

APPLICATION FORM

HOME LOAN HOME EQUITY LOAN



Application No. _____ Application Date. _____ Salaried Self Employed Self Employed Professional

Personal Details

PLEASE FILL IN BLOCK LETTERS ONLY

To be filled in case applicant / co-applicant / guarantor is an individual.

	Applicant	<input type="checkbox"/> Co- Applicant <input type="checkbox"/> Guarantor
Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr.	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr.
Name	First Name Middle Name Last Name	First Name Middle Name Last Name
Father's / Spouse's Name		
Mother's Maiden Name		
Current Residence Address		
Landmark		
	Pin <input type="text"/>	Pin <input type="text"/>
	City State	City State
No. of yrs at current residence	<input type="text"/>	<input type="text"/>
Current residence is	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Company's	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Company's
Rent per month, if rented	No. of dependants _____	No. of dependants _____
Phone No. with STD code		
Mobile No.		
E-mail ID		
Date of Birth	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Sex <input type="checkbox"/> M <input type="checkbox"/> F	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Sex <input type="checkbox"/> M <input type="checkbox"/> F
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others
Qualifications	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Other _____	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Other _____
PAN	<input type="text"/>	<input type="text"/>
Religion		
Category	<input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> DT / NT <input type="checkbox"/> Others _____	<input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> DT / NT <input type="checkbox"/> Others _____
Residential Status	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO

Business / Employment Details

To be filled in case applicant / co-applicant / guarantor is non-individual. Details of Employer to be filled in case of salaried employee.

	Applicant	<input type="checkbox"/> Co- applicant <input type="checkbox"/> Guarantor
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed Professional	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed Professional
Salaried	<input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> PSU <input type="checkbox"/> State <input type="checkbox"/> MNC <input type="checkbox"/> Others _____	<input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> PSU <input type="checkbox"/> State <input type="checkbox"/> MNC <input type="checkbox"/> Others _____
Nature of Business / Empl.		
Name of the Concern / Empl.		
Designation		
Business / Employment Add		
	Pin <input type="text"/>	Pin <input type="text"/>
	City State	City State
No. of yrs in current <small>business / employment</small>	<input type="text"/> Date of Commencement _____	<input type="text"/> Date of Commencement _____
Phone No. with STD code		
Fax No. with STD code		
PAN	<input type="text"/>	<input type="text"/>
Details of previous business / employment		

Permanent Address				
		Pin <input type="text"/>		Pin <input type="text"/>
	City	State	City	State
Phone No. with STD code				

Directors / Partners	First	Second	Third
Name			
Address			
	Pin <input type="text"/>	Pin <input type="text"/>	Pin <input type="text"/>
Phone No. with STD code			
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>

Directors / Partners	Fourth	Fifth	Sixth
Name			
Address			
	Pin <input type="text"/>	Pin <input type="text"/>	Pin <input type="text"/>
Phone No. with STD code			
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>

Reference 1 (From relative only)
Name _____
Relationship _____
Address _____
Phone _____ Mobile _____

Reference 2
Name _____
Relationship _____
Address _____
Phone _____ Mobile _____

Bank Account Details

Name of Account holder	Name of Bank	Branch	A/c operated since	Account Nos.	Account Type (SB / CA / OD)

Credit Card Details

Name of Bank	Card No.	Year of issue	Year of expiry	Card Limit

Existing relationship with DCB

Loan Account Nos.	Bank Account Nos.	Others

Income / Assets / Liabilities Details

	Applicant	Co-applicant
INCOME	VALUE	VALUE
Gross Monthly Income	Rs. _____	Rs. _____
Net Monthly take Home	Rs. _____	Rs. _____
Other income (specify sources)	Rs. _____	Rs. _____
Average monthly expenses	Rs. _____	Rs. _____
Monthly instalments you can pay	Rs. _____	Rs. _____
ASSETS		
1.Property and other Assets	Rs. _____	Rs. _____
2.Motor Vehicles	Rs. _____	Rs. _____
3.Fixed Deposit (if any)	Rs. _____	Rs. _____
4.Current balance in PPF	Rs. _____	Rs. _____
5.Current balance in PF (Your Share)	Rs. _____	Rs. _____
6.Other Investments (Bonds / Securities)	Rs. _____	Rs. _____
7.Sum assured of life insurance policies	Rs. _____	Rs. _____

