

Financial Details

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

BANK ACCOUNT DETAILS* (Preferably 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. (₹)
1.						
2.						
3.						
(If you have A/c. in IDBI Bank please furnish the details)						
PAN No.: <input style="width: 100px; height: 20px;" type="text"/>						

Funding Details

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

			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	:	₹	<input type="text"/>
Loan amount sought	:	₹	<input type="text"/>
Term of Loan	:	<input type="text"/>	Years
Payment Method (Please select the mode of repayment convenient to you)			
<input type="checkbox"/>	PDC	<input type="checkbox"/>	Deduction from Salary
<input type="checkbox"/>	Standing Instructions	<input type="checkbox"/>	ECS

Details of Property (to be purchased / constructed / extended / improved)	
Property address <input type="text"/>	Area of Land <input type="text"/>
<input type="text"/>	Area of Flat <input type="text"/>
<input type="text"/>	Property Type <input type="radio"/> Freehold <input type="radio"/> Leasehold
<input type="text"/> Pin <input type="text"/>	Ownership Type <input type="radio"/> Sole <input type="radio"/> Joint
Nearest Landmark <input type="text"/>	Present Owner <input type="text"/>
<input type="text"/>	
Stage of Construction <input type="radio"/> Completed <input type="radio"/> Under Construction	Proposed Owner's Name :
If under construction : Expected date of possession _____	Name 1 : _____
Percentage of work completed _____	Name 2 : _____

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

Details of References	
Reference 1	Reference 2
Name <input type="text"/>	Name <input type="text"/>
<input type="text"/>	<input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/> Pin <input type="text"/>	<input type="text"/> Pin <input type="text"/>
Occupation <input type="text"/>	Occupation <input type="text"/>
Tel. No. <input type="text"/>	Tel. No. <input type="text"/>
Mobile No. <input type="text"/>	Mobile No. <input type="text"/>

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 Bank** 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 Bank** directly every month. I/We also undertake to inform **IDBI Bank** regarding changes 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 Bank** that are in force and may be amended by the company from time to time. I/We shall not hold **IDBI Bank** responsible for the quality of construction, delay in completion of construction, change in specification and delivery of the property for which the loan is applied for. I/We further agree that the Company is 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 Bank** 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 changes in my/our resident status. "I/we have read, understood and acknowledge and agree that **IDBI Bank** 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 ₹ _____. Rate of Interest-BR+ _____ % p.a. Fixed or Floating Manner of Charging Interest (Monthly/Quarterly/H.yrly/Annual) Additional & Penal interest rates _____ % p.a. Processing Fees & Other Charges ₹ _____. 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) :

	Salaried Individuals	Professionals	Businessmen
Age Proof (Any one document)	<ul style="list-style-type: none"> • School leaving certificate • Voter card, Birth certificate • Certificate issued by Gram Panchayat (talati/or any authorized person). 	Same	Same
Identity Proof	<ul style="list-style-type: none"> • Photograph and any one of the following : • Passport, driving license • Pan card • Photocredit card (with embossed signature) & last two months statements • Banker's sign verification • Employer ID Card. • Election Card. • Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank • Confirmation/letter from employer/other bank (subject to satisfaction of the Bank). 	Same	Same
Address Proof	<ul style="list-style-type: none"> • Passport/telephone bill/electricity bill/title deed of property/ rental agreement/driving license/election ID card/ photo credit card (with last 2 month statements) OR Employer letter OR Ration Card. • Office Address Proof to be obtained in addition to residence. 	Same	Same
Income Proof	<ul style="list-style-type: none"> • Last 1 year's Form - 16/ IT returns for last 2 years supported by Appointment letter / employer certificate / latest salary slip - Last 2 months 	Last 2 years Profit & Loss A/C and Balance Sheet with all Schedules	Same
Banking history	<ul style="list-style-type: none"> • Last 4 months bank statements 	Same	Same