



Home Loan

Ghar Aapka. Loan Hamaara.

LOAN APPLICATION FORM

IIFL Home Finance Ltd (formerly known as India Infoline Housing Finance Ltd)
• CIN: U65993MH2006PLC166475
• NHB Registration No.: 02.0070.09
• Email: reach@iifl.com
• Website: www.iifl.com/home-loans

Please affix recent photograph of Applicant Sign across Photograph	Please affix recent photograph of Co-Applicant Sign across Photograph	Serial No. _____
		Branch Location _____
		Prospect ID _____ Customer ID _____
		Date of Application _____ Source _____
		Loan Amount _____ Tenure _____
		If existing customer <input type="checkbox"/> Yes <input type="checkbox"/> No If yes Loan No. _____
		Preferred mailing address: <input type="checkbox"/> Residence <input type="checkbox"/> Office <input type="checkbox"/> Permanent
(Please tick ✓ anyone) (Please fill the form in BLOCK Letters)		

Loan Rate	Residential Status	Transaction Type	End Use
<input type="checkbox"/> Fixed <input type="checkbox"/> Floating	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO Citizenship <input type="checkbox"/> India <input type="checkbox"/> Others	<input type="checkbox"/> BT <input type="checkbox"/> Refinance <input type="checkbox"/> Fresh	HOME LOAN <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot <input type="checkbox"/> Improvement/Extension LAP <input type="checkbox"/> Asset Purchase <input type="checkbox"/> Others (Please Specify Business)

Name of the Buyout Bank _____

PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

APPLICANT

Title Mr. Mrs. M/s.
 First Name _____
 Middle Name _____
 Surname _____
 Father's/Spouse's name _____
 Mother's Maiden Name _____
 Date of Birth Gender Male Female Others
 Marital Status Single Married Others _____
 No. of Dependents: Children _____ Parents _____ Others _____
 Qualification High School Graduate Post Graduate
 Others
 Category SC ST General OBC Others
 PAN
 Driving Lic. No. _____ Expiry date _____ Passport No. _____
 Issued date _____ Valid upto _____
 Voter Identity No. _____
 AADHAR _____
 Visa Valid upto (if NRI/PIO) _____
 Social Security No. (if NRI/PIO) _____
 Mobile _____
 Email _____
 Current Address _____
 Landmark _____
 City/Town _____ District _____
 Pin Code _____ State _____
 Country _____
 Residence type Rented Owned
 No. of Years of Residence _____
 Landline No. _____
 Permanent address _____
 Landmark _____
 City/Town _____ District _____
 Pin Code _____ State _____
 Country _____

CO-APPLICANT

Title Mr. Mrs. M/s. Relation with applicant _____
 First Name _____
 Middle Name _____
 Surname _____
 Father's/Spouse's name _____
 Mother's Maiden Name _____
 Date of Birth Gender Male Female Others
 Marital Status Single Married Others _____
 No. of Dependents: Children _____ Parents _____ Others _____
 Qualification High School Graduate Post Graduate
 Others
 Category SC ST General OBC Others
 PAN
 Driving Lic. No. _____ Expiry date _____ Passport No. _____
 Issued date _____ Valid upto _____
 Voter Identity No. _____
 AADHAR _____
 Visa Valid upto (if NRI/PIO) _____
 Social Security No. (if NRI/PIO) _____
 Mobile _____
 Email _____
 Current Address _____
 Landmark _____
 City/Town _____ District _____
 Pin Code _____ State _____
 Country _____
 Residence type Rented Owned
 No. of Years of Residence _____
 Landline No. _____
 Permanent address _____
 Landmark _____
 City/Town _____ District _____
 Pin Code _____ State _____
 Country _____

EMPLOYMENT/ OCCUPATION DETAILS

Occupation: Salaried SEP SENP
 Housewife Retired Student

Name of Current Employer/ Business Firm _____

Address of Current Employer/ Business Firm _____
 Landmark _____
 City/Town _____ District _____
 Pin Code _____ State _____
 Country _____
 Landline _____
 Fax: _____

