

Add wheels to your dream.

AUTO LOAN APPLICATION FORM



IDBI BANK

LIST OF DOCUMENT (KYC & INCOME RELATED DOCUMENTS)

Parameters	Salaried	Self-Employed (Businessmen)	Self-Employed (Professional)
Age Proof (Any one document)	<input type="checkbox"/> School leaving certificate. <input type="checkbox"/> Passport. <input type="checkbox"/> Driving License. <input type="checkbox"/> Voter's Id card. <input type="checkbox"/> Birth certificate by Local authority. <input type="checkbox"/> LIC policy or certificate issued by the Gram Panchayat (Talati/or any authorized person).	Same	Same
Identity Proof	<input type="checkbox"/> Photograph and any one of the following: <input type="checkbox"/> Passport. <input type="checkbox"/> Driving license. <input type="checkbox"/> PAN card. <input type="checkbox"/> Photo credit card (with embossed signature) & last 2 months statements. <input type="checkbox"/> Employee ID card (Salaried). <input type="checkbox"/> Bankers sign verification. <input type="checkbox"/> Election Card. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank. <input type="checkbox"/> Confirmation letter from employer/Other bank (Subject to Satisfaction of the bank).	Same	Same
Address Proof	<input type="checkbox"/> Passport. <input type="checkbox"/> Latest electricity or telephone bill (Accepted if issue by Govt. or reputed companies). <input type="checkbox"/> Title Deed of the property. <input type="checkbox"/> Latest house lease agreement duly stamped. <input type="checkbox"/> Driving license. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Election ID card. <input type="checkbox"/> Photo credit card (With last 2 months statement). <input type="checkbox"/> Latest copy of LIC Insurance policy or premium Receipt. <input type="checkbox"/> Bank account statement or passbook. (First page & page bearing latest transactions). <input type="checkbox"/> Employer letter certifying current mailing address. (Salary Savings Account). <input type="checkbox"/> Employee ID card (Only for salary account).	Same	Same
Signature Proof	<input type="checkbox"/> PAN Card. <input type="checkbox"/> Passport. <input type="checkbox"/> Bankers Verification. <input type="checkbox"/> Photo ID Credit Card. <input type="checkbox"/> Self Signed Cheque.	Same	Same
Income Proof	<input type="checkbox"/> Last 1 year form-16/IT returns for last 2 years supported by appointment letter/employed certificate. <input type="checkbox"/> Salary slip for the last 3 months / Salary Certificate(If variable components like Over Time and Incentives are reflected then salary slips for the past 6 months are required). <input type="checkbox"/> Company Profile if it is lesser known organization.	<input type="checkbox"/> Copy of last 3 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant. <input type="checkbox"/> Copy of last 3 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant. Along with the all schedules).	Same
Banking History	<input type="checkbox"/> Last 6 months Bank statement.	<input type="checkbox"/> Bank Statement for the last 1 year for the Savings Account & Current Account. <input type="checkbox"/> Running CC limit/OD Limit statement for last 6 months.	<input type="checkbox"/> Bank Statement for the last 1 year for the Savings Account & Current Account. <input type="checkbox"/> Running CC limit/OD Limit statement for last 6 months.
Business proof		<input type="checkbox"/> Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration.	Same
Other Mandatory Documents	<input type="checkbox"/> Educational qualification certificate. <input type="checkbox"/> Processing fee cheque. <input type="checkbox"/> Loan application form duly filled-in along with photographs.	<input type="checkbox"/> Self-declaration proprietorship (If applicable). <input type="checkbox"/> Partnership Deed. <input type="checkbox"/> MOA, AOA, Certificate of registration, business commencement certification (If applicable). <input type="checkbox"/> Letter of authority to borrow/Board resolution to borrow. (If applicable). <input type="checkbox"/> Copy of Tax Deduction certificate / Form - 16A (if applicable). <input type="checkbox"/> Brief Business Profile on the Letter Head of the firm by the applicant. (State how large is the client in his business in the city, location, infrastructure, Area in sq ft of the business premises, Customer segmentation, brands sold, Average margins, Expansion plans, future prospects etc). <input type="checkbox"/> Processing fee cheque. <input type="checkbox"/> Educational qualification certificate. <input type="checkbox"/> Loan application form duly filled-in along with photographs.	<input type="checkbox"/> Practice Certificate. <input type="checkbox"/> Salary Certificate (in case of doctors having salaried income). <input type="checkbox"/> Copy of Educational Qualification Certificate. <input type="checkbox"/> Copy of Advance Tax paid / self assessment tax paid Challan. <input type="checkbox"/> Details of Contract (if applicable). <input type="checkbox"/> Copy of Tax Deduction certificate / Form - 16A (if applicable). <input type="checkbox"/> Copy of the Partnership Deed (if Applicable), letter of authority to borrow (If applicable). <input type="checkbox"/> Brief Business Profile on the Letter Head of the firm by the applicant.(State how large is the client in his business in the city, location, infrastructure, Area in sq ft of the business premises, Customer segmentation, brands sold, Average margins, Expansion plans, future prospects etc.). <input type="checkbox"/> Processing fee cheque. <input type="checkbox"/> Educational qualification certificate. <input type="checkbox"/> Loan application form duly filled-in along with photographs.
Persons with disabilities	Certificate from Competent authority certifying the extent of disability.	Certificate from Competent authority certifying the extent of disability.	Certificate from Competent authority certifying the extent of disability.