LIABILITIES Name & address of institution from whom loan has been availed with purpose of loan	Applicant			Co - applicant		
	Balance Outstanding (Rs.)	Balance Term (Months)	Balance Repayment (Rs.)	Balance Outstanding (Rs.)	Balance Term (Months)	Balance Repayment (Rs.)
1.						
2.						
3.						
Total Liabilities	Rs.			Rs.		

Property Details

Property Address		Area of land	
		Area of flat / house / office	
		Property Type	<input type="checkbox"/> Residential <input type="checkbox"/> Commercial
		Ownership Type	<input type="checkbox"/> Sole <input type="checkbox"/> Joint
	Pin <input type="text"/>	Approximate market value.	Rs.
Nearest Landmark		Present Owner	

Loan Details

Loan Amount: _____ Loan tenor _____ years

Interest Rate: Floating Rate Fixed and Floating Rate

Purpose of loan	Estimate of requirement of funds	Estimate of sources to meet requirement of funds
Self Construction <input type="checkbox"/>	1. Total purchase price / construction cost Rs. <input type="text"/>	4. Loan requested Rs. <input type="text"/>
Plot plus Construction <input type="checkbox"/>		5. Savings from Bank Rs. <input type="text"/>
Ready Purchase <input type="checkbox"/>	2. Incidental costs (if any) Rs. <input type="text"/>	6. Disposal of investments (fixed deposits / shares, etc.) Rs. <input type="text"/>
Under Construction <input type="checkbox"/>		7. Amount already spent (source _____) Rs. <input type="text"/>
Balance Transfer <input type="checkbox"/>	3. Other costs Rs. <input type="text"/>	8. Provident Fund (refundable/non-refundable) Rs. <input type="text"/>
Balance Transfer with Top Up <input type="checkbox"/>	Please specify	9. Other (specify _____) Rs. <input type="text"/>
Top Up <input type="checkbox"/>		Estimate of sources of funds
Balance Transfer Under Construction <input type="checkbox"/>	Total requirement of funds	B. (Sum of 4 to 9) Total Rs. <input type="text"/>
Personal / Business use : (For Home Equity Loan) <input type="checkbox"/>	A. (Sum of 1 to 3) Total Rs. <input type="text"/>	

Note: 'A' which is the total requirement of funds, should equal estimate of sources, 'B' which indicates the sources from 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.**

Processing Fee Details

Processing fee (non refundable): Rs. _____ Cheque / DD Number _____ Dated _____

Drawn on _____ in favour of Development Credit Bank Ltd.

I / We agree to open a Savings / Current Account with DCB

Yes No

DCB Current and Savings Accounts come with a host of benefits such as Free RTGS / NEFT, Payable at Par Cheque Book, Free Phone / Internet / Mobile Banking, Free access to VISA ATMs, Any Branch Banking and much more.

