

# HOUSING LOAN APPLICATION FORM

(NON-RESIDENT INDIANS)

Applicant			Co-Applicant	
Name				
S/o, W/o, D/o				
Current Residential Address (Overseas)				
	Landmark :		Landmark :	
	Post Box :	Country :	Post Box :	Country :
Current Residence (overseas)	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer		Relationship with Applicant _____	
Phone No. with ISD Code	Tel.	Mob*	Tel.	Mob*
E-mail ID*				
Rent Paid (if rented)			No. of Yrs. at current residence :	
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	
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	DD / MM / YYYY <input type="checkbox"/> Male <input type="checkbox"/> Female		DD / MM / YYYY <input type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____	
No. of Dependants	_____ Children _____ Others		_____ Children _____ Others	
PAN No. / Passport No.	PAN	PASSPORT	PAN	PASSPORT
Occupation	<input 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 type="checkbox"/> 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	<input 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 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 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 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 type="checkbox"/> General		<input type="checkbox"/> 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: _____
		<b>DETAILS</b> FEES _____ CHEQUE NO. _____ DATE _____ BANK _____

## PAST EMPLOYMENT DETAILS OF THE LAST FIVE YEARS

	Country	Employer	Designation	Yrs. of Service	Annual Salary (in _____)
Applicant	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
Co-Applciant	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

## SAVING, INVESTMENTS, ASSETS, ETC. DETAILS

Particulars	Applicant (Rs.)	Co-applciant (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	_____	_____	_____	_____	_____
4. Staff	_____	_____	_____	_____	_____
5. Others	_____	_____	_____	_____	_____

## CREDIT CARD DETAILS

Type of Card	Bank/Financial Institution	Card Holder	Card No.	Card Limit
1. VISA	_____	_____	_____	_____
2. Master	_____	_____	_____	_____
3. Amex	_____	_____	_____	_____

## BANK ACCOUNT DETAILS

Type of Account	Bank/Financial Institution	Account Holder	Account No.	Banking Since
1. Salary	_____	_____	_____	_____
2. NRE/NRO	_____	_____	_____	_____
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-applciant

(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

**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.**

<b>Address :</b> Mention dwelling unit no., street, city, nearest landmark and pin code. If not selected, mention intended details :      Pin Code :  State	Purchased from: <input type="checkbox"/> Builder <input type="checkbox"/> Society <input type="checkbox"/> Development Auth. <input type="checkbox"/> Resale <input type="checkbox"/> Self Construction Construction Stage: <input type="checkbox"/> To commence <input type="checkbox"/> Ready <input type="checkbox"/> _____ % Expected time of completion  Land Area _____ Sq. mtr./Sq. yds.   Built-up Area _____ Sq. ft. Title/Ownership will be in the name of <b>Type of Property :</b> <input type="checkbox"/> Bungalow <input type="checkbox"/> Row House <input type="checkbox"/> Plot <input type="checkbox"/> Mixed Usage <input type="checkbox"/> Flat <b>Uses of Property :</b> <input type="checkbox"/> Self <input type="checkbox"/> Family <input type="checkbox"/> Investment <input type="checkbox"/> Rent   Expected rent
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	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 should 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 \_\_\_\_\_

**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 \_\_\_\_\_ 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