



Tension-free Personal Loan

Go ahead and spend

Application Form for Personal Loan and it's variants



LIST OF DOCUMENT (KYC & INCOME RELATED DOCUMENTS)

Parameters	Salaried	Self-Employed (Professional)
Age Proof (Any one document)	☐ School leaving certificate. ☐ Passport. ☐ Driving License. ☐ Voter's Id card. ☐ Birth certificate by Local authority. ☐ LIC policy or certificate issued by the Gram Panchayat (Talati/or any authorized person).	Same
Identity Proof	☐ Photograph and any one of the following: ☐ Passport. ☐ Driving license. ☐ PAN card. ☐ Photo credit card (with embossed signature) & last 2 months statements. ☐ Employee ID card (Salaried). ☐ Bankers sign verification. ☐ Election Card. ☐ Aadhaar Card. ☐ Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank. ☐ Confirmation letter from employer/Other bank (Subject to Satisfaction of the bank).	Same
Address Proof	☐ Passport. ☐ Latest electricity or telephone bill (Accepted if issue by Govt. or reputed companies). ☐ Title Deed of the property. ☐ Latest house lease agreement duly stamped. ☐ Driving license. ☐ Aadhaar Card. ☐ Election ID card. ☐ Photo credit card (With last 2 months statement). ☐ Latest copy of LIC Insurance policy or premium Receipt. ☐ Bank account statement or passbook.(First page & page bearing latest transactions). ☐ Employer letter certifying current mailing address.(Salary Savings Account).	Same
Signature Proof	☐ PAN Card. ☐ Passport. ☐ Bankers Verification. ☐ Photo ID Credit Card. ☐ Self Signed Cheque.	Same
Income Proof	☐ Last 1 year form-16/IT returns for last 2 years supported by appointment letter/employed certificate. ☐ 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). ☐ Company Profile if it is lesser known organization.	Same
Banking History	☐ Last 6 months Bank statement.	☐ Bank Statement for the last 1 year for the Savings Account & Current Account. ☐ Running CC limit/OD Limit statement for last 6 months.
Business proof		☐ Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration.
Other Mandatory Documents	☐ Educational qualification certificate. ☐ Processing fee cheque. ☐ Loan application form duly filled-in along with photographs.	☐ Practice Certificate. ☐ Salary Certificate (in case of doctors having salaried income). ☐ Copy of Educational Qualification Certificate. ☐ Copy of Advance Tax paid / self assessment tax paid Challan. ☐ Details of Contract (if applicable). ☐ Copy of Tax Deduction certificate / Form - 16A (if applicable). ☐ Copy of the Partnership Deed (if Applicable), letter of authority to borrow (If applicable). ☐ 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.). ☐ Processing fee cheque. ☐ Educational qualification certificate. ☐ Loan application form duly filled-in along with photographs.
Documents Related to Occupation	☐ Offer Letter/Confirmation Letter from present employer. ☐ Previous Experience Certificates.	

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.

MANDATORY



Application No.	
Branch Code	

Application Form

☐ Personal Loan ☐ Salary Overdraft ☐ Pensioners Overdraft

INSTRUCTIONS (Please read carefully)

- 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 ☒ whichever is applicable.

Please paste
Passport Size,
Latest, Color Photo
and Sign Across

Borrower's request

To,
Branch Head/Center Head,
IDBI Bank Limited.

Date: _____

Place: _____

_____ Branch.

Dear Sir,

Subject: Request for Loan/Credit Facility

I request that a loan/credit facility of ₹ _____ Rupees (In words) _____
_____ only may be granted to me. Necessary particulars
for consideration of this application are given below:

Purpose of Loan/Credit Facility:

- ☐ Children's Education ☐ Holidays/Travel ☐ Medical Expenses ☐ Investments ☐ Consumer durable purchases
☐ Marriage in Family ☐ Loan Transfer ☐ Business Expansion ☐ Home improvement/Renovation of home or office
☐ Purchase of equipment/furniture ☐ Others (please specify) _____

