Indiabulls HOME LOANS

INDIABULLS HOUSING FINANCE LIMITED
LOAN APPLICATION FORM
(NON-RESIDENT INDIANS)

	Applicant		Co-Applicant	
Name				
S/o, W/o, D/o				
Mother Maiden Name				
Current Residential Address (Overseas)				
	Landmark :		Landmark :	
	Post Box :	Country :	Post Box :	Country :
Current Residence (overseas)	☐ Self owned ☐ Family ☐ Rented ☐ Provided by Employer		Relationship with Applicant _____	
Place & Country of Birth				
Place of Incorporation				
Date of Incorporation & Commencement of Business				
Phone No. with ISD Code	Tel.	Mob*	Tel.	Mob*
E-mail ID*				
Rent Paid (if rented)	No. of Yrs. at current residence :		No. of Yrs. at current residence :	
Current Residential Address (India)				
	Landmark :		Landmark :	
	PIN :	State :	PIN :	State :
Current Residence (India)	☐ Self owned ☐ Family ☐ Rented ☐ Provided by Employer		☐ Self owned ☐ Family ☐ Rented ☐ Provided by Employer	
Phone No. with STD Code	Tel.	Mob	Tel.	Mob
E-mail ID				
Permanent Address				
	Landmark :		Landmark :	
	PIN :	State :	PIN :	State :
Phone No. with STD Code	Tel.	Mob	Tel.	Mob
Date of Birth / Sex	D D / M M / Y Y Y Y	☐ Male ☐ Female	D D / M M / Y Y Y Y	☐ Male ☐ Female
Marital Status	☐ Single ☐ Married ☐ Other _____		☐ Single ☐ Married ☐ 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	☐ Salaried ☐ SENP ☐ SEP ☐ Others _____		☐ Salaried ☐ SENP ☐ SEP ☐ 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				
Organisation	☐ Multinational ☐ Public Ltd. ☐ Govt./Semi Govt. Ent. ☐ Pvt. Ltd. ☐ Partnership ☐ Proprietorship ☐ Others _____		☐ Multinational ☐ Public Ltd. ☐ Govt./Semi Govt. Ent. ☐ Pvt. Ltd. ☐ Partnership ☐ Proprietorship ☐ Others _____	
Industry	☐ Services ☐ Trading ☐ Manufacturing ☐ Others _____		☐ Services ☐ Trading ☐ Manufacturing ☐ Others _____	
Status	☐ RI ☐ NRI ☐ PIO ☐ OCI		☐ RI ☐ NRI ☐ PIO ☐ OCI	
Category	☐ SC ☐ ST ☐ OBC ☐ General ☐ Minority Religion/Place		☐ SC ☐ ST ☐ OBC ☐ General ☐ 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	Yrs. of Service	Annual Salary (in _____)
Applicant					
Co-Applicant					

SAVING, INVESTMENTS, ASSETS, ETC. DETAILS

Particulars	Applicant (Rs.)	Co-applicant (Rs.)	Remarks
1. Savings in local Bank (Country of Residence)			
2. Savings in Bank in 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 LOANS 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. :_____ Terms: Yrs. _____

Applicant/co-applicant monthly Expenditure Rs. :_____

Installment, Applicant and co-applicant (If any) can pay to Indiabulls Housing Finance Ltd. 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 sources 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 :

☐ Bunglow ☐ 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)	☐ **Self owned** ☐ **Family** ☐ **Rented** ☐ **Provided by Employer**		☐ **Self owned** ☐ **Family** ☐ **Rented** ☐ **Provided by Employer**	
Relationship with applicant				
Res. Phone No. with STD Code	**Tel.**	**Mob***	**Tel.**	**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 & Condition:

- 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 offers loan under floating interest arrangement only.
- 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.

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

Have you or your spouse, earlier applied to Indiabulls Housing Finance Ltd. 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 Ltd. may make such enquiries from the references, if it deems necessary	**1.**		**2.**	
		Landmark :		**Landmark :**
	PIN :	**State :**	**PIN :**	**State :**
Res. Phone No. with STD Code	**Tel.**	**Mob**	**Tel.**	**Mob**
E-mail ID				

DECLARATION

I/We hereby declare that the informaiton 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 then 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 required.

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 registery 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 _____

App. Form/NRI/02/Feb. 17

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
- Oversees residence proof e.g. rent agreements, utility bill etc.
- PAN 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 Appointment Letter / Increment Letter / Salary Certificate / Employment Contract / Work permit / Tax Certificate / Labour Card
- Employer Photo ID Card {where-ever available}
- Latest salary slips {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