

IndusInd Bank
Home Loans

Your key to
Happiness



IndusInd Bank Home Loans

Application Form



HOME LOAN APPLICATION FORM - APPLICANT

Date:

Application Form No.:

PERSONAL AND EMPLOYMENT DETAILS

Salutation	☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr. ☐ Others Please Specify
First Name	
Middle Name	
Last Name	
Father's/ Husband's Name (please tick)	☐ Father's Name ☐ Husband's Name
First Name	
Middle Name	
Last Name	
Applicant's Mother's Name	
Applicant's Maiden Name (if any)	

CURRENT/ PERMANENT* RESIDENTIAL ADDRESS (If permanent address is different, kindly give details in the box provided later)

Flat/ Door/ Block No.			
Name of Building/ Society/ Premises			
Road/ Street			
Area/ Locality			
Taluka/ Sub-Division			
Town/ City/ District			
State/ Union Territory		PIN Code (Mandatory)	
Current Residence is (please tick)	☐ Self Owned ☐ Family ☐ Rented		
Phone No.	-	Mobile No.	+
Email ID (Personal)			
DOB		Gender	☐ Male ☐ Female ☐ Third Gender
Person with Disability (if any)	☐ Yes ☐ No If Yes, Please Specify		
Marital Status	☐ Single ☐ Married ☐ Others Please Specify		
No. of Dependants	☐ Children ☐ Others Please Specify		
PAN No.		Applied For (Y/N)	☐ Yes ☐ No
Form 60/ 61	☐ Yes ☐ No	Aadhaar No.	
Other ID Proof - Name			
Category	☐ General ☐ OBC ☐ SC ☐ ST ☐ Others		
Religion	☐ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Parsi ☐ Jain ☐ Buddhist ☐ Others		
Occupation*	☐ Salaried ☐ Self-Employed Professional ☐ Self-Employed Non-Professional ☐ Not Working		
Application Type	☐ Individual ☐ Corporate		
Resident Status	☐ Resident Indian ☐ NRI ☐ PIO ☐ Merchant Navy ☐ OCI		

In case Non-individual Entity is an Applicant, Please Inform

PAN No.		Date of Incorporation	
CIN		GST No.	
(If Applicable)		(If not under GST, Please mention Not Applicable)	

For NRI Cases:

OCI/ PIO Card No. (For NRI Cases, if applicable)	
Passport No. (For NRI Cases)	
Type of VISA/ CDC	☐ CDC ☐ Employment ☐ Dependent ☐ Student ☐ Others Please Specify
Passport Valid Upto	
VISA Valid Upto	

Applicant	
Tax Jurisdictions	Country name (if not in India)
Tax Identification No. (if issued by Jurisdiction)	
POA Details:	
Name	
Address	
Mobile No.	
Email ID	
Relationship with Applicant	
For All Cases:	
Qualification (Please tick)	☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional
Monthly Income Rs.	
Other Income 1 Rs.	Source
Other Income 2 Rs.	Source
EMPLOYER DETAILS: (Please mention the address of the office you are based at)	
Employer/ Business Name and Address	
Flat/ Door/ Block No.	
Name of Building/ Society/ Premises	
Road/ Street	
Area/ Locality	
Town/ City/ District	
State/ Union Territory	PIN Code (Mandatory)
Phone No.	
Email ID (Official)	
Years in Present Occupation	Years Retirement Age Total Exp
Department	
Designation	
Emp No.	
Applicant Recent Passport Size Photograph (Sign Across)	

PERMANENT ADDRESS IF DIFFERENT FROM CURRENT ADDRESS

Flat/ Door/ Block No.	Name of Building/ Society/ Premises	Area/ Locality
Road/ Street	Town/ City/ District	PIN Code (Mandatory)
Taluka/ Sub-Division		
State/ Union Territory		
Currently Occupied By:		
Name	Relationship with Applicant	

LOAN REQUESTED

Amount Rs.	Term in years
Your monthly EMI obligation Rs.	
Installment you and co-applicant/s together can pay to IBL per month in Rs.	
Rate Options interested in	☐ Fixed ☐ Floating ☐ Combination

TYPE OF LOAN REQUIREMENT (Please tick)

☐ Home Purchase Loan	☐ Home Extension Loan	☐ Home Improvement Loan	☐ Plot + Construction Loan
☐ Self Construction Loan	☐ Top Up Loan	☐ Refinance	
Whether Loan Purpose is BT	☐ Yes	☐ No	

