

 LOAN AGAINST
PROPERTY

**HOME LOAN / LOAN AGAINST PROPERTY
APPLICATION FORM**



LIST OF DOCUMENT (KYC & INCOME RELATED DOCUMENTS)

Parameters	Salaried	Self-Employed (Businessmen)	Self-Employed (Professional)
Age Proof (Any one document)	<input type="checkbox"/> School leaving certificate. <input type="checkbox"/> Passport. <input type="checkbox"/> Driving License. <input type="checkbox"/> Voter's Id card. <input type="checkbox"/> Birth certificate by Local authority. <input type="checkbox"/> LIC policy or certificate issued by the Gram Panchayat (Talati/or any authorized person).	Same	Same
Identity Proof	<input type="checkbox"/> Photograph and any one of the following: <input type="checkbox"/> Passport. <input type="checkbox"/> Driving license. <input type="checkbox"/> PAN card. <input type="checkbox"/> Photo credit card (with embossed signature) & last 2 months statements. <input type="checkbox"/> Employee ID card (Salaried). <input type="checkbox"/> Bankers sign verification. <input type="checkbox"/> Election Card. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank. <input type="checkbox"/> Confirmation letter from employer/Other bank (Subject to Satisfaction of the bank).	Same	Same
Address Proof	<input type="checkbox"/> Passport. <input type="checkbox"/> Latest electricity or telephone bill (Accepted if issue by Govt. or reputed companies). <input type="checkbox"/> Title Deed of the property. <input type="checkbox"/> Latest house lease agreement duly stamped. <input type="checkbox"/> Driving license. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Election ID card. <input type="checkbox"/> Photo credit card (With last 2 months statement). <input type="checkbox"/> Latest copy of LIC Insurance policy or premium Receipt. <input type="checkbox"/> Bank account statement or passbook. (First page & page bearing latest transactions). <input type="checkbox"/> Employer letter certifying current mailing address. (Salary Savings Account). <input type="checkbox"/> Employee ID card (Only for salary account).	Same	Same
Signature Proof	<input type="checkbox"/> PAN Card. <input type="checkbox"/> Passport. <input type="checkbox"/> Bankers Verification. <input type="checkbox"/> Photo ID Credit Card. <input type="checkbox"/> Self Signed Cheque.	Same	Same
Income Proof	<input type="checkbox"/> Last 1 year form-16/IT returns for last 2 years supported by appointment letter/employed certificate. <input type="checkbox"/> Salary slip for the last 3 months / Salary Certificate (If variable components like Over Time and Incentives are reflected then salary slips for the past 6 months are required). <input type="checkbox"/> Company Profile if it is lesser known organization.	<input type="checkbox"/> Copy of last 3 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant. <input type="checkbox"/> Copy of last 3 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant. Along with the all schedules).	Same
Banking History	<input type="checkbox"/> Last 6 months Bank statement.	<input type="checkbox"/> Bank Statement for the last 1 year for the Savings Account & Current Account. <input type="checkbox"/> Running CC limit/OD Limit statement for last 6 months.	<input type="checkbox"/> Bank Statement for the last 1 year for the Savings Account & Current Account. <input type="checkbox"/> Running CC limit/OD Limit statement for last 6 months.
Business proof		<input type="checkbox"/> Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration.	Same
Other Mandatory Documents	<input type="checkbox"/> Educational qualification certificate. <input type="checkbox"/> Processing fee cheque. <input type="checkbox"/> Loan application form duly filled-in along with photographs.	<input type="checkbox"/> Self-declaration proprietorship (If applicable). <input type="checkbox"/> Partnership Deed. <input type="checkbox"/> MOA, AOA, Certificate of registration, business commencement certification (If applicable). <input type="checkbox"/> Letter of authority to borrow/Board resolution to borrow. (If applicable). <input type="checkbox"/> Copy of Tax Deduction certificate / Form - 16A (if applicable). <input type="checkbox"/> Brief Business Profile on the Letter Head of the firm by the applicant. (State how large is the client in his business in the city, location, infrastructure, Area in sq ft of the business premises, Customer segmentation, brands sold, Average margins, Expansion plans, future prospects etc). <input type="checkbox"/> Processing fee cheque. <input type="checkbox"/> Educational qualification certificate. <input type="checkbox"/> Loan application form duly filled-in along with photographs.	<input type="checkbox"/> Practice Certificate. <input type="checkbox"/> Salary Certificate (in case of doctors having salaried income). <input type="checkbox"/> Copy of Educational Qualification Certificate. <input type="checkbox"/> Copy of Advance Tax paid / self assessment tax paid Challan. <input type="checkbox"/> Details of Contract (if applicable). <input type="checkbox"/> Copy of Tax Deduction certificate / Form - 16A (if applicable). <input type="checkbox"/> Copy of the Partnership Deed (if Applicable), letter of authority to borrow (If applicable). <input type="checkbox"/> Brief Business Profile on the Letter Head of the firm by the applicant.(State how large is the client in his business in the city, location, infrastructure, Area in sq ft of the business premises, Customer segmentation, brands sold, Average margins, Expansion plans, future prospects etc.). <input type="checkbox"/> Processing fee cheque. <input type="checkbox"/> Educational qualification certificate. <input type="checkbox"/> Loan application form duly filled-in along with photographs.
Persons with disabilities	Certificate from Competent authority certifying the extent of disability.	Certificate from Competent authority certifying the extent of disability.	Certificate from Competent authority certifying the extent of disability.