Personal details

Applicant name	☐ Mr. ☐ Mrs. ☐ Ms. _____ _____ _____ First name Middle name Surname		
Date of Birth		Age: years	
Gender	☐ Male ☐ Female		
Father's/Husband name	Mr. _____		
Marital Status	☐ Single ☐ Married ☐ Divorced ☐ Widow No. of Dependents: _____		
Current Residential Address	_____ _____ _____ Dist.: _____ Pin: _____ State: _____		
Permanent Residential Address	☐ Tick if address is same as above _____ _____ Dist.: _____ Pin: _____ State: _____		
Phone No.	Resi. No.: _____ Mob. No.: _____ Off. No.: _____		
E-mail ID	_____		
Passport No.: _____ PAN No.: _____ Aadhaar No.: _____			

Residence	☐ Owned ☐ Rented ☐ Co. Provided ☐ Parental / Spouse No. of years at Current residence: _____
Caste	☐ Gen ☐ SC ☐ ST ☐ OBC ☐ Minority ☐ Others (please specify) _____ Community/Religion: _____
Educational Qualification	☐ Undergraduate ☐ Graduate ☐ Post graduate Please mention your highest qualification: _____
Professional Qualification	_____

Occupation Details (please attach your Business Card)

Occupation	☐ Employed ☐ Self Employed Professional
Category of Employer	☐ Govt./Semi-Govt./Quasi Govt. ☐ Public Ltd. Co. ☐ Private Ltd. Co. ☐ Multi National Co. ☐ Reputed Institutions ☐ Partnership ☐ Proprietorship ☐ Others _____
Name and address of employer	_____ _____ Dist.: _____ Pin:_____ State:_____
Office Phone No.	_____ Ext._____ Fax_____ E-mail ID _____
Designation	_____ Department _____ Employed Since Length of service: Yrs.
Website address	_____ _____
No. of years in present service	Yrs. Months. Years to Retirement
Previous employment details	_____ _____ Dist.: _____ Pin:_____ State:_____ Working from: To:
Total Work Experience	Yrs. Months.
For defence personnel only	IC No.:_____ Rank Identity Card / Pay book no.: _____ Pay account no.:_____ Name of Unit: _____ Date of Retirement
Communication Address	☐ Current Residential Address ☐ Permanent Residential Address ☐ Office Address

Financial details

Do you have an existing banking relationship(s) with us: ☐ Yes ☐ No

If yes, please give details of your relationship(s) with us (*preferably salary/saving Bank Account.*)

Name of Account Holder	Name of Bank	Branch Address	Saving/ Current Account	Account No. (s)	Operations for (yrs.)	Avg. Bal. (₹)
1.						
2.						
3.						
4.						

(If you have Account in IDBI Bank please furnish the details) Cust ID: [] [] [] [] [] [] [] [] GIR No.: _____

INCOME	VALUE
Gross Monthly Income	₹ _____
Net Monthly Take Home	₹ _____
Other Income (specify sources)	₹ _____
Average monthly expenses	₹ _____
Monthly Installments you can pay	₹ _____

***Net take home salary must tally with the salary credit shown in bank account statement.**

ASSETS/OWNERSHIP:	AMOUNT	LIABILITIES IN BRIEF:	Balance Outstanding (₹)
Property and other Assets	₹ _____	Friends & Relatives	₹ _____
Motor Vehicles	₹ _____	Employers	₹ _____
Bank/Post Deposits, NSCs	₹ _____	Bank & F.Is	₹ _____
Current balance in PF (Your Share)	₹ _____	Others	₹ _____
Other Investments (Bonds/Securities)	₹ _____		
Sum assured of Insurance Policy	₹ _____		
Total Assets	₹ _____	Total Liabilities	

Details of all Loans/Credit facilities availed from banks/institutions including IDBI Bank.

