

Applicant	Co-Applicant
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Name				
S/o, W/o, D/o				
Mother Name				
<b>Current Residential Address (Overseas)</b>				
	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 :	
<b>Current Residential Address (India)</b>				
	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				
<b>Permanent Address</b>				
	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				
CKYCR Number				
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 :	
<b>Employer/Business Name &amp; Address</b>				
	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 <small>Religion/Place</small>		<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority <small>Religion/Place</small>	

Paste & Sign Across Recent Photograph of Applicant	Paste & Sign Across Recent Photograph of Co-Applicant	DSA/DST/Connector Name (with stamp): _____ Signature: _____ RM Name: _____ <hr/> <b>DETAILS</b> FEES _____ CHEQUE No. _____ DATE _____ BANK _____
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**PAST EMPLOYMENT DETAILS OF THE LAST FIVE YEARS**

	Country	Employer	Designation	Year of Service	Annual Salary (in _____)
<b>Applicant</b>	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
<b>Co-Applicant</b>	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

**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**
**LOAN USAGE**
**TRANSACTION TYPE**

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.: \_\_\_\_\_

Purchase  Improvement  
 Construction  Others  
 \_\_\_\_\_  
Please Specify

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.**

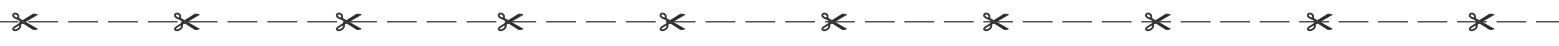
**DETAILS OF PROPERTY (TO BE PURCHASED/CONSTRUCTED/EXTENDED/IMPROVED/OFFERED AS SECURITY)**

<p><b>Address :</b> Mention dwelling unit no., street, city, nearest landmark and pin code. If not selected, mention intended details :</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____ Pin Code : _____</p> <p>State _____</p>	<p>Purchased from: _____</p> <p><input type="checkbox"/> Builder   <input type="checkbox"/> Society   <input type="checkbox"/> Development Auth.   <input type="checkbox"/> Resale   <input type="checkbox"/> Self Construction</p> <p>Construction Stage:   <input type="checkbox"/> To commence   <input type="checkbox"/> Ready   <input type="checkbox"/> _____%</p> <p>Expected time of completion _____</p> <p>Land Area _____ Sq. mtr/Sq. yds      Built-up Area _____ Sq. ft.</p> <p>Title/Ownership will be in the name of _____</p> <p><b>Type of Property :</b></p> <p><input type="checkbox"/> Bungalow   <input type="checkbox"/> Row House   <input type="checkbox"/> Plot   <input type="checkbox"/> Mixed Usage   <input type="checkbox"/> Flat</p> <p><b>Uses of Property :</b>   <input type="checkbox"/> Self   <input type="checkbox"/> Family   <input type="checkbox"/> Investment   <input type="checkbox"/> Rent   <u>Expected Rent</u> _____</p>
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**POWER OF ATTORNEY/GUARANTOR DETAILS**

	Power of Attorney in India	Guarantor in India
<b>Current Residential Address (India)</b>		
	<b>Landmark :</b>	<b>Landmark :</b>
	<b>PIN :</b> <b>State :</b>	<b>PIN :</b> <b>State :</b>
<b>Current Residence (India)</b>	<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
<b>Relationship with applicant</b>		
<b>Res. Phone No. with STD Code</b>	STD Code   Number <b>Mob.*</b>	STD Code   Number <b>Mob.:</b>
<b>E-mail ID*</b>		

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



<p>Acknowledgement (To be given to the Applicant)</p> <p>Dear Sir / Madam,</p> <p>This is to acknowledge receipt of your Loan Application Form <span style="float: right;">Dated: _____</span></p> <p>We thank you for the same. Our representatives shall be in touch with you in connection with the same.</p> <p>Sales Executive Name: _____ Sales Executive Signature: _____</p> <p>Phone No.: _____ Location: _____ Date: _____</p>	
<p><b>Key Terms &amp; Conditions:</b></p> <ul style="list-style-type: none"> <li>Repayment of loan shall be done by way of equated monthly installments (EMI).</li> <li>Interest is being calculated on monthly reducing balance.</li> <li>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 &amp; conditions, these will be incorporated in the Loan Agreement.</li> <li>Refer website for charges and fees for various purposes as notified &amp; applicable from time to time.</li> <li>Incomplete/defective application form will not be processed &amp; Indiabulls Housing Finance Limited shall not be responsible, in any manner, for resulting delay or otherwise.</li> <li>All payments shall be made in the name of Indiabulls Housing Finance Limited by way of cheque from NRE/NRO account of NRI applicant.</li> <li>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.</li> </ul>	

**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 not 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 confirm that there is no insolvency proceedings initiated against me/us nor have I/We ever been adjudicated insolvent. I/We further declare that there is no litigation against the firm or me/us/co. in which I/We am/are the proprietor/ a partner/ a director. I am/ was not interested as proprietor/ partner/ director in any firm/ company whose name is listed in caution list of RBI/ECGC.

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 hereby authorize IHFL and/or all its group companies to disclose the credit information and the other related/relevant information given herein for the purposes of or in connection with the ordinary course of IHFL's and/or all its group companies business including for the Loan/future loan(s) and the other products/ services, if any, to be obtained by me/us and for marketing or promotion of such services/products  YES  NO

I/We further authorize Indiabulls Housing Finance Limited and all its group companies to keep me/us informed (vide telephone, SMS, 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.  YES  NO

**Data Protection Declaration**

I/We understand that:

1. My/Our personal data will be processed by Indiabulls Housing Finance Limited (IHFL) as per the Privacy Policy available at www.indiabullshomeloans.com.
2. I/We may receive communications regarding services/products implied from this form.
3. My/Our data may be transferred to countries that are outside EU, specifically India, for processing.

I/We agree to receive alerts, emails and newsletters related to marketing, greetings, promotions, and latest updates.  YES  NO

Signature of Applicant \_\_\_\_\_ Signature of Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

IHFL/Apl. Form/NRI/03/Jan-2020

**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