All documents mentioned above have to be self attested by the customer as true copy. All the documents have to be verified with the original & certified as verified with original by the Bank official. In addition to the above, all legal and technical documents pertaining to the property, which is proposed to be mortgaged with the bank are also to be submitted. The list of these documents may be obtained from the RAC. The above is only an indicative list and the Bank reserves the right to ask for further documents, if required.

Application No.	
Branch Code	
Associate/DST Code	
Dealer/Functionary Code	

AUTO LOAN APPLICATION FORM

Salaried Individual
 Self-Employed Professional
 Self-Employed Non Professional (Businessman)
 Firms or Companies
 Non - Resident Indian (Salaried)

The Center Head / Branch Head

IDBI Bank Limited.

I/we request that a loan of ₹ _____ (Rupees _____) Only)

may be sanctioned to me for purchase of a new four wheeler/high end bike (for personal use) against the hypothecation of the Vehicle. Necessary particulars for consideration of this application are given below :

INSTRUCTIONS (Please read carefully)	APPLICANT	CO-APPLICANT
<ul style="list-style-type: none"> Please write or type in BLOCK LETTERS All details must be filled in. If not applicable please write N.A. In order to ensure faster processing, applicants should ensure that the application is complete in every respect and all the required documents are submitted with this application Please take photocopies of all documents that are submitted to IDBI Bank (Including this application form) for your personal record. IDBI Bank reserves the right to reject any application at any stage without assigning any reason. Tick <input checked="" type="checkbox"/> whichever is applicable. 	Please paste Passport Size, Latest, Color Photo and Sign Across	Please paste Passport Size, Latest, Color Photo and Sign Across

