



# LOAN DOCUMENTATION

Customer Name : \_\_\_\_\_

Loan Account No. : \_\_\_\_\_

Branch Name & Code : \_\_\_\_\_

**Indiabulls Housing Finance Limited**

# INDIABULLS HOUSING FINANCE LIMITED

## DOCUMENT BOOKLET

### **MANDATORY DOCUMENTS**

1. Prelog-in Checklist
2. Request for Disbursal (RFD)
3. Cheque Submission Form (CSF) – Office copy
4. ECS mandate Form
5. Demand Promissory Note
6. Revival Letter
7. End Use Letter

LOGIN CHECKLIST FOR DISBURSAL					
S. NO.		YES			YES
<b>1.</b>	<b>PDC CHEQUES</b>			<b>IN CASE OF BUYOVER CASES(BT)</b>	
A	In case of ECS		a	Irrevocable POA with stamp duty & notarized	
(i)	ECS mandate is req & to be dully filled (3 Copies)		b	Declaration cum undertaking with stamp duty & notarized	
(ii)	6 EMI Cheques (Undated)		c	1% lock in DD	
(iii)	1 cancelled cheque		d	List of documents from the financial institute	
(iv)	1 UDC (blank & undated)		e	O/s letter from the financial institute	
B	IN CASE OF PDC'S 36 +4+1 REQ		f	RFD is req on the Buyover Amount	
(i)	36 EMI cheques		g	In case Buyover HE Plus top up upfront 2 PEMI cheques req	
(ii)	4 security cheques (undated)		h	In case of Buyover HE Plus top up upfront PF DD is req (not to be deductd from the loan amount)	
(iii)	1 UDC (blank & undated)		i	In case of Buyover HL Plus top up upfront 1 PEMI cheque req (for the broken period)	
			j	In case of Buyover HLPlus top up upfront PF DD is req (not to be deducted from the loan amount)	
<b>2.</b>	<b>PDC'S COLLECTED</b>				
a	All the cheques to be filled				
b	All cheques to be a/c payee				
c	Signature verification from the bank is req if the PDC's are given from different a/c (from where the PF cheque is being cleared)			<b>IN CASE OF HL (RESALE)</b>	
			a	Agreement to sell is req.	
d	Signature on PDCs are tallying with app. Form and Loan Agreement		b	Self attested ID & sign proof of the seller	
			c	Land Line No. of the seller	
e	Are cheques from the requested a/c		d	Resi. address of the seller required.	
f	All cuttings are countersigned		e	Saler CIBIL	
<b>3.</b>	<b>LOAN AGREEMENT KIT</b>			<b>PERSONAL GUARANTEE FORM</b>	
a	Dated prior to agreement date		a	The form should be duly stamped.	
b	Execution date is within 6 months of franking/stamping date		b	Signature proof of PG	
c	Signed by the borrower & co-borrower at all placesmarkedforsignature		c	ID Proof of PG	
d	Common Seal affixed on loan kit in case of Pvt. Ltd. Co. on loan structure				
e	Partnership stamp with sign in case partnership firm is on loan structure				
4.	Orgn property documents collected as per the legal			<b>REQUEST FOR DISBURSAL</b>	
5.	All the Approval Conditions to be met		a	To be signed by all app & Co-app.	
6.	Vernacular to be collected--if signing the loan docs in any language other than English		b	Check Beneficiary name, Bank Name & Account No.	
7.	ID & Sign proof of the executant explaining the contents of the loan to the customer		c	End use letter is req signed by all app & co-app & same to be dully filled	

Docs handed over

Docs received by

Sign, Name & Emp. Code of RM & above

Sign, Name & Emp. Code of Credit Officer or above

ATTENDANCE SLIP :

Visited by Mrs./Ms./Mr. \_\_\_\_\_ on \_\_\_\_\_ in connection with the Mortgage Loan of Rs. \_\_\_\_\_/- sanctioned to her/him/them by Indiabulls Housing Finance Ltd. and got signed all the Loan documents in his presence.

Name & Signature of Person  
(Relationship Manager or above)

## DISBURSAL REQUEST FORM (DRF)

To,

Dated : .....

M/s Indiabulls Housing Finance Ltd. (IHFL)

Branch \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

Application No.	Loan Account Number
Name of Applicant(s)	

Dear Sir/Madam,

This is with reference to my/our loan sanctioned by your office. Kindly disburse the laon amount in following manner :

**Payment Mode :**  Cheque                       Demand Draft                       RTGS/NEFT

**Favoring 1 :**

Favoring .....

Loan Account No.: .....

Amount .....

**Favoring 2 :**

Favoring .....

Bank Name & A/c No.: .....

Amount .....

**Favoring 3 :**

Favoring .....

Bank Name & A/c No.: .....

Amount .....

**Favoring 4 :**

Favoring .....

Bank Name & A/c No.: .....

Amount .....

We, the borrowers, jointly and severally, do hereby authorize Indiabulls Housing Finance Limited and its authorized representative to deposit the disbursal cheques directly to our developer / builder/ seller etc./ namely M/s ..... / to transfer funds in our Bank a/c as per details mentioned above through RTGS/NEFT Mode, as per applicable payment mode selected above in request for disbursement.

**NAME :**

**SIGNATURE :**

**Borrower 1 :** .....

.....

**Borrower 2 :** .....

.....

**Borrower 3 :** .....

.....

**Borrower 4 :** .....

.....

**Borrower 5 :** .....

.....

*Note : Every cutting needs counter signature by all the borrower(s). IHFL will not be responsible for any Change in favoring other than filled in this form.*

**Indiabulls Housing Finance Ltd.**  
**CHEQUE SUBMISSION FORM**

Application No.		LAN No.	
Name of Applicant(s)			

**CHEQUE DETAILS**

Sr. No.	Cheque Numbers		No. of Chqs.	Cheque Dates		Bank Details		Purpose (EMI/PE/MI/PF)	Nature (PDC/UDC/SPDC)	Amount of each cheque
	From	To		From	To	Name	Branch			
1										
2										
3										
4										
5										
6										

I declare that, I have not given any cheque(s), other than those mentioned above and all cheques are drawn in favour of "Indiabulls Housing Finance Limited"

Borrower's Name : \_\_\_\_\_

Borrower's Signature : \_\_\_\_\_

Received By -

Name & Signature of Executive : \_\_\_\_\_

Name of DSA : \_\_\_\_\_

**Important Instructions :-**

1. Cheques should be crossed as "Account Payee only"
2. The cheques should be drawn in favour of "Indiabulls Housing Finance Limited" only.
3. Indiabulls Housing Finance Limited does not take responsibility for cheques left blank or drawn in favour of any name other than "Indiabulls Housing Finance Limited".
4. Please ensure that all corrections have been countersigned and amount in words and figures are the same.



## DEMAND PROMISSORY NOTE

PLACE :

DATE : \_\_\_/\_\_\_/\_\_\_\_.

Rs. \_\_\_\_\_/-.

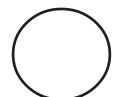
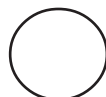
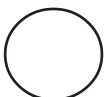
On demand, I/We \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_(Jointly

and Severally) the undersigned, hereby unconditionally promise to jointly and severally pay INDIABULLS HOUSING FINANCE LIMITED (IHFL) having its Regd. Office at M-62 & 63, 1st Floor, Connaught Place, New Delhi - 110001 or order at Delhi the sum of Rs \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) along with interest @ \_\_\_\_\_% p.a. or at such other rate as INDIABULLS HOUSING FINANCE LIMITED may fix from time to time, payable with monthly, for value received.

X \_\_\_\_\_  
 Sign by Borrower(s)  
 (Revenue stamp to be affixed)

“The common Seal of below Company/ies were affixed in the presence of below mentioned Directors, pursuant of Board Resolution (B.R.) passed by the respective Boards of Directors.

Co. Name / B.R. Date	Co. Name / B.R. Date	Co. Name / B.R. Date
Director Name & Sign	Director Name & Sign	Director Name & Sign
Director Name & Sign	Director Name & Sign	Director Name & Sign



## REVIVAL LETTER

To

Indiabulls Housing Finance Limited

\_\_\_\_\_  
\_\_\_\_\_

With reference to my/our \_\_\_\_\_ Loan with you secured by a Demand Promissory Note dated \_\_\_\_\_ for an amount of Rs. \_\_\_\_\_ with interest thereon made/executed by me/us in your favour, I/We acknowledge for the purpose of the provisions of the Limitation Act, 1963 (or any statutory modification and/or re-enactment there of) and any such law of limitation that I/We are liable to IHFL for the payment of the Loan amount mentioned in the said Promissory Note and the interest in respect of all present and future indebtedness and liabilities secured thereby, which Promissory Note is to remain in force with all relative securities, agreements and obligations.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

**X** \_\_\_\_\_  
Sd. by Borrower(s) (Revenue  
stamp to be affixed)



## END-USE UNDERTAKING FROM THE CUSTOMER

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

Indiabulls Housing Finance Ltd.,  
M - 62 & 63, First Floor,  
Connaught Place, New Delhi-110001.

Ref. : Application No.

Application Date :

Name of the Applicant & Co-applicant

Dear Sir,

I / We the above name of the applicant & Co-applicant have applied for Loan vide above referred application duly submitted by me/us to the representative of M/s Indiabulls Housing Finance Ltd., hereinafter referred to as IHFL, for availing of Loan from IHFL.

As stated in the said Application Form, the said Loan is for the purpose of :-  
(Confirm the selected option by writing "YES or NA" in the given BOX)

- |   |                      |
|---|----------------------|
| a) Construction/Purchase of Old/New Residential Unit/House/*      | <input type="text"/> |
| b) Purchase of Plots for Construction of Residential Unit/House/* | <input type="text"/> |
| c) Renovation/Reconstruction of existing Residential Unit/House/* | <input type="text"/> |
| d) Personal Needs/Medical/Marriage                                | <input type="text"/> |
| e) Business Expansion / Working Capital                           | <input type="text"/> |
| f) Others * _____   | <input type="text"/> |

(Please write and refer the purpose, in words)

I/We hereby represent, warrant and confirm that the aforesaid loan is for a valid & legal purpose and is not for speculation, money laundering etc. and/or any illegal purposes in any manner whatsoever.

I/We do hereby confirm that the above declared end use is correct and I/We will abide with the same.

I/We do hereby further declare and confirm that IHFL shall not be held liable or responsible in case of non compliance of my/our above given declaration of end use of the fund/loan amount, for any reason whatsoever and for any loss or damage suffered by me/us.

Thanking you,  
Yours Sincerely,

Signature of Applicant (s) & Co-applicant (s)