All documents mentioned above have to be self attested by the customer as true copy. All the documents have to be verified with the original & certified as verified with original by the Bank official. In addition to the above, all legal and technical documents pertaining to the property, which is proposed to be mortgaged with the bank are also to be submitted. The list of these documents may be obtained from the RAC. The above is only an indicative list and the Bank reserves the right to ask for further documents, if required.

Application No.	
Branch Code	
Associate Code	

LOAN APPLICATION FORM

Loan Type: Loan for Construction Purchase Renovation Improvement Takeover Plot Loan Against Property
 Loan for Insurance premium: Life Insurance Property Insurance

The Branch Head / Center Head

IDBI Bank Limited.

_____ Branch

I/we request that a loan of ₹ _____ Rupees (In words) _____ only may be granted to me against the security of mortgage of property and such other securities as may be required by the Bank. Necessary particulars for consideration of this application are given below:

INSTRUCTIONS (Please read carefully)

- Please write or type in BLOCKLETTERS
- All details must be filled in. If not applicable please write N.A.
- In order to ensure faster processing, applicants should ensure that the **application is complete** in every respect and all the required documents are submitted with this application
- Please take photocopies of all documents that are submitted to **IDBI Bank** (including this application form) for your personal record.
- **IDBI Bank** reserves the right to reject any application at any stage.
- Tick whichever is applicable.

APPLICANT

Please paste
Passport Size,
Latest, Color Photo
and Sign Across

CO-APPLICANT

Please paste
Passport Size,
Latest, Color Photo
and Sign Across

PERSONAL AND EMPLOYMENT DETAILS

	APPLICANT	CO-APPLICANT
Name	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle name : _____ Surname : _____	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle name : _____ Surname : _____
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender
Date of Birth	_____ (dd/mm/yy) Age : _____	_____ (dd/mm/yy) Age : _____ Relationship with applicant : _____
Father's Name	Mr. _____	Mr. _____
Persons with disabilities	<input type="checkbox"/> Blind <input type="checkbox"/> Deaf <input type="checkbox"/> Physically challenged	<input type="checkbox"/> Blind <input type="checkbox"/> Deaf <input type="checkbox"/> Physically challenged
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow
Residential Status	<input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI	<input type="checkbox"/> Resident Indian
Current Residential Address	_____ _____ _____ Pin _____	Same as applicant <input type="checkbox"/> _____ _____ Pin _____
Permanent Residential Address	_____ _____ _____ Pin _____	_____ _____ _____ Pin _____
Phone No.	(R) _____ (Mb) _____	(R) _____ (Mb) _____
E-mail ID	_____	_____
No. of Direct Dependents	<input type="checkbox"/> Children <input type="checkbox"/> Other	<input type="checkbox"/> Children <input type="checkbox"/> Other
Qualification	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Matriculate <input type="checkbox"/> Diploma <input type="checkbox"/> Others _____	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Matriculate <input type="checkbox"/> Diploma <input type="checkbox"/> Others _____
Residence:	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Parental / Spouse No. of years at Current residence: <input type="checkbox"/>	
Residence Type:	<input type="checkbox"/> Flat <input type="checkbox"/> Chawl <input type="checkbox"/> Bungalow <input type="checkbox"/> Independent House <input type="checkbox"/> Others	
Caste:	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Others	
Location:	<input type="checkbox"/> Rural <input type="checkbox"/> Semi urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro	Community/Religion: _____

Occupation	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Others
Name of Employer / Business Office Address (Present)	_____ _____ _____ Pin _____	_____ _____ _____ Pin _____
Office Phone No.	_____ Ext _____ Fax _____	_____ Ext _____ Fax _____
Designation for Salaried Applicant	Employed Since _____	Employed Since _____
Website Address Department & Employment No.	_____	_____
No. of years in present service	<input type="text"/> Yrs. <input type="text"/> Months. Years to Retirement <input type="text"/> Yrs.	<input type="text"/> Yrs. <input type="text"/> Months. Years to Retirement <input type="text"/> Yrs.
Previous Employment/Business details (if less than two years in current Employment / Business)	_____ _____ Pin _____ Tel. _____	_____ _____ Pin _____ Tel. _____
Total Work Experience	<input type="text"/> Yrs. <input type="text"/> Months	<input type="text"/> Yrs. <input type="text"/> Months
Communication Address	<input type="checkbox"/> Current Residential Address <input type="checkbox"/> Permanent Residential Address <input type="checkbox"/> Office Address <input type="checkbox"/> Co-applicants current address	
Vehicles Used Presently:	<input type="checkbox"/> Car <input type="checkbox"/> Two-Wheeler No. of Vehicles: <input type="checkbox"/> One <input type="checkbox"/> Two <input type="checkbox"/> More Vehicle: <input type="checkbox"/> Owned <input type="checkbox"/> Co. Provided <input type="checkbox"/> Financed	

FINANCIAL DETAILS

	APPLICANT			CO-APPLICANT		
PAN NUMBER	_____			_____		
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 (MF/Bonds/Securities)	₹	_____		₹	_____	
7. Sum assured of Insurance Policy	₹	_____		₹	_____	
8. Existing Life Insurance Cover amt (₹Lakh)	₹	_____		₹	_____	
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	₹			₹		

DETAILS OF REFERENCES

Reference 1	Reference 2
Name _____	Name _____
Address _____	Address _____
_____ Pin _____	_____ Pin _____
Occupation _____	Occupation _____
Tel. No. _____	Tel. No. _____
Mobile No. _____	Mobile No. _____

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 bank 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 bank 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 bank is its sole discretion may reject my application and that I/We reserve no right to appeal against this decision of the bank. 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 bank 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 bank. 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 bank."

For Office Use	Signature & Date
Credit facility applied for ₹ _____.	"NO CASH PAID"
Rate of Interest- a) Floating: _____ % p.a. (RLLR- _____%+ _____%) with applicable reset clause b) Fixed: _____ % p.a.	
Manner of Charging Interest (Monthly/Quarterly/H.yrly/Annual)	
Additional & Penal interest rates _____ % p.a.	
Processing Fees & Other Charges ₹ _____.	
Schedule of charges: Please visit / Login to our Bank website or visit nearest Branch / RAC for more details.	
	_____ Signature of Applicant Signature of Co-applicant
	Date: _____ / _____ / _____ Date: _____ / _____ / _____
	Place: _____ Place: _____

IDBI Bank Limited

Branch _____

Application No.	
Application Receipt date:	

ACKNOWLEDGEMENT OF LOAN APPLICATION

To,

Your Loan Application dated: - _____

 We acknowledge receipt of your application for Loan of ₹ _____
 on _____. The application is being taken up for processing and we wish to state that the following shall apply to the subject loan:

Sr. No.	Particulars	
1	Total Processing Fees inclusive of Applicable Taxes	₹
2	Rate of Interest:	a) Floating: _____ % p.a. (RLLR- _____ % + _____ %) with applicable reset clause b) Fixed: _____ % p.a.
3	Periodicity of interest charging:	Monthly
4	Additional and penal interest rate:	_____ %
5	Documentation charges:	As per State Stamp Act, to be borne by the borrower
6	In case any additional documents or information is required, the Bank would get in touch with you.	
7	The Bank shall endeavor to convey a decision on your application within 7 working days if your application and supporting documents are complete in all respects.	

(NOTE: *Subject to realisation of cheque.)

The expected time frame for processing of loan application is given below. The time frame is subject to fulfilment of formalities by the applicant.

Sr.No.	Product	Timeframe
1	Home Loan Loan Against Property & its variants Reverse Mortgage Loan	8-10 working days at Retail Assets Centre 12-15 working days for other Branches
2	Education Loan & its variants	8-10 working days for loan falling under Branch power 14-16 working days for loans falling above Branch power.
3	Auto Loan & its variants	2- 4 working days
4	Personal Loan & its variants	2- 4 working days

Note:

- 1) Processing of application is subject to submission of all necessary information/documents required for processing the application.
- 2) Sanction of loan is subject to conformity with Bank's policy and procedures and is an entirely at Bank's discretion.
- 3) For any queries /further assistance you may please contact giving the above application no. and date of receipt for any further information/clarifications.

4)

Name	
Contact No.	
RAC	

 Thanking You
 Yours Faithfully

 Branch manager / RAC Center Head
 (Name & Designation)

IDBI Bank Limited

Branch _____

COUNTERFOIL FOR ACKNOWLEDGEMENT ISSUED

 Acknowledgement issued to Mr./Mrs./Ms. _____ for his/her/their
 loan application dated _____ with application No. _____ dated _____.

Signature of the Applicant
Branch Manager/ RAC Center Head
 (Name & Designation)

OUR OTHER RETAIL LOAN PRODUCTS

LOAN AGAINST
PROPERTY

AUTO LOANS



EDUCATION LOANS

PERSONAL LOAN

HOME LOAN
INTEREST SAVER

#Online loan application facility available for Home Loan, Auto Loan & Education Loan. Please visit www.idbi.com for the same.



Euphoria begins with unlimited access to airport lounges.



Key benefits



2 free movie tickets per month, any day of the week



Double Delight points on travel related spends



3 Delight points on every ₹100 spent across categories



Fuel surcharge waiver across all fuel stations up to ₹500/month



Convert Delight points into cashback



Double Delight points in your birthday month!

Terms & Conditions apply



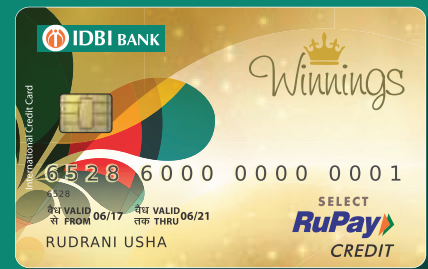
Get rich cashback on utility bills & restaurants.



Utility bill payments:
Get monthly 10% cashback (upto ₹100)



Restaurants and eateries:
Enjoy monthly 5% cashback (upto ₹50)



Key benefits



Complimentary airport lounge access (2 per quarter for Domestic & 4 per year for International)



Buy 1 Get 1 Free Movie Ticket per month



Fuel surcharge waiver across all fuel stations up to ₹400/month



Convert Delight points into cashback



Double Delight points in your Birthday month!

Terms & Conditions apply



IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffee Parade, Mumbai - 400005.

Toll Free Number: 1800-209-4324 /1800-22-1070, Non-Toll Free Number: 022-67719100.

Visit us: www.idbibank.in | | | |