ADDITIONAL INFO REQUIRED FOR BALANCE TRANSFER CASES

Name of Financial Institution		
Principal Outstanding		Loan Running Since (Date)
Monthly Installment		Balance Tenure in months
No. of Bounces in last 12 months		No. of Bounces in total tenure till Date

PROPERTY DETAILS

Status of Property	☐ Ready	☐ Under-Construction		
Nature of Property	☐ Freehold	☐ Leasehold		
Type of Property	☐ Flat	☐ Independent House	☐ Land	☐ Others Please Specify
Type of Transaction	☐ Direct Allotment	☐ Allotment Transfer	☐ Resale	☐ Others Please Specify
Purchased From	☐ Builder	☐ Development Authority	☐ Society	☐ Others Please Specify
Occupancy Status	☐ Self Occupied	☐ Rented	☐ Vacant	☐ Seller Occupied
Estimated Value of the Property				
Owners/ Proposed Owners of the Property				

DETAILS OF PROPERTY (TO BE PURCHASED / CONSTRUCTED / EXTENDED) WHICH WILL BE OFFERED AS SECURITY

Flat/ Door/ Block No.		Name of Building/ Society/ Premises	
Road/ Street		Area/ Locality	
Taluka/ Sub-Division		Town/ City/ District	
State/ Union Territory		PIN Code	
Area of Plot (in Sq Metres)		Built-up area (in Sq Metres)	
Expected End Use of Property	☐ Self-Occupation	☐ Rental	☐ Investment
Will IBL be able to obtain the first mortgage on the dwelling unit?	☐ Yes	☐ No	Is Legal title to property clear? ☐ Yes ☐ No
How many residential properties do you own?			
What additional Security will you be able to provide?			

BANK ACCOUNT DETAILS (OF SALARY ACCOUNT / MAIN ACCOUNT FOR SELF EMPLOYED)

	1	2
Name of Account Holder		
Name of Bank		
Branch		
Account No.		
IFSC Code		
Account Operated Since		
Type of Account (Please Specify)	☐ SA ☐ CA ☐ OD ☐ CC ☐ NRE ☐ NRO	☐ SA ☐ CA ☐ OD ☐ CC ☐ NRE ☐ NRO

GENERAL (APPLICABLE TO APPLICANT)

Are you a politically exposed person?	☐ Yes ☐ No	Would you be interested in Credit Card	☐ Yes ☐ No
Would you be interested in insurance?	☐ Property Insurance	☐ Life Insurance	☐ None

IndusInd Bank Home Loans

REFERENCES

	Reference-1	Reference-2
Name		
How is the reference known to you	☐ Friend ☐ Colleague ☐ Others Please Specify	☐ Friend ☐ Colleague ☐ Others Please Specify
Residential Address		
PIN Code		
Phone No. (Office)		
Phone No. (Resi)		
Mobile No.		
Email ID (Personal)		

FATCA - CRS DECLARATION

Are you a Tax resident of any country other than India? ☐ Yes ☐ No If YES, please provide the following information. Please indicate all the countries in which you are a resident for tax purposes and the associated Tax Identification Number below

Country	Tax identification No. (In case Tax identification No. is not available, kindly provide functional equivalent)	Identification Type (TIN or Others, please specify)

If NO, I am a resident at _____ Country from _____ years. Currently I am not paying any tax at _____ Country, hence TIN is not issued/applied to me. Any change in tax residency or issuance of TIN, the same will be updated with the Bank within 30 days of issuance or status change.

DECLARATION

- I/We declare that all the particulars and information given in the application form are true, correct, and complete and that they shall form the basis of any loan that IndusInd Bank Limited (IBL) may decide to grant me /us.
- I/We confirm that I/we have never been a defaulter of IBL or any other financial institution.
- I/We confirm that I/we have had no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent and further confirm that I/we have read the brochure and understood the contents.
- I/We are aware that the fees paid by me /us are non-refundable.
- I/We are aware that IBL offers loans under floating rate option and fixed rate option and a combination of rates, and we are interested in the option indicated in the application form.
- I/We are aware that Equated Monthly Installment comprising of Principal and Interest is calculated based on monthly rates.
- I/We authorize IBL or its agent/Service Provider to carry out bureau enquiries, share customer data, make reference checks, carry out third-party vendor checks/verifications relating to information in this application form and make such enquiries in respect of this application, as it may deem necessary.
- I/We indemnify IBL against any loss or damage (which IBL may suffer) as a result of any action/claim raised by such institutions or any third-party for referring, conducting investigations, and/or making disclosures in terms of the preceding clause.
- I/We undertake to inform IBL regarding any change in my occupation/employment and to provide any further information that IBL may require. I/we also undertake to authorise my/our employer (s) to deduct equated monthly installments from my/our salary to IBL directly every month. IBL may make available information pertaining to the loan to any institution or body. IBL may seek/receive information from any source/person to consider this application.
- I/We further agree that my/our loan shall be governed by rules/norms of IBL which may be in force from time to time and IBL shall be entitled to reject my/our loan application without giving any reason thereof.