PERSONAL AND EMPLOYMENT DETAILS		
	APPLICANT	CO-APPLICANT / POA Holder
Name	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle Name : _____ Surname : _____	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle Name : _____ Surname : _____ Relationship with applicant _____
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy) Age : <input type="text"/> (in yrs)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy) Age : <input type="text"/> (in yrs)
Place of Birth	_____	_____
Father's Name	Mr. _____	Mr. _____
Current Residential Address (Pin Code Mandatory)	_____ _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Same as applicant <input type="checkbox"/> _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Permanent Residential Address (Pin Code Mandatory)	_____ _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____ _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Phone No. (Mandatory)	(R) _____ (Mb) _____	(R) _____ (Mb) _____
E-mail ID (Mandatory)	_____	_____
Current Residence :	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Parental / Spouse	No. of years at current residence : <input type="text"/>
Residence Type :	<input type="checkbox"/> Flat <input type="checkbox"/> Chawl <input type="checkbox"/> Bungalow <input type="checkbox"/> Independent House <input type="checkbox"/> Others	
Caste:	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Others	
Location:	<input type="checkbox"/> Rural <input type="checkbox"/> Semi urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro	
Community/Religion	_____	
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 Direct Dependents	Children <input type="checkbox"/> Other <input type="checkbox"/>	Children <input type="checkbox"/> Other <input type="checkbox"/>
Qualification	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Matriculate <input type="checkbox"/> Diploma <input type="checkbox"/> Others _____	
Occupation	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business	
Relationship with Bank (if any)	<input type="checkbox"/> >1 <input type="checkbox"/> 2 - 3 <input type="checkbox"/> 3 +	

Name of Employer / Business _____	
Office Address (Present) _____	
(Pin Code Mandatory) _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Company Website _____	
Office Phone No. _____ Ext _____ Fax _____ Ext _____ Fax _____	
Designation for Salaried Applicant _____	Employed Since <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Department Emp. No. _____	Emp. No. _____
No. of years in present Service/Professional/Business <input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months. Years to Retirement <input type="text"/> <input type="text"/> Yrs.	<input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months. Years to Retirement <input type="text"/> <input type="text"/> Yrs.
Previous Employment/Business details (if less than two years in current Employment / Business) _____	_____
Pin Code _____ Tel _____	Pin Code _____ Tel _____
Total Work Experience <input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months.	<input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months.
Communication Address <input type="checkbox"/> Current Residential Address <input type="checkbox"/> Permanent Residential Address <input type="checkbox"/> Office Address	
Vehicles Used Presently : <input type="checkbox"/> Car <input type="checkbox"/> Two-Wheeler	No. of Cars : <input type="checkbox"/> One <input type="checkbox"/> Two Cars : <input type="checkbox"/> Owned <input type="checkbox"/> Co. Provided <input type="checkbox"/> Financed

FINANCIAL DETAILS						
	APPLICANT			CO-APPLICANT		
INCOME						
Gross Monthly Income	₹ _____			₹ _____		
Net Monthly take Home	₹ _____			₹ _____		
Other Income (specify sources)	₹ _____			₹ _____		
Average monthly expenses	₹ _____			₹ _____		
Monthly Installments you can pay	₹ _____			₹ _____		
ASSETS	VALUE			VALUE		
1. Property and other Assets	₹ _____			₹ _____		
2. Motor Vehicles	₹ _____			₹ _____		
3. Fixed Deposit (if any)	₹ _____			₹ _____		
4. Current balance in PPF	₹ _____			₹ _____		
5. Current balance in PF (Your Share)	₹ _____			₹ _____		
6. Other Investments (Bonds/Securities)	₹ _____			₹ _____		
7. Sum assured of LIC Policy	₹ _____			₹ _____		
LIABILITIES : Name & address of institution from whom loan has been availed with purpose of loan	Balance Outstanding (₹)	Balance Term (Months)	Balance Repayment (₹)	Balance Outstanding (₹)	Balance Term (Months)	Balance Repayment (₹)
1.						
2.						
3.						
Total Liabilities	₹ _____			₹ _____		

BANK ACCOUNT DETAILS OF APPLICANT / CO-APPLICANT (Preferably Salary Credit Account if more than one Account)							
Name of Account Holder	Name of Bank	Branch Address	Current/ Saving Account	Account No. (s)	Operations for (yrs.)	Avg. Bal. (₹)	RTGS/NEFT Code
1.							
2.							
3.							
(If you have Account in IDBI Bank please furnish the details)							
PAN No. <input type="text"/>	Driving License No. <input type="text"/>	Expiry Date: ___/___/___	Issued By: _____				
Passport No. <input type="text"/>	Aadhar No. <input type="text"/>						