Address type: Resi./ Busi. Resi. Busi. Reg. Office

Years of Current job /Employment _____

Total Work Experience _____

Nature of Business _____

Date of Incorporation

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 _____
 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 _____

Occupation: Salaried SEP SENP
 Housewife Retired Student

Name of Current Employer/ Business Firm _____

Address of Current Employer/ Business Firm _____
 Landmark _____
 City/Town _____ District _____
 Pin Code _____ State _____
 Country _____
 Landline _____
 Fax: _____

Address type: Resi./ Busi. Resi. Busi. Reg. Office

Years of Current job /Employment _____

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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 _____
 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 _____
 Other Annual Income _____

Assets/ investments

Immovable _____
 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/ investments

Immovable _____
 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 _____
 Branch address _____
 Type of Account Savings Current Cash credit OD
 Account No. _____
 Account Operational since _____

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 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 _____
 Property Address _____
 Land Mark _____ City _____ Pin Code _____ State _____

INITIAL FEE DETAILS

Bank Account Name _____ Date _____
 Branch _____
 Cheque No. _____ Amount* _____ (*The initial amount collected is not refundable)

PROOF SUBMITTED

APPLICANT

Identity: Passport Pan Card Voter's ID
 (Individual) Driving Licence Aadhar Card Others _____
 Identity: Passport Pan Card Voter's ID
 (Entity) Driving Licence Aadhar Card Others _____
 Address Proof:
 Bank Account Statement Telephone Bill Electricity Bill
 Ration Card Aadhar Card Others _____
 POI: Certificate of Incorporation Registered Certificate
 MOA / Partnership Deed
 POA: Certificate of Incorporation Registered Certificate
 MOA / Partnership Deed

CO-APPLICANT

Identity: Passport Pan Card Voter's ID
 (Individual) Driving Licence Aadhar Card Others _____
 Identity: Passport Pan Card Voter's ID
 (Entity) Driving Licence Aadhar Card Others _____
 Address Proof:
 Bank Account Statement Telephone Bill Electricity Bill
 Ration Card Aadhar Card Others _____
 POI: Certificate of Incorporation Registered Certificate
 MOA / Partnership Deed
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REFERENCES

Name: 1 _____
 Address: _____

 City _____ Pin Code _____
 State _____ Country _____
 Phone _____ Mobile _____
 E mail _____
 Relation _____

Name: 2 _____
 Address: _____

 City _____ Pin Code _____
 State _____ Country _____
 Phone _____ Mobile _____
 E mail _____
 Relation _____

DOCUMENT CHECKLIST:

For quick approval and disbursement, please make sure to submit the below documents

- Identity Proof Valid passport, Valid Driving Licence, Voter's Id Card, Pan Card, Aadhar Card (✓Tick Here)
- Residence Address proof Driving License (Valid), Utility Bill (latest Passport (Valid), Voter's ID Card, Ration Card (✓Tick Here)
- Income proof Salaried (Latest Form 16/ITRs, Salary Slips for MNC, PSU, renowned Pvt. Ltd companies & Govt. Employees only) Self-Employed (2 yrs ITRs, Balance sheet & P&L accounts) (✓Tick Here)
- Bank Statement Last six months statements (✓Tick Here)
- Asset Documents Photocopy of original Sale Deed/ Lease Deed, Allotment/ Possession Letter, NOC from Society & other Documents as per legal Report
- Photographs Passport size photographs for all applicants & co-applicants.

For any other options, our sales executive will be happy to help you

CLSS ELIGIBILITY CRITERIA

No.	Particular	CLSS EWS/LIG Scheme	CLSS - MIG-I	CLSS - MIG-II
1.	Household Income (PA `)	Upto 6 Lakhs	Above 6 lakh to 12 Lakhs	Above 12 lakh-18 Lakhs
2.	Dwelling Unit Carpet Area	Upto 60 Sqmtr but can build a bigger house	Upto 90 Sqm	Upto 110 Sqm
3.	Female Ownership	Mandatory	Desirable	Desirable
4.	Eligible Housing Loan for Subsidy (`)	Upto 6 Lacs	Upto 9 Lacs	Upto 12 Lacs

PRIORITY SECTOR CATEGORY / MSME DETAILS

If applicant belongs to any of the below category, please ✓ tick the relevant box:

Manufacturing Enterprise with investment in Plant and Machinery	Please tick ✓	Services Enterprise with investment in equipment	Please tick ✓
Upto ` 25 lakh (Micro)		Upto ` 10 lakh (Micro)	
Above ` 25 lakh upto ` 5 Crore (Small)		Above ` 10 lakh upto ` 2 Crore (Small)	
Above ` 5 Crs upto ` 10 Crs (Medium)		Above ` 2 Crs upto ` 5 Crs (Medium)	
(Please specify the Value of investment `.....)		(Please specify the Value of investment `.....)	

DECLARATION

I/We are applying for Loan of `..... I/We understand that sanction of the loan is at the sole discretion of IIFL Home Finance Limited* (IIFL HFL) which reserves its right to reject the application after communicating the reasons for rejection and that IIFL HFL 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 IIFL HFL 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 IIFL HFL and/ or its group companies and/ or its agents providing me information on various products, offers and services provided by IIFL HFL and/ or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIFL HFL 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 IIFL HFL 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 IIFL HFL and/ or its group companies and/ or its agents may require. I / We agree and accept that IIFL HFL 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 IIFL HFL. 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.

CLSS DECLARATION:

I/We undertake and confirm that I/we have been informed about the Credit Linked Subsidy Scheme under the Pradhan Mantri Awas Yojana (PMAY-CLSS) for EWS & LIG and MIG in detail by the IIFL HFL. I/We understand and confirm that subsidy would be credited in my/ our loan account, if found eligible.

PSL DECLARATION:

I/We agree and confirm that I/We have not availed any other loan from any other source for purchase/construction of a dwelling unit ("Purpose") and in the event this facility is granted to me/us by IIFL Home Finance Ltd., the same shall be utilized only for the Purpose defined herein above.

Neither me/of us, nor any of my/our household members own any other dwelling units in any other location whatsoever. For the Purpose of this declaration the term family shall mean and include the Applicant / Co-Applciant, his/her spouse and his/her dependent children respectively.

Please confirm: YES NO

Signature/Thumb Impression of the Applicant / Authorised Signatory

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

Date _____



Date _____



Place _____

Place _____

FOR OFFICE USE ONLY

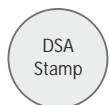
Source _____ Exec. code _____

DSA Name & Code _____ / _____

Other Channel _____

RM Name _____ RM Code _____

Risk Categorisation : Low Medium High



CIN No. U65993MH2006PLC166475

Corporate Office: Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015 (Haryana) • Tel.: (0124) 4754900 • Email ID - reach@iifl.com • Website - www.iifl.com/home-loans

Registered Office: 12A-10, 13th floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051

Tel: (91-22) 67881000 • Fax: (91-22) 67881010 • Toll-Free: 1800-3000-1155 • Email: reach@iifl.com • Website: www.iifl.com/home-loans

LOAN APPLICATION ACKNOWLEDGMENT

Serial No. _____

We acknowledge the receipt of your loan application to IIFL Home Finance Limited* (IIFL HFL). We will get back to you either in writing (Letter or e-mail) or via telephone with status of your loan applicable with us within 15 working days. This is subject to you furnishing all the necessary documents as mentioned in the application form or as communicated to you by IIFL HFL during the loan appraisal process.

Customer's Name _____

Relationship Manager _____ Mobile No. of the RM _____

Date _____

Stamp & Signature