

APPLICATION FORM FOR PROPERTY LOANS

(To be filled by applicants only)

(✓Boxes where appropriate and write N.A. if not applicable. *Mandatory field, Use CAPITAL LETTERS.)

Branch Name	
Branch Code	
Sales Manager Name	
Sales Manager Code	
DSA/Connector Code	
DST Code	

Application No:	
Date of Application	
Product	

Paste your cross signed recent photograph

Applicant

Paste your cross signed recent photograph

Co-Applicant/Guarantor

A. INDIVIDUAL / NON INDIVIDUAL DETAILS

A.1 PERSONAL DETAILS - APPLICANT

Name Mr/Mrs/M/s*	Title	First name	Middle Name	Last Name

Father's/Husband's Name* _____				
Date of Birth/Incorporation*	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Marital Status* Married / Single	Gender* M / F	Residential Status* Resident/NRI/PIO
Religion Hindu/Muslim/Christian/Other (pls. specify)	Anniversary Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		_____	
Category of Customer* Schedule Caste/Schedule Tribe/OBC/General	No. of dependents* _____	Qualification* _____		
Current Residence Address* _____	Permanent Residence Address* _____			
Land Mark* _____	Land Mark* _____			
City* _____ Pin* _____	City* _____ Pin* _____		City* _____ Pin* _____	
Tel (std code) _____ Mobile* _____	Tel (std code) _____ Mobile* _____		Tel (std code) _____ Mobile* _____	
Email _____		Email _____		
Residence is Owned / Rented / Company Provided / Other (pls. specify)	_____			Monthly Income _____
PAN Card* _____ Voter ID _____	Passport No. _____		Others(pls Specify with No.) _____	

A2. PROFESSIONAL / BUSINESS DETAILS

Occupation* Salaried Self employed Others (pls. specify) _____ No. of yrs current job/Business*

Company/Business Name* _____ Retirement Age _____

Company/Business Type* Public Sector (PSU) / Central Government / Private Limited Company / State Government / Public Limited Company / Partnership Firm / Proprietorship

Office Owned Office Rented _____ Designation _____

Office Address* _____

Landmark* _____ City* _____ Pin* _____

Tel* (std code) _____ Mobile* _____ Email _____

Communication Address*: Residence Office Permanent

A.3 PERSONAL DETAILS

CO - APPLICANT

GUARANTOR

Name Mr/Mrs/M/s*	Title	First name	Middle Name	Last Name

Father's/Husband's Name* _____				
Date of Birth/Incorporation*	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Marital Status* Married / Single	Gender* M / F	Residential Status* Resident/NRI/PIO
Religion Hindu/Muslim/Christian/Other (pls. specify)	Anniversary Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		Relationship with applicant* _____	
Category of Customer* Schedule Caste/Schedule Tribe/OBC/General	No. of dependents* _____	Qualification* _____		
Current Residence Address* _____	Permanent Residence Address* _____			
Land Mark* _____	Land Mark* _____			
City* _____ Pin* _____	City* _____ Pin* _____		City* _____ Pin* _____	
Tel (std code) _____ Mobile* _____	Tel (std code) _____ Mobile* _____		Tel (std code) _____ Mobile* _____	
Email _____		Email _____		
Residence is Owned / Rented / Company Provided / Other (pls. specify)	_____			Monthly Income _____
PAN Card* _____ Voter ID _____	Passport No. _____		Others(pls Specify with No.) _____	

A.4 PERSONAL DETAILS/BUSINESS DETAILS

CO - APPLICANT

GUARANTOR

Occupation* Salaried Self employed Others (pls. specify) _____ No. of yrs current job/Business*

Company/Business Name* _____ Retirement Age _____

Company/Business Type* Public Sector (PSU) / Central Government / Private Limited Company / State Government / Public Limited Company / Partnership Firm / Proprietorship