Date:

Applicant's Signature

FOR OFFICE USE ONLY

Application Code No.		Application Through: (please tick)	☐ Branch ☐ VB ☐ IB
NTB Walk-in at	☐ Asset Centre ☐ Branch	☐ DSA	
Website	☐ DIY ☐ Assisted Journey	☐ By call centre calling	
If IBL Branch, VB, IB, then branch code		IBL Employee code	
IBL Sales Executive Code, If Applicable			
If through DSA, DSA Name		Sales Executive Name	
If (DIY) Assisted Journey, Name, and code of Sales Executive		Code	

ACKNOWLEDGEMENT

Received Application from _____ for Rs. _____ for IndusInd Bank Home Loan.
Dated _____ Application received by _____

Dear Customer,

We Thank you for opting for a loan from IndusInd Bank Ltd. For your better understanding of our Bank's offer, we request you to please go through the following conditions governing the loan application processing and loan disbursement. The applicant would be advised of the Bank's decision on his loan application within 3 weeks from the receipt of the complete information as required by the Bank.

For a Complete Productwise Schedule of charges, please log on to www.indusind.com

HOME LOAN APPLICATION FORM - CO-APPLICANT / GUARANTOR

Date:

Application Form No.:

PERSONAL AND EMPLOYMENT DETAILS

Salutation	☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr. ☐ Others Please Specify
First Name	
Middle Name	
Last Name	
Father's/ Husband's Name (please tick)	☐ Father's Name ☐ Husband's Name
First Name	
Applicant's Mother's Name	
Relationship with Applicant	

CURRENT/ PERMANENT* RESIDENTIAL ADDRESS

Flat/ Door/ Block No.	
Name of Building/ Society/ Premises	
Road/ Street	
Area/ Locality	
Town/ City/ District	
State/ Union Territory	PIN Code (Mandatory)
Current Residence is (please tick)	☐ Self Owned ☐ Family ☐ Rented
Phone No.	- Mobile No.
Email ID (Personal)	
DOB	Gender ☐ Male ☐ Female ☐ Third Gender
Person with Disability (if any)	☐ Yes ☐ No If Yes, Please Specify
Marital Status	☐ Single ☐ Married ☐ Others Please Specify No. of Dependents ☐ Children ☐ Others Please Specify
PAN No.	Applied For (Y/N) ☐ Aadhaar No. Please input last 4 digits of your Aadhaar Number
Other ID Proof - Name	
Category	☐ General ☐ OBC ☐ SC ☐ ST ☐ Others Please Specify
Religion	☐ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Parsi ☐ Jain ☐ Buddhist ☐ Others Please Specify
Occupation*	☐ Salaried ☐ Self-Employed Professional ☐ Self-Employed Non-Professional ☐ Not Working
Application Type	☐ Individual ☐ Corporate Resident Status ☐ Resident Indian ☐ NRI ☐ PIO ☐ Merchant Navy ☐ OCI

In case Non-individual Entity is a Co-applicant, Please Inform

PAN No.	Date of Incorporation
CIN (If Applicable)	GST No. (If not under GST, Please mention Not Applicable)

For NRI Cases:

OCI/ PIO Card No. (For NRI Cases, if applicable)	
Passport No. (For NRI Cases)	
Type of VISA/ CDC	☐ CDC ☐ Employment ☐ Dependent ☐ Student ☐ Others Please Specify
Passport Valid Upto	VISA Valid Upto
Tax Jurisdictions	Country name (if not in India)
Tax Identification No. (if issued by Jurisdiction)	

POA Details:

Name	
Address	
Mobile No.	Relationship with Applicant
Email ID	

For All Cases:			
Qualification (please tick)	☐ Undergraduate	☐ Graduate	☐ Post Graduate ☐ Professional
Monthly Income Rs.	_____		
Other Income 1 Rs.	Source _____	Other Income 2 Rs.	Source _____
EMPLOYER DETAILS: (Please mention the address of the office you are based at)			
Employer/ Business Name and Address	_____		
Flat/ Door/ Block No.	_____		
Name of Building/ Society/ Premises	_____		
Road/ Street	Area/ Locality	_____	
Town/ City	District/ Taluka	_____	
State/ Union Territory	PIN Code (Mandatory)		_____
Phone No.	_____		
Email ID (Official)	_____		
Years in Present Occupation	____ Years	____ Retirement Age	____ Total Exp
Department	_____		
Designation	_____		
Emp No.	_____		
Co-Applicant Recent Passport Size Photograph (Sign Across)			

PERMANENT ADDRESS IF DIFFERENT FROM CURRENT ADDRESS			
Flat/ Door/ Block No.	_____		
Name of Building/ Society/ Premises	_____		
Road/ Street	Area/ Locality	_____	
Town/ City	District/ Taluka	_____	
State/ Union Territory	PIN Code (Mandatory)		_____
Currently Occupied By: Name	_____		
Relationship with Applicant	_____		

GENERAL (APPLICABLE TO CO-APPLICANT)			
How many residential properties do you own? _____			
Are you a politically exposed person?	☐ Yes ☐ No	Would you be interested in Credit Card	☐ Yes ☐ No
Would you be interested in insurance?	☐ Property Insurance	☐ Life Insurance	☐ None

FATCA - CRS DECLARATION (CO-APPLICANT)			
Are you a Tax resident of any country other than India? ☐ Yes ☐ No			
If YES, please provide the following information. Please indicate all the countries in which you are a resident for tax purposes and the associated Tax Identification Number below			
Country	Tax identification No. (In case Tax identification No. is not available, kindly provide functional equivalent)	Identification Type (TIN or Others, please specify)	

If NO, I am a resident at _____ Country from _____ years. Currently I am not paying any tax at _____ Country, hence TIN is not issued/applied to me. Any change in tax residency or issuance of TIN, the same will be updated with the Bank within 30 days of issuance or status change.

DECLARATION	
1. I/We declare that all the particulars and information given in the application form are true, correct, and complete and that they shall form the basis of any loan that IndusInd Bank Limited (IBL) may decide to grant me/us. 2. I/We confirm that I/we have never been a defaulter of IBL or any other financial institution. 3. I/We confirm that I/we have had no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent and further confirm that I/we have read the brochure and understood the contents. 4. I/We are aware that the fees paid by me/us are non-refundable. 5. I/We are aware that IBL offers loans under floating rate option and fixed rate option and a combination of rates, and we are interested in the option indicated in the application form. 6. I/We are aware that Equated Monthly Installment comprising of Principal and Interest is calculated based on monthly rates. 7. I/We authorize IBL or its agent/service Provider to carry out bureau enquiries, share customer data, make reference checks, carry out third party vendor checks/ verifications relating to information in this application form and make such enquiries in respect of this application, as it may deem necessary. 8. I/We indemnify IBL against any loss or damage (which IBL may suffer) as a result of any action/claim raised by such institutions or any third-party for referring, conducting investigations, and/or making disclosures in terms of the preceding clause. 9. I/We undertake to inform IBL regarding any change in my occupation/employment and to provide any further information that IBL may require. I/we also undertake to authorise my/our employer(s) to deduct equated monthly installments from my/our salary to IBL directly every month. IBL may make available information pertaining to the loan to any institution or body. IBL may seek/receive information from any source/person to consider this application. 10. I/We further agree that my/our loan shall be governed by rules/norms of IBL which may be in force from time to time and IBL shall be entitled to reject my/our loan application without giving any reason thereof.	
Co-Applicant's Signature	

Date:

IndusInd Bank - your financial partner. IndusInd Bank has successfully empowered millions of demanding customers by pursuing excellence, building long-term relationships, delivering innovative solutions and leveraging unique insights.

For more information:

-  Please visit our Bank branches
-  E-mail us at homeloan@indusind.com
-  Call our 24x7 Phone Banking Number: 1860 267 7777/ 022 - 4220 7777
-  Log on to www.indusind.com

To know more,
Scan QR Code



IndusInd Bank

Visit your nearest branch or call our 24x7 Phone Banking Numbers: 1860 500 5004/
+91 22 4406 6666 or log on to www.indusind.com