PROFILE / INDUSTRY / PROFESSION DETAILS
 Salaried Manufacturing Trading Service Agriculture Exporter

CREDIT CARDS HELD

Card type (Platinum/ Gold/Silver/Classic)	Applicant	Co-applicant
Name of Issuer	Credit Card Number	Credit Card Number
1		
2		

LOAN DETAILS

Name of the Vehicle selected / Model : _____
Ex - Showroom cost of the vehicle : ₹ _____
Registration, Insurance, Stamp Duty, etc. charges : ₹ _____
Cost of Accessories : ₹ _____
Total cost of the vehicle : ₹ _____
Loan amount sought : ₹ _____
Contribution from own sources : ₹ _____
Tenor (in months) : 12 24 36 48 60 72 84
Payment Method (Please select the mode of repayment convenient to you)
 Standing Instructions (SI) ECS

PURPOSE OF LOAN FACILITY

Purchase of New Car Conversion of Staff Loan to Commercial Rate loan Additional Loan over and above the staff loan
 Purchase of High End Bike
Fuel Type Diesel Petrol CNG LPG

Manufacturing Date _____ **Name of the Dealer** _____

Name of the Manufacturer _____

DETAILS OF GUARANTOR

Name of Guarantor : <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. _____ Address _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Name of Guarantor : <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. _____ Address _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Gross Income P.A. : _____	Gross Income P.A. : _____
Pan No.: _____	Pan No.: _____
Mobile No.: _____	Mobile No.: _____

DETAILS OF REFERENCES

Reference 1	Reference 2
Name _____	Name _____
Address _____ _____	Address _____ _____
_____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Occupation _____	Occupation _____
Tel. No. _____	Tel. No. _____
Mobile No. _____	Mobile No. _____

DECLARATION

I/We declare that all the particulars and information given in the application form are true, correct, complete and updated in all respects and I/We have not withheld any information and that they shall form the basis of any loan on IDBI Bank may decide to grant me/us. I/We confirm that there are no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent and further confirm that I/We have read the brochure, terms and conditions applicable to this loan and understood the contents. I/We declare that the vehicle will be hypothecated to IDBI Bank Ltd. I/We understand that the sanction of this loan is at the discretion of the Bank and subject to my/our executing necessary security documentation as per the Bank's requirement and to its satisfaction. I/We understand and agree that the processing fees and documentation charges are non refundable and my/our application being rejected by the Company for any reason whatsoever, or the same being withdrawn by me, I/We shall not be entitled for refund of the same either in part or in full. I am/We are aware that the repayments are by way of Equated Monthly Installments (EMIs) comprising principal and interest and are calculated on the basis of monthly interests. I/We also undertake to inform IDBI Bank regarding changes in my/our occupation/employment and to provide any further information that the Bank may require. I/We further agree that my/our loan shall be governed by the terms and conditions of IDBI Bank that are in force and may be amended by the Bank from time to time. I/We further agree that the Company at its sole discretion may reject my application without providing any reasons, and that I/We reserve no right to appeal against this decision of the Bank. I/We confirm having read the terms and conditions governing the loans from IDBI Bank that Loan shall be used for the stated purpose and will not be used for speculative purpose and antisocial purpose. I/We further certify that I/We am/are resident(s) in India. I/We hereby undertake to inform you of any change in the residential/business address as and when such change occurs. I/We agree to give post dated cheques for the repayment of loan and interest and am/are fully cognizant that dishonour of cheque is a original offence under the law. I/We agree that the Bank may either by itself or through its contractors or agencies obtain additional information from me/us and verify the correctness of any information furnished by me/us and also authorize the Bank to release such information or any other information in its records for the purpose of credit appraisal/sharing or for any other purpose. I/We agree that the Bank may disclose any information relating to me/us (including my/our account status and my default committed by me/us) to any person or entity for any reason or purpose whatever (including for the purpose of credit approval or sharing) I/We request the Bank to credit/pay the loan amount to the dealer/seller on my/our behalf. I/We am/are aware that the Bank is not responsible for the delivery quality of the car. Further, I/We have read, understood, acknowledge and agree that a request and demand from any authority under the statutory law will be mandatorily complied with by the Bank."

FOR OFFICIAL USE	SIGNATURE & DATE
Credit facility applied for ₹ _____ Rate of Interest- _____ % p.a. (Fixed/Floating). Manner of Charging Interest : Monthly Additional & Penal interest rates _____ % p.a. Processing Fees ₹ _____. Documentation charges ₹ _____. Signature of bank official: _____ Name: _____ Designation: _____ EIN: _____ Date of receipt of application: _____	<p>“NO CASH PAID”</p> <hr/> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> Signature of Applicant _____ Date: ____ / ____ / ____ </div> <div style="text-align: center;"> Signature of Co-applicant _____ Date: ____ / ____ / ____ </div> </div>

Application No.	
Application Receipt date:	

IDBI Bank Limited
Branch _____

ACKNOWLEDGEMENT OF LOAN APPLICATION
To,

Your Loan Application dated: - _____

We acknowledge receipt of your application for Loan of Rs. _____ on _____.

The application is being taken up for processing and we wish to state that the following shall apply to the subject loan:

S.no	Particulars	
1.	Total Processing Fees inclusive of Service Tax	Rs..
2.	Admin. Fees (Part of processing fees- non refundable)	Rs.
3.	Balance Processing fees -	Rs
4.	Of the above, Admin Fees + Service Tax on total fees is not refundable if the loan proposal is rejected.	
5.	Rate of interest :	(BR+ _____)% floating / _____ % fixed
6.	Periodicity of interest charging :	Monthly
7.	Additional and penal interest rate :	_____ %
8.	Documentation charges :	As per State Stamp Act , to be borne by the borrower
9.	In case any additional documents or information is required, the Bank would get in touch with you.	
10.	The Bank shall endeavor to convey a decision on your application within 7 working days if your application and supporting documents are complete in all respects.	

(NOTE: *Subject to realisation of cheque.)

Note:

- 1) Processing of application is subject to submission of all necessary information/documents required for processing the application.
- 2) Sanction of loan is subject to conformity with Bank's policy and procedures and is an entirely at Bank's discretion.
- 3) For any queries /further assistance you may please contact giving the above application no. and date of receipt for any further information/clarifications.
- 4)

Name	
Contact No.	
RAC	

Thanking You
Yours Faithfully

Branch manager / RAC Center Head
(Name & Designation)

IDBI Bank Limited
Branch _____

COUNTERFOIL FOR ACKNOWLEDGEMENT ISSUED

Acknowledgement issued to Mr./Mrs./Ms. _____ for his/her/their loan application dated _____ with application No. _____ dated _____.

Signature of the Applicant

Branch Manager/ RAC Center Head
(Name & Designation)

OUR OTHER RETAIL LOAN PRODUCTS

HOME LOAN

Surprisingly convenient home loan

EDUCATION LOAN

Fulfill your Dream as you Dream it.

LOAN AGAINST PROPERTY

Realise the true value of your property

HOME LOAN INTEREST SAVER

PERSONAL LOAN

#Online loan application facility available for Home Loan, Auto Loan & Education Loan. Please visit www.idbi.com for the same.

IDBI BANK OFFERS THE FOLLOWING PRODUCTS AND SERVICES

Savings Account

Current Account

Fixed & Floating Term Deposits

Recurring Deposits

NRI Services

International Debit Card

Preferred Banking

Gift Card

World/Global Currency Card

Magic Card

Locker Facility

Special Accounts for Kids/ Youth/Women/ Salaried/ Senior Citizen

Capital Gains Account Scheme

Capital Market Products



IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400 005.

Toll Free Numbers reachable from any landline/Mobile phones: 1800-200-1947/ 1800-22-1070, **Non- Toll Free Number:** 022-66937000.

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