Applicant's Photo
signed across

Co-applicant's/ Guarantor's
Photo signed across

smiles  **guaranteed**
DCB 24-Hour Customer Care

Call: 3281 1322

Email: customercare@dcbl.com

Visit: www.dcbl.com

Declaration

1. I / We declare that all the particulars and information and details given /filled in this application form are true, correct, and complete and up to date in all respects and that I/We have not withheld any information whatsoever.
2. I / We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority.
3. No action nor other steps have been taken or legal proceedings started by or against me/us in any court of law/other authorities for winding up, dissolution, administration or re-organization or for the appointment of a receiver, administrator, administrative receiver, trustee or similar office or for my/our assets.
4. I / We authorize DCB Ltd. and all its group companies and their agents to exchange, share or part with all the information and details relating to my/our existing loans and/or repayment history to other DCB Ltd. group companies, banks, financial institutions, credit bureaus, agencies, statutory bodies etc., as may be required or as they may deem fit.
5. I / We understand and acknowledge that DCB Ltd. shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/our application and that DCB Ltd. 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, damage expenses, other consequences, caused by reason of such rejection or any delay notifying me / us of such rejection, of our application.
6. DCB Ltd. / its group companies reserves the right to retain the photographs and documents submitted and will not return the same to the applicant.
7. I am / We are neither related to any of the Directors of the bank nor I / We are his/her relatives as defined under section 6 r / w schedule IA of the Companies Act,1956.
8. I have been explained the product features of the loan I have applied for. I have understood the terms and conditions of Home Loan / Home Equity product of DCB Ltd. and I agree to abide by them.
9. From time to time, DCB communicates various features / products / promotional offers which offer significant benefits to its customers and may use the services of third party agencies to do so. Do you wish to be informed about such benefits?
 - o I / We expressly authorize DCB to use information or data relating to me / us, for communicating marketing offers as outlined above.
 - o I / We do not wish to receive offers as outlined above.
10. I / We understand that Processing fee and Administrative fee are non refundable and my / our application being rejected by DCB Ltd. for any reason or same being withdrawn by me, I / we shall not be entitled to refund of same.

Signature of Applicant _____ Name of Applicant: _____ Date: _____	Signature of Co-applicant / Guarantor _____ Name of Co-applicant / Guarantor: _____ Date: _____
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List Of Documents

Pre - Sanction		
Documents	Salaried	Self Employed / Business entity
Application Form	Yes	Yes
Photograph Signed across	Yes	Yes
Bank Statement	Last 6 months from Salary Account	Last 6 months from primary business account
Proof of Income	Last 2 Salary Slips / Salary Certificate	2 year's IT Returns with Computation of Income and Certified Financials
Proof of Turnover	N.A.	Latest Sales / Service Tax returns / VAT returns
Proof of continuity / Current Employment / Business stability (Any one)	Form 16 / Company's appointment letter / Other supporting document	Trade Licence, Statutory licences other supporting documents
Proof of Identity (Any one)	Passport / Driving Licence / Voter's ID / PAN Card / Photo Credit Card / Employee ID Card (Govt. & Public Ltd. Co.)	Passport / Driving Licence / Voter's ID / Pan Card / Photo Credit Card
Proof of Residence (Any one)	Passport / Ration Card / Utility Bill / LIC Policy / Lease Agreement / Leave & Licence agreement	Passport / Ration Card / Utility Bill / LIC Policy / Lease Agreement / Leave & Licence agreement
Proof of Age (Any one)	Passport / Driving Licence / Birth Certificate / LIC Policy / Government ID Card / School Leaving Certificate / PAN Card	Passport / Driving Licence / Birth Certificate / LIC Policy / School Leaving Certificate / PAN Card
Proof of Qualification	N.A.	For Professionals: Copy of highest professional degree
Copy of Partnership deed	N.A.	For Partnership firm
MOA, AOA, Board Resolution, Certificate of Incorporation, CA Certificate	N.A.	For Companies

Post - Sanction		
Loan Agreement and other documents enclosed in the kit	Signature Verification	ECS / SI / PDCs / Security Cheques

Sourcing Channel

Name of Executive	Branch	Branch Employee Name	DSA

BANK COPY

ACKNOWLEDGMENT

Loan Application received on _____. Processing fee (cheque / DD) received on _____. Request will be disposed of and acceptance / rejection notification will be mailed within 15 days from the date of the receipt of completed application form with all supporting documents.

Date

Authorised Signatory

DEVELOPMENT CREDIT BANK LTD

CUSTOMER COPY

ACKNOWLEDGMENT

Sr. No.:

Loan Application received on _____. Processing fee (cheque / DD) received on _____. Request will be disposed of and acceptance / rejection notification will be mailed within 15 days from the date of the receipt of completed application form with all supporting documents.

Date

Authorised Signatory

DEVELOPMENT CREDIT BANK LTD