Office Owned Office Rented _____ Designation _____

Office Address* _____

Landmark* _____ City* _____ Pin* _____

Tel* (std code) _____ Mobile* _____ Email _____

Communication Address*: Residence Office Permanent

B. LOAN REQUIREMENT DETAILS

Loan Against Property/LRD/NRP

Commercial Residential
 Balance Transfer Topup New

Loan amount required _____

Tenure _____

Rate of Interest Fixed Floating

Monthly Expenses _____

Comfortable Serving EMI (Rs.) _____

If Balance Transfer, Financier Name _____

Current Loan outstanding _____

Purpose of Loan* _____

C. PROPERTY DETAIL

EXISTING

IDENTIFIED

TO BE IDENTIFIED

Property Address* _____

Landmark* _____ City* _____ Pin* _____

Usage* Self Occupied Let - Out Vacant

D. BANK DETAILS

Name of the Bank	Account No.	Branch	Account Type (Saving / Current / OD/CC)

E. FINANCIAL INFORMATION

SAVINGS, INVESTMENTS, ETC

DETAILS OF LOANS AVAILED

Particulars	Applicant (Rs.)	Co-applicant (Rs.)	Important: Non disclosure / false declaration can lead to cancellation of your loan application.			
Savings in Bank			Source of Loan	Outstanding Amount (Rs.)	Monthly Installment Payable (Rs.)	Bal. Term (Months)
Immovable property with current value (Specify)			Applicant:			
1. _____			Employer			
2. _____			Bank			
Other Assets (specify)			Credit Society			
1. _____			Other			
2. _____			Co-applicant			
3. _____			Employer			
Life Insurance Policy(ies)			Bank			
Sum Assured			Credit Society			
Maturity Dates			Other			

F. PROCESSING FEE DETAILS

I/we have submitted a processing fee cheque of Rs. _____/- in favor of Fedbank Financial Services Ltd as an initial processing charge vide cheque no _____ dated _____ drawn on _____ which remains non-refundable even in case of the loan application getting declined/ withdrawn.

G. REFERENCES

REFERENCE 1*

REFERENCE 2*

Name _____
 Relationship* _____
 Address* _____
 Landmark* _____
 City* _____ Pin* _____
 Tel (STD CODE) _____
 Mobile* _____
 Email _____

Name _____
 Relationship* _____
 Address* _____
 Landmark* _____
 City* _____ Pin* _____
 Tel (STD CODE) _____
 Mobile* _____
 Email _____

H. DECLARATION

1. I/We declare that all the particulars and information and details given/filled in this Application Form are true, correct, complete and up-to-date in all respects and that I/We have not with held any information whatsoever. 2. I/We confirm that no insolvency proceeding or suits for recovery of outstanding dues or monies whatsoever or properties and/or any criminal proceedings have been initiated and/or are impending against me / us and that I/We have never been adjudicated insolvent by any court or other authority. I/We have not taken any action and no other steps have been taken or legal proceedings started by or against me / us in any court of law/other authorities for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for my/our assets. 3. I/We confirm that I / We shall not use the Facility (or any part thereof) for any improper / illegal/unlawful / speculative / capital market related activities and shall apply the Facility (or any part thereof) only for the limited purposes specified herein. 4. I/We undertake to inform Fedfina regarding any changes whatsoever in my/our addresses as specified herein above or my employment/profession and to promptly provide such further or information that Fedfina (or its designated group companies or agents or representatives) may require. I hereby give my consent for appropriate verification of the documents through your authorized representatives, as well as conduct a check with the credit bureaus, internal and external database, field verifications, tele verifications, reference and background check etc. I/We authorize Fedfina and all its group companies and their agents to exchange, share or part with all the information relating to my /our loan details and repayment history to other Fedfina group companies, banks, financial institutions, credit bureaus, agencies, statutory bodies, marketing/ research etc. as may be required or as they may deem fit and shall not hold Fedfina (or any of its group companies or its/their agents) liable for use/sharing of this information. 5. I/We acknowledge and agree that the sanction of the Facility by Fedfina to me/us shall be subject to compliance by me/us of the terms and conditions set out under this Application Form as well as the other Transaction Documents. 6. Sales Officer/Channel Partner of Fedbank Financial Services Ltd has personally met me/us at my residence/ office and collected the necessary documents. 7. I/We understand and acknowledge that Fedfina shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject our application and not to sanction the facility and that Fedfina should 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 or any delay in notifying me/us of such rejection. 8. I/We declare that I/We am/are competent and fully authorised to issue such declarations, confirmations, agreements and undertaking and submit this Application Form for the purpose of borrowing/availing of the requested Facility, and to execute all other documents required by Fedfina for such purpose. 9. This Application Form has been duly and validly executed by me/us or on my/our behalf and when accepted/acted upon by Fedfina would constitute legal and valid obligations that are binding on and enforceable against me/us. I/We confirm that the initials on this Application Form are made by me/us and the validity of such initials shall not be disputed by me/us.

