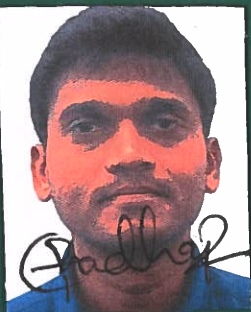


HOUSING LOAN APPLICATION FORM

(NON-RESIDENT INDIANS)

Applicant		Co-Applicant	
Name	PRADHAP	GANESAN	
S/o, W/o, D/o	GANESAN	LAKSHMANA MUDALI	
Current Residential Address (Overseas)	1402 ASTOR COMMONS PL APT 204, BRANDON FLORIDA, 33511 Landmark : Post Box : Country : USA	3/49A PERIYAR NAGAR, RSPOST AMMANAG KUPPAN, GUDIYATHAM VELLORE DT, 635803 Landmark : KMG COLLEGE Post Box : Country : INDIA	
Current Residence (overseas)	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input checked="" type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer	Relationship with Applicant	FATHER
Phone No. with ISD Code	Tel. Mob* 201744 3434	Tel. Mob* 98655 99545	
E-mail ID*	pradhap.ganesan.pg@gmail.com		
Rent Paid (if rented)	\$ 1135 P/m	No. of Yrs. at current residence :	6+ YEARS
Current Residential Address (India)	3/49A PERIYAR NAGAR, RS.POST, AMMANAG KUPPAN, GUDIYATHAM, VELLORE DT, Landmark : KMG COLLEGE PIN : 635 803 State : TAMIL NADU		
Current Residence (India)	<input type="checkbox"/> Self owned <input checked="" type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer	<input checked="" type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer	
Phone No. with STD Code	Tel. Mob	Tel. Mob	
E-mail ID			
Permanent Address			
Phone No. with STD Code	Tel. Mob	Tel. Mob	
Date of Birth / Sex	26/06/1981 <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	10/12/1952 <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status	<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Other	<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Other	
No. of Dependents	1 Children Others	Children Others	
PAN No. / Passport No.	A1ZP96300L L4322072	ALJPG1093R L9895330	
Occupation	<input checked="" 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 checked="" type="checkbox"/> Others RETIRE	
Qualifications/Designation	B-TECH (CIT) SR. SOFTWARE ENG		
Retirement Age/Emp. No.	Age Employee No.		
Monthly Income			
Other Income	Source:	Source:	
Employer/Business Name & Address	XORIENT CORPORATION 1248 REAMWOOD AVE, SUNNYVALE, CA Landmark : PIN : 94089 Country : USA		
Phone No. with ISD Code	+1 408 743 4400		
Organisation	<input checked="" 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 checked="" 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 checked="" 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 checked="" 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 checked="" type="checkbox"/> General	<input type="checkbox"/> Minority Religion/Place	



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	USA	MARLABS	PROGRAMMER	9 mons	\$95,000 PA
	USA	GLOBAL SUMI	PROGRAMMER	3yr 5mo	\$96,000 PA
	INDIA	TCS	AST	7yr 6mo	\$65,000 PA
Co-Applicant	INDIA	TNEB			

SAVING, INVESTMENTS, ASSETS, ETC. DETAILS

Particulars	Applicant (Rs.)	Co-applicant (Rs.)	Remarks
1. Savings in local Bank (Country of Residence)	BOA, DCU		
2. Savings in Bank in India	AXIS, ICICI		
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	DCU	\$7,000			\$356.00
2. Home					
3. Personal					
4. Staff					
5. Others					

CREDIT CARD DETAILS

Type of Card	Bank/Financial Institution	Card Holder	Card No.	Card Limit
1. VISA	BOA, DCU	PRADHAP GANESAN	4400 6624 627 957	17,000
2. Master	CITI		4490 3606 9425 9034	7,000
3. Amex			4128 0033 4981 6804	12,000

BANK ACCOUNT DETAILS

Type of Account	Bank/Financial Institution	Account Holder	Account No.	Banking Since
1. Salary	BOA, DCU	PRADHAP GANESAN		
2. NRE/NRO	AXIS			
3. Current				
4. Others				

INSURANCE DETAILS (APPLICANT & CO-APPLICANT) IN INDIA OR ABROAD

Policy Type	Insurance Company	Policy Holder	Policy No.	Insurance Value
1. Life				
2. Accidental				
3. Critical				

LOAN DETAILS

Amount Rs. : _____ Terms: Yrs. _____
 Your monthly Expenditure Rs. : _____
 Instalment you and co-applicant
 (If any) can pay to Indiabulls* 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		Estimate of sources to meet requirement of funds	
1. Land Cost	Rs.: _____	1. Loan requested	Rs.: _____
2. Total purchase price/construction cost	Rs.: _____	2. Own Contribution	Rs.: _____
3. Incidental costs (if any) e.g. Stamp duty, Registration charges, etc.	Rs.: _____	3. Investments (FD/NSC/Shares etc.)	Rs.: _____
4. Other Amenities	Rs.: _____	4. Amount already spend (source _____)	Rs.: _____
5. Other Costs (please specify)	Rs.: _____	5. Provident Fund (refundable/non-refundable)	Rs.: _____
A. Total requirement of funds	Rs.: _____	6. Personal Loan	Rs.: _____
		7. Other (Specify _____)	Rs.: _____
		B. Estimate of sources of funds (Total)	Rs.: _____

Note : 'A' which is 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)

<p>Address : Mention dwelling unit no., street, city, nearest landmark and pin code. If not selected, mention intended details :</p> <p><u>SITE NO. 83,</u></p> <p><u>BBMP KATHA NO 578 / 529</u></p> <p><u>NAGONDANAHALLI</u></p> <p><u>WHITE FIELD POST,</u></p> <p><u>BANGALORE</u> Pin Code : <u>560 066</u></p> <p>State <u>KARNATAKA</u></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 checked="" type="checkbox"/> To commence <input type="checkbox"/> Ready <input type="checkbox"/> _____ %</p> <p>Expected time of completion _____</p> <p>Land Area <u>1200 Sq. ft</u> Built-up Area _____ Sq. ft</p> <p>Title/Ownership will be in the name of <u>PRADHAP GANESAN</u></p> <p>Type of Property :</p> <p><input type="checkbox"/> Bungalow <input type="checkbox"/> Row House <input checked="" type="checkbox"/> Plot <input type="checkbox"/> Mixed Usage <input type="checkbox"/> Flat</p> <p>Uses of Property : <input type="checkbox"/> Self <input type="checkbox"/> Family <input type="checkbox"/> Investment <input type="checkbox"/> Rent _____</p>
---	---

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)	<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	
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 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 is to be by way of equated monthly installments (EMI).
- Interest is being calculated on monthly reducing balance.
- Indiabulls 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 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.
- No payment to be made in cash or in the name of any individual.

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

Have you or your spouse earlier applied to Indiabulls or any of its group company for a loan or given guarantee to any loan YES
LOAN # HHLBAN 00128005 HOUSING LOAN (PLOT PURCHASE) BY PRADHAP.

REFERENCES (NAME AND ADDRESSES OF TWO REFERENCES WHO ARE NOT RELATED TO YOU)

Indiabulls 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 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/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 etc. I am/We are further aware that it is sole and absolute discretion of Indiabulls Housing Finance Limited to accept or reject the application and/or to change the loan 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 with 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.

Signature of Applicant Pradhap Signature of Co-Applicant _____ Date _____

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 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:

- ◆ Letter of guarantee 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