. DETAILS

Particulars	Applicant (Rs.)	Co-Applicant (Rs.)	Remarks
1. Savings in local Bank (Country of Residence)	_____	_____	_____
2. Savings in Bank of India	_____	_____	_____
3. Immovable Property	_____	_____	_____
4. Provident Fund (EPF/GPF/CPF/PPF)	_____	_____	_____
5. Post Office/RBI/Company Deposits	_____	_____	_____
6. Shares & Mutual Funds	_____	_____	_____
7. Cars / Vehicles	_____	_____	_____
8. Others (Please Specify)	_____	_____	_____

EXISTING LOAN DETAILS

Type of Loan	Bank/Financial Institution	Loan Amount	Loan Tenure	No. of EMI Paid	EMI
1. Auto					
2. Home					
3. Personal					

BANK ACCOUNT DETAILS

Type of Account	Bank/Financial Institution	Account Holder	Account No.	Banking Since
1. Salary				
2. NRE / NRO				
3. Current				

LOAN DETAILS

Amount Rs.: _____ Term : Years _____
 Applicant/co-applicant monthly Expenditure Rs.: _____
 Installment, Applicant and co-applicant (If any) can pay to Indiabulls Housing Finance Limited per month Rs.: _____

LOAN USAGE

Purchase Improvement
 Construction Others

Please Specify

TRANSACTION TYPE

Resale Refinance
 Direct from Builder/Authority
 Balance Transfer

Estimate of Requirement of funds

1. Land Cost Rs.: _____
 2. Total purchase price/construction cost Rs.: _____
 3. Other Amenities Rs.: _____
 4. Other Costs (please specify) Rs.: _____
A. Total requirement of funds Rs.: _____

Estimate of sources to meet requirement of funds

1. Loan requested Rs.: _____
 2. Own Contribution Rs.: _____
 3. Amount already paid (source _____) Rs.: _____
 4. Amount to be paid Rs.: _____
 5. Personal Loan Rs.: _____
 6. Other (Specify _____) Rs.: _____
B. Estimate of source of Funds (total) Rs.: _____

Note : 'A' which indicates the total requirement of funds, should equal estimate of sources, 'B' which indicates the sources from where the cost will be met. It is important that you indicate in detail the sources from where the cost will be met in order to help us process your application faster.

DETAILS OF PROPERTY (TO BE PURCHASED/CONSTRUCTED/EXTENDED/IMPROVED)

Address : Mention dwelling unit no., street, city, nearest landmark and pin code.

If not selected, mention intended details :

_____ Pin Code : _____

State _____

Purchased from: _____

Builder Society Development Auth. Resale Self Construction

Construction Stage: To commence Ready _____%

Expected time of completion _____

Land Area _____ Sq. mtr/Sq. yds Built-up Area _____ Sq. ft.

Title/Ownership will be in the name of _____

Type of Property :

Bungalow Row House Plot Mixed Usage Flat

Uses of Property : Self Family Investment Rent Expected Rent

POWER OF ATTORNEY/GUARANTOR DETAILS

	Power of Attorney in India	Guarantor in India
Current Residential Address (India)		
	Landmark :	Landmark :
	PIN : State :	PIN : State :
Current Residence (India)	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer
Relationship with applicant		
Res. Phone No. with STD Code	STD Code Number Mob.*	STD Code Number Mob.:
E-mail ID*		

* SMS/E-mail alerts will be sent by Indiabulls Housing Finance Limited on these Mobile no. & E-mail address.

Acknowledgement (To be given to the Applicant)

Dear Sir / Madam,

This is to acknowledge receipt of your Loan Application Form

Dated: _____

We thank you for the same. Our representatives shall be in touch with you in connection with the same.

Sales Executive Name: _____ Sales Executive Signature: _____

Phone No.: _____ Location: _____ Date: _____

Key Terms & Conditions:

- Repayment of loan shall be done by way of equated monthly installments (EMI).
- Interest is being calculated on monthly reducing balance.
- Indiabulls Housing Finance Limited (IHFL) offers rate of interest (ROI) at floating as well as fixed and floating basis. ROI is determined on assessment of the risk profile of the Applicant(s). The ROI will be intimated in the sanction letter and on accepting the ROI and other terms & conditions, these will be incorporated in the Loan Agreement.
- Refer website for charges and fees for various purposes as notified & applicable from time to time.
- Incomplete/defective application form will not be processed & Indiabulls Housing Finance Limited shall not be responsible, in any manner, for resulting delay or otherwise.
- All payments shall be made in the name of Indiabulls Housing Finance Limited by way of cheque from NRE/NRO account of NRI applicant.
- Application for Home Loan will be processed in 7 working days and Loan Against Property will be processed in 10 working days subject to the submission of complete documents and information required by IHFL.

GENERAL [APPLICABLE TO APPLICANT AND CO-APPLICANT (IF ANY)]

Have you or your spouse, earlier applied to Indiabulls Housing Finance Limited or any of its group company for a loan or given guarantee to any loan _____

REFERENCES (NAME AND ADDRESSES OF TWO REFERENCES WHO ARE NOT RELATED TO YOU)

Indiabulls Housing Finance Limited may make such enquiries from the references, if it deems necessary	1.		2.	
	Landmark :		Landmark :	
	PIN :		PIN :	
	State :		State :	
Res. Phone No. with STD Code	Tel. Std.	Mob.:	Tel. Std.	Mob.:
E-mail ID				

DECLARATION

I/We hereby declare that the information furnished in the present application and the documents submitted therewith are true and correct and nothing material has been concealed therefrom. I/We have understood all the terms and conditions of the loan facilities. I/We have not made any payment (and will not pay) either through cheque or cash or otherwise to any Executive/DSA or person in his/her/their personal name for grant of Loan/processing of the loan application. The processing fees is non refundable (even if the application is rejected). Indiabulls Housing Finance Limited may conduct necessary investigation to process the loan application. Indiabulls Housing Finance Limited may seek/receive information from any source/person to appraise this loan application. Indiabulls Housing Finance Limited may disclose given information and data herein to any third party, agency, government authorities, bank FIs, central KYC registry etc. I/We am/are further aware that it is sole and absolute discretion of Indiabulls Housing Finance Limited to accept or reject the application and/or to approve the loan amount lower than the applied amount (without assigning any reason). I/We undertake to furnish any additional information/documents that Indiabulls Housing Finance Limited may require at any point of time. I/We do hereby agree to indemnify Indiabulls Housing Finance Limited against all expenses or any damages and/or loss which it may suffer on account of the present loan application and/or any information contained therein. I/We further authorize Indiabulls Housing Finance Limited and all its group companies to keep me/us informed (vide telephone, SMS, mail, E-mail etc.) of all such promotional schemes and/or activities as they may require.

I/We authorize Indiabulls Housing Finance Limited to disclose the given information and data herein to any external agency, Government authorities, Bank, FI's, Central KYC registry etc. for the purpose of verification and appraisal of the loan YES NO

I/We further authorize Indiabulls Housing Finance Limited and all its group companies to keep me/us informed (vide telephone, SMS, mail, E-mail etc.) of all such promotional schemes and/or activities as they may require. YES NO

I/We hereby consent to receive information from central KYC registry through SMS/Email on the registered contact Number / Email Address.

Signature of Applicant _____

Signature of Co-Applicant _____

Date _____

IHFL/Appl. Form/NRI/03/Jan-2018

A) KYC docs:

- Latest Passport Size Color photograph of all applicants duly pasted on the application form and signed across.
- Identity proof for all applicants
- Address proof for all applicants
- Signature proof for all applicants
- Citizenship & Travel Document - valid Passport with valid Visa
- Overseas residence proof e.g. rent agreements, utility bills etc.
- PAB Card (India)
- Address proof in India e.g. rent agreements, telephone bill, etc.

B) POA documents:

- Power of Attorney (POA) by all NRI applicants duly executed in favour of Resident in India.
- Copies of KYC documents of POA

C) Guarantor documents:

- Guarantee Deed duly executed by the guarantor
- KYC documents of the guarantor

D) Income documents for Salaried

- Job Appoint Letter / Increment Letter / Salary Certificate / Employment Contract / Work permit / Tax Certificate / Labour Card
- Employer Photo ID Card (where-ever available)
- Latest salary slip (minimum 6 salary slips, where salary is variable in nature)
- Last three years Continuous Discharge Certificate (CDC) for Merchant Navy employees
- Latest 6 months bank statement reflecting regular salary credits
- Latest 6 months bank statement of NRE / NRO account

E) Other documents:

- Date of birth proof of all applicants
- In case of Balance Transfer application, last 1 yr repayment track of the BT loan
- Closure proof of any loan closed within last 6 months
- Latest 6 months repayment track/statement of account of all running loans
- Property details / Photocopy of property documents wherever property identified

Note:

Photocopies of above documents to be self-attested by the applicant / POA

The Processing Fee Cheque as well as all loan repayment, by way of ECS / PDC, will be all taken from NRE / NRO account only

Processing fees Cheque (as applicable) will be issued only from NRE / NRO account in favour of Indiabulls Housing Finance Limited