	1	2	3	4
Type of Loan/Credit facilities				
Name of Bank/ Financial Institution				
Monthly EMI				
Loan amount taken				
Current outstanding loan				
Balance Term (Months)				

Other Information

Please fill in the following for our reference. It would help us in serving you better.

a) Details of your spouse:

Name: _____

Profession/Occupation: _____

Organisation: _____

b) Number of dependents: _____

c) Passport No.: _____ Election Card: _____ Aadhaar Card No.: _____

Driving Licence No.: _____ Income Tax PAN/GIR No.: _____

d) Education:

☐ High School ☐ Graduate ☐ Post Graduate ☐ Professional Qualification

About your references

(Two references are mandatory, one reference has to be a non relative/non Colleague/from the same profession)

Reference 1	Reference 2
Name _____	Name _____
Address _____	Address _____
_____	_____
_____	_____
_____ PIN _____	_____ PIN _____
Occupation _____	Occupation _____
Tel. No. _____	Tel. No. _____
Mobile No. _____	Mobile No. _____
E-Mail ID. _____	E-mail ID. _____

Loan details (Only for Personal Loan)

Loan amount sought: ₹ _____

Repayment Period : ☐☐ Months (Max. up to 60 months)**Disbursal instructions (Only for Personal Loan)****Please disburse my loan as per instructions given below:**

Request to credit the loan amount in my Saving/Salary Bank Account No.: _____ maintained with _____ Branch.

Mode of Repayment (Only for Personal Loan)

- ☐ Standing instruction from Salary Saving Account.
- ☐ Deduction from salary (at employer end)

BAGIC declaration for group insurance (Only for Personal Loan)**DECLARATION BY THE INSURED BENEFICIARY**

I understand and agree that as a Personal Loan Borrower of IDBI Bank Limited, I'm being enrolled as an Insured Beneficiary under the Group Insurance Policy issued by Bajaj Allianz General Insurance Company Limited (herein after referred to as the Company) in favour of IDBI Bank Limited. I authorize and agree to IDBI Bank acting as Group Manager of the Group Insurance Policy issued by the Company and also authorize IDBI Bank to manage the Group Insurance Policy on my behalf. I also agree to be governed by and abide by all the standard terms and conditions, including exceptions and exclusions, mentioned by the Company in the Group Insurance Policy issued in favour of IDBI Bank Limited on my behalf. I also agree that it is sufficient that the Company generates the Child Certificate in my favour without actually dispatching or delivering the same to me. I hereby assign the benefits under the Group Insurance Policy to IDBI Bank Limited and I authorise the Company to pay any claim payable to me under the Group Insurance Policy to the above assignee whose discharge will be considered as the full and final discharge on my behalf.

Date: _____

Place: _____

Signature of the Insured Beneficiary**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/credit facility which IDBI Bank may decide to grant me/us.
- I/We undertake to inform IDBI Bank regarding change in my/our occupation/employment/residential address and to provide any further information that the bank may require.
- 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/credit facility and understood the contents.
- I/We understand and agree that the processing fees and administrative fees are non refundable and my/our application being rejected by the Company for any reason what-so-ever, 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/We confirm that I/we do not have any other credit facilities with any bank other than that mentioned above. I/We confirm that if I/we avail of any loan/credit facilities with any other bank in future, I/we will furnish the details to IDBI Bank immediately. I/We confirm in my/our name jointly or severally to the loan account, if necessary. I/We confirm that the funds will be used for stated purpose and will not be used for speculative purpose. I/We confirm that we are resident Indians.
- I also understand that the sanction of the loan/credit facility is subject to the execution of documents as per Bank's requirements. I agree that the Bank has right to make such enquiries about me as it/they think(s) fit.

For Office Use	Signature & Date
Loan/Credit facility applied for ₹ _____.	"NO CASH PAID"
Rate of Interest-BR+ _____ % p.a. Fixed/Floating	
Manner of Charging Interest (Monthly)	
Additional & Penal interest rates _____ % p.a.	
Processing Fees & Other Charges ₹ _____.	_____ Signature of Applicant
Name: _____	
Designation: _____ EIN: _____	
Signature of bank official: _____	Date: ____ / ____ / ____
Date of receipt of application: _____	Place:
Schedule of charges: Please visit / Login to our Bank website or visit nearest Branch/ RAC for more details.	

IDBI Bank Limited
Branch _____

Application No.	
Application Receipt date:	

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

Gift yourself a Dream Home

EDUCATION LOAN

Fulfill your Dream as you Dream it.

AUTO LOAN

Add wheels to your dream.

LOAN AGAINST PROPERTY

Realise the true value of your property

Home Loan Interest Saver

#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
Flexi 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.

Visit us: www.idbi.com | | | |