

IOOFL

Home Loan

Ghar Aapka Loan Hamara

LOAN APPLICATION FORM

India Infoline Housing Finance Limited
 CIN: U65993MH2006PLC166475
 NHB Registration No: 02.0070.09
 Email: reach@iifh.com
 Website: www.iifhloans.com



RAHUL KALTHIYA
04-12-2015



Serial No. 94500

Branch Location INDORE

Prospect ID 771925 Customer ID 766811

Date of Application 26/10/16 Source J. Jendra Talach

Loan Amount 3 Lac Tenure 15 YEARS

Existing customer ☐ Yes ☐ No If yes Loan No.Preferred mailing address: ☐ Residence ☐ Office ☐ Permanent

Please tick (anyone) (Please fill the form in BLOCK Letters)

Loan Rate

☐ Fixed ☒ Floating☒ Resident ☐ NRI
☐ PIO☐ BT ☐ Refinance
☒ Fresh

Transaction Type

End Use

HOME LOAN

☒ Purchase ☐ Construction
☒ Plot ☐ Improvement/
Extension

LAP

☐ Asset Purchase
☐ Others (Please Specify
Business)

Name of the Buyout Bank

PERSONAL DETAILS OF APPLICANT/CO-APPLICANT

APPLICANT

Title ☒ Mr. ☐ Mrs. ☐ M/s.

First Name RAHUL

Middle Name

Surname KALTHIYA

Father's/Spouse's name RAMESH CHANDRA

Mother's Maiden Name RATAN BAI

Date of Birth 08/12/1984 Gender ☒ Male ☐ FemaleMarital Status ☐ Single ☒ Married ☐ Others

No. of Dependents: Children 2 Parents Others

Qualification ☐ High School ☒ Graduate ☐ Post Graduate
☐ OthersCategory ☐ SC ☐ ST ☒ General ☐ OBC ☐ Others

PAN KHSPK1085J

Driving Lic. No. Expiry date Passport No.

Issued date Valid upto

Voter Identity No.

AADHAR 905034772685

Visa Valid upto (if NRI/PIO)

Social Security No. (if NRI/PIO) 7049418796

Mobile RAHUL KALTHIYA13@gmail.com

Email

Current Address BLOCK-0 Quarter No.-9

Landmark POLICE LINE DEWAS ROAD

City/Town VIJAIN

Pin Code 456020 State M.P.

Country INDIA

Residence type ☐ Rented ☒ Owned

No. of Years of Residence 2 YEARS

Landline No.

Permanent address 234, ALKAPURI

Landmark BIMA ROAD

City/Town VIJAY NAGAR DEWAS

Pin Code 455002 State M.P.

Country INDIA

CO-APPLICANT

Title ☐ Mr. ☒ Mrs. ☐ M/s. Relation with applicant Wife

First Name SANDHYA

Middle Name

Surname KALTHIYA

Father's/Spouse's name RAHUL KALTHIYA

Mother's Maiden Name PREM BAI

Date of Birth 01/05/1990 Gender ☐ Male ☒ FemaleMarital Status ☐ Single ☒ Married ☐ Others

No. of Dependents: Children 2 Parents Others

Qualification ☒ High School ☐ Graduate ☐ Post Graduate
☐ OthersCategory ☐ SC ☐ ST ☒ General ☐ OBC ☐ Others

PAN

Driving Lic. No. Expiry date Passport No.

Issued date Valid upto

Voter Identity No. NVE D150250

AADHAR

Visa Valid upto (if NRI/PIO)

Social Security No. (if NRI/PIO)

Mobile 9479834356

Email

Current Address BLOCK-0 Quarter No.-9

Landmark POLICE LINE DEWAS ROAD

City/Town VIJAIN

Pin Code 456020 State M.P.

Country INDIA

Residence type ☐ Rented ☒ Owned

No. of Years of Residence 2 YEARS

Landline No.

Permanent address 234, ALKAPURI

Landmark BIMA ROAD

City/Town VIJAY NAGAR

Pin Code 455001 State M.P.

Country INDIA

EMPLOYMENT/OCCUPATION DETAILS

Occupation: ☒ Salaried ☐ SEP ☐ SENP
☐ Housewife ☐ Retired

Name of Current Employer/Business Firm M.P. POLICE

Address of Current Employer/Business Firm S.P. OFFICE

Landmark FRUANT UJJAIN

City/Town UJJAIN

Pin Code 456040 State M.P.

Country INDIA

Landline 0734-2527134

Fax: _____

Years of Current job /Employment 12 YEARS

Total Work Experience 12 YEARS

Nature of Business _____

Date of Incorporation DDMMYYYY

Type of Industry:

☐ Manufacturing/Engineering/Construction ☐ Banking/
 Financial ☐ Services ☐ Media/Entertainment/Hospitality
☐ Central/State Govt. ☐ FMCG ☐ Education ☐ Retail
☐ IT/ITeS/Telecom ☐ Others _____

Type of Organisation:

☐ Proprietorship ☐ Partnership ☐ Public Limited
☐ Govt. ☐ PSU ☐ MNC

If Salaried:

☐ Central Govt. ☐ State Govt. ☐ Public/ Private Sector
☐ NGO ☐ Statutory Body ☐ Professional

If Govt. Employee

☐ Civil Police/ Enforcement ☐ Defense Services
☐ PSU ☐ Other _____

Department POLICE

Employee ID 634

Designation Const.

If Self-Employed: ☐ Business ☐ Profession

☐ Other Nature of Business (Products/Services provided)

Type of Profession: ☐ Doctor ☐ Architect ☐ CA
☐ Lawyer ☐ Others _____

Official/ Business Email ID _____

Previous Organisation (If _____

current employment is less _____

than year)/ City _____

Occupation: ☐ Salaried ☐ SEP ☐ SENP
☒ Housewife ☐ Retired

Name of Current Employer/Business Firm _____

Address of Current Employer/Business Firm _____

Landmark _____

City/Town _____

Pin Code _____ State _____

Country _____

Landline _____

Fax: _____

Years of Current job /Employment _____

Total Work Experience _____

Nature of Business _____

Date of Incorporation DDMMYYYY

Type of Industry:

☐ Manufacturing/Engineering/Construction ☐ Banking/
 Financial ☐ Services ☐ Media/Entertainment/Hospitality
☐ Central/State Govt. ☐ FMCG ☐ Education ☐ Retail
☐ IT/ITeS/Telecom ☐ Others _____

Type of Organisation:

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If Salaried:

☐ Central Govt. ☐ State Govt. ☐ Public/ Private Sector
☐ NGO ☐ Statutory Body ☐ Professional

If Govt. Employee

☐ Civil Police/ Enforcement ☐ Defense Services
☐ PSU ☐ Other _____

Department _____

Employee ID _____

Designation _____

If Self-Employed: ☐ Business ☐ Profession

☐ Other Nature of Business (Products/Services provided)

Type of Profession: ☐ Doctor ☐ Architect ☐ CA
☐ Lawyer ☐ Others _____

Official/ Business Email ID _____

Previous Organisation (If _____

current employment is less _____

than year)/ City _____

FINANCIAL DETAILS (IN INR LAKHS)

Gross Annual Income 3,00,000

Other Annual Income _____

Assets/ Immovable _____

investments Securities _____

Other investments _____

Bank Balance _____

Total _____

Liabilities

O/S Amount

EMI

Bal tenor

Home Loan

Personal Loan

Two Wheeler

Loan

Credit Card O/S

Other

Total

Gross Annual Income _____

Other Annual Income _____

Assets/ Immovable _____

investments Securities _____

Other investments _____

Bank Balance _____

Total _____

Liabilities

O/S Amount

EMI

Bal tenor

Home Loan

Personal Loan

Two Wheeler

Loan

Credit Card O/S

Other

Total

LOAN APPLICATION FORM

BANK DETAILS

Name of Bank BANK OF INDIA
Branch address UJJAIN BRANCH
Type of Account ☒ Savings ☐ Current ☐ Cash credit ☐ OD
Account No. 910310110003068
Account Operational since 26-9-2008

Name of Bank _____
Branch address _____
Type of Account ☐ Savings ☐ Current ☐ Cash credit ☐ OD
Account No. _____
Account Operational since _____

COST AND FUND INFORMATION (LOAN DETAILS)

Fund required

Construction/ Purchase Estimate _____

Sale Agreement _____

Registration/ Stamp duty charges _____

Incidental expenses _____

Business Requirement _____

Total Fund Requirement _____

Sources of Funds

Amount already spent _____

(Personal Savings) _____

Amount already spent (Business) _____

Other borrowing/ Loans _____

Others _____

Loan Applied for _____

Total Source of Funds _____

PROPERTY DETAILS

Type of Construction: ☐ Ready ☐ Under Construction Type of Property: ☐ Residential ☐ Commercial ☐ Mixed Usage ☐ Plot
Status of Property: ☐ Self-Occupied ☐ Partly Rented ☐ Partly Vacant

Name of the Current Owner SUNRISE CITY - 2

Property Address PLOT NO. 5 DEWAS ROAD

Land Mark _____ City UJJAIN Pin Code 456010 State M.P.

INITIAL FEE DETAILS

Bank Account Name & Branch BANK OF INDIA UJJAIN BRANCH Date 6/10/21

Cheque No. 068060 Amount* 11501 (*The initial amount collected is not refundable)

PROOF SUBMITTED

APPLICANT

Identity: ☐ Passport ☒ Pan Card ☐ Voter's ID
☐ Driving Licence ☐ Aadhar Card ☐ Others _____

Address Proof:

☐ Bank Account Statement ☐ Telephone Bill ☐ Electricity Bill
☐ Ration Card ☐ Aadhar Card ☒ Others _____

Financial Details:

☐ Copy of ITR acknowledgment ☐ Copy of annual accounts
☒ Copy of Form 16 ☒ Salary Slip ☐ Net worth certificate
☐ Bank account statement for last 6 months

CO-APPLICANT

Identity: ☐ Passport ☐ Pan Card ☒ Voter's ID
☐ Driving Licence ☐ Aadhar Card ☐ Others _____

Address Proof:

☐ Bank Account Statement ☐ Telephone Bill ☐ Electricity Bill
☐ Ration Card ☐ Aadhar Card ☐ Others _____

Financial Details:

☐ Copy of ITR acknowledgment ☐ Copy of annual accounts
☐ Copy of Form 16 ☐ Salary Slip ☐ Net worth certificate
☐ Bank account statement for last 6 months

REFERENCES

Name: 1 Same as H.L. Form
Vedprakash Adwani
 Address: 321B BASANT VIHAR
Colony
 City: UJJAIN Pin Code: 456010
 State: M.P. Country: INDIA
 Phone: — Mobile: 9752795143
 E mail: —
 Relation: FRNDS

Name: 2 Same as H.L. Form
Ramesh Nayal
 Address: 177 Kalptaru Avenue
Jewas Road
 City: UJJAIN Pin Code: 456010
 State: M.P. Country: INDIA
 Phone: — Mobile: 982606864
 E mail: —
 Relation: FRNDS

KEY LOAN FEATURES

- Minimum Loan amount: INR 5 Lacs*
 - Tenure up to 20 years (240 months)*
 - Rate of Interest Based on credit evaluation process
 - Maximum Loan Amount: INR 10 Crores*
 - Repayment through Equated Monthly Instalments (EMIs)
 - Applicable Charges as per the schedule of charges valid at the time of loan approval
- At IIHFL we have adopted risk based pricing, which is arrived by taking into account, broad parameters like the customers financial and credit profile. Applicable interest rates are arrived at taking into account the prevailing market rates at the time of sanctioning. The details are also available on our website www.iihfl.com

DECLARATION

I/ We are applying for Loan of ₹ 5 Lac. I/We understand that sanction of the loan is at the sole discretion of IIHFL which reserves its right to reject the application after communicating the reasons for rejection and that IIHFL shall not be responsible / liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application. I/we understand and agree that IIHFL and/ or its group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/ us. I/We represent that I/We am / are a citizen of India and our company/ firm is registered in India. I/We represent that I / We have not been declared insolvent nor have any insolvency/bankruptcy proceeding been initiated against me/us; I/We represent that information furnished by me/us in this application is true and correct. I/We represent that I/We have not defaulted on any loan repayments with any Banks/ FIS. I/ we have no objection to IIHFL and/ or its group companies and/ or its agents providing me information on various products, offers and services provided by IIHFL and/ or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIHFL and/ or its group companies and/ or its agents for the above purpose. I/we confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such information/ communication to me/us. I/we undertake to inform IIHFL and/ or its group companies and/ or its agents regarding the change in any of the information furnished and to provide any further information/ documents that IIHFL and/ or its group companies and/ or its agents may require. I/ We agree and accept that IIHFL may by its self or through authorised persons, Lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine any creditworthiness from time to time at discretion of IIHFL. The initial money deposit is not refundable. I/We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The aforementioned details in application and other documents have been explained to me/us in the Language understood by me/us and I/We have understood the entire meaning of the various clauses and executed the same.

Signature/Thumb Impression of the Applicant / Authorised Signatory

[Signature]

Date 25/10/16

Place INDORE

Signature/Thumb Impression of the Co-Applicant / Authorised Signatory

[Signature]

Date 25/10/16

Place INDORE

FOR OFFICE USE ONLY

Source Subendra Lalach Exec. code C136237
 DSA Name & Code —
 Other Channel —
 RM Name Kunal Shurele RM Code C134648
 Risk Categorisation : ☐ Low ☐ Medium ☐ High

DSA Stamp

To,
India Infoline Housing Finance Limited (IIFL HFC) /
India Infoline Finance Limited (IIFL)
12A-10, 13th floor, Parinee Crescenzo,
C-38 and C-39, G Block, behind MCA,
Bandra Kurla Complex, Bandra East,
Mumbai- 400051

Date: 29/11/16

Ref : LOAN ACCOUNT/ PROSPECT NO. 721925

Sub : CONFIRMATION OF RESIDENCE ADDRESS OF CO BORROWER

Dear Sir(s),

I, the borrower have applied for Home Loan/Loan Against Property from IIFL HFC / IIFL and the same has been sanctioned / to be sanction and disbursed on completion of necessary documentation. During the course of documentation, all borrowers are required to furnish our KYC documents towards personal identification, date of birth and residence proof. However, one of the co-borrower Mr./Mrs./Ms. Sandhya who is my Spouse <name of relation> is residing with me does not have his/ her proof of residence.

I do hereby confirm that we are part of one family and in blood relation to each other residing at Block-0, Gk 9 Police Line, Wjain and my proof of residence may kindly be treated as proof of residence for him/ her also.

It is further considered by us that in case of any change in the above mentioned residential address the same is to be informed to IIFL HFC / IIFL, so in writing.

Thanking You,

Sandhya
Name and Signature of Borrower <with address proof>

I do hereby confirm that I am residing at the above stated address,

✓
Name and Signature of Borrower <without address proof>

To,

India Infoline Housing Finance Ltd,
Regd. Office – 12A-10, 13th floor, Parinee
Crescenzo, C-38 and C-39, G Block,
Behind MCA, Bandra Kurla Complex,
Bandra East, Mumbai – 400051

Dated 28/11/16

Sub – Declaration from customer for Loan Prospect No

771925

Sir,

I, Rahul Kalthiya have been approved Loan
against Property/Home Loan of Rs. 3071481/- from "India Infoline Housing
Finance Ltd.

Now, I Rahul Kalthiya hereby declare that -

- 1) I am aware that the said loan is being booked and authorized in "IIHFL" system.
- 2) I am aware that the disbursement of the said loan would be done post completing the due diligence and receiving all the documents of the case as per process of "India Infoline Housing Finance Ltd, ".
- 3) During the period of due diligence and completion of documents of the case from authorization till disbursement of the loan, the interest on the loan would be bore by me being borrower on the loan and I would not ask for any refund of interest during this period.
- 4) I hereby declare that the above statement is true & correct and I hereby abide by the above statement.

Yours Truly

R. Kalthiya Sandhya
Borrower/Co – Borrower(s)

Dated :

To,
The Manager
India Infoline Housing Finance Ltd, India Infoline Finance Ltd
.....
.....

Dear Sir,

Subject : Request and Acceptance of Insurance Policy

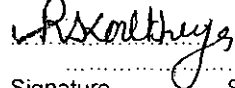
Ref : Sanction Letter dated / /


This is in continuation of the loan sanctioned by India Infoline Housing Finance Limited (IIFL HFC) through captioned Sanction Letter. I do hereby confirm and accept purchase of insurance policy and grant of loan facility for payment of premium, in addition to the loan amount disbursed under the terms of the sanction letter. Details of which are as follows:-

Name of Insurance Policy	ICICI Lombard GIC Bharti Axa LIC
Sanction Loan Amount	Rs. /-
Premium Amount	Rs. /-
Total Loan Amount	Rs. /-
EMI on Total Loan Amount	Rs. /-

Therefore, I/We do hereby confirm acceptance of the above in continuation to the terms of the Sanction Letter.

Thanking You,





Signature

Signature

Signature

Signature

Applicant
Name

Co-Applicant
Name

Co-Applicant
Name

Co-Applicant
Name