IMPORTANT NOTE: That the receipt of your application form for the loan does not imply automatic approval of your loan by the company. The company may request for additional documents other than those collected in connection with the application. I / We confirm that the executive who collected my/our application / Documents has informed me/us and I/We am/are aware: - 1. That service tax as may be applicable from time to time will be charged in connection with the loan. 2. That company will not be liable for loss or delay in receipt of documents. 3. That incomplete/defective application will not be processed and the company shall not be responsible in any manner for the resulting delay or otherwise. 4. That the application form, documents / photographs will not be returned under any circumstances once submitted to the company. 5. That approval of the application is at sole discretion of the company. 6. That the quantum of the loan will be finally decided by the company and the company has not made any commitments to me/us regarding the same. 7. That the loan prepayment charges which may be subject to revision are levied/calculated on the balance outstanding of the loan. I/We further confirm that the said executive had collected self attested copies of the afore mentioned documents from me/us and that I/we are/were specifically informed that in case of any prepayment request the applicant and the co - applicant are required to personally visit the company's customer service branch after which the request will be accepted for issuance of the prepayment letter.

I/We hereby confirm that I/We have read, been explained in detail and understood all the terms and conditions and charges applicable pertaining to the said loan application.

Note: WE DO NOT ACCEPT ANY PAYMENT IN CASH. ALL CHEQUE ISSUED SHOULD BE PAYEE'S A/C ONLY & FAVOURING "FEDBANK FINANCIAL SERVICES LTD"

Date:

Signature of the Individual/Non Individual Applicant 
 (seal required in case of company)

 Signature of the Individual/Non Individual Co - Applicant/ Guarantor 
 (seal required in case of company)

LIST OF DOCUMENTS REQUIRED

COMMON DOCUMENTS OF APPLICANTS/CO-APPLICANTS/GUARANTORS

• Complete Application Form with Photograph	• Age Proof
• Proof of Identity	• Proof of Residence
• Proof of Office	• Proof of Signature
• Educational Qualification Certificate for Professionals	• Processing Fee Cheque in favour of "Fedbank Financial Services Ltd"
• Photocopy of Title Documents of the Property, Approved Plan etc.	• Repayment track record of 1 year
• Latest loan outstanding statement, list of documents for Balance Transfer	• Details of Limits and Loans availed
• Bank Verification Form	• End Use Letter

ADDITIONAL DOCUMENTS FOR SALARIED CUSTOMERS

• Latest salary slips/salary certificate for last 3 months	• Latest Form No. 16
• Latest 6 months Bank Statements (salary account)	• Copy of confirmation letter if job continuity is less than 1 year at current job

ADDITIONAL DOCUMENTS FOR SELF EMPLOYED/NON - INDIVIDUAL CUSTOMERS

• Financial Documents of last 3 years	• Income Tax Return along with computation
• Balance Sheet, P & L Account, Capital Account and Schedules	• Tax Audit Report of individuals, partnership and company
• Partnership deed & MOA/AOA in case of partnership firm and company respectively.	• Latest shareholding pattern attested by CA/CS or authorized person in case of company.
• Bank Statement (Business and Savings) for last 6 months	• Value Added Tax / Sales Tax returns
• TDS and Advance Tax Challans	

*All documents have to be self-attested.

*Provide documents from above mentioned list, as applicable

*The company may further require additional documents, other than those mentioned above

DESCRIPTION OF CHARGES

Processing fees details	1% + applicable taxes on the total loan amount subject to minimum Rs 7500/- + applicable taxes (Non Refundable).
Part Prepayment Charges	1% + applicable taxes if more than three part prepayments are made during the year subject to a) Part prepayment amount must be equal to minimum two EMIs b) 4% part prepayment charge + applicable taxes for part prepayments in case part payment > 25% of loan outstanding at beginning of financial year c) 5% part prepayment charge + applicable taxes for part prepayments made within first six months of loan disbursement
Prepayment Charges (Full)	4% + applicable taxes on the outstanding loan amount. Prepayment charges shall be applicable on all payments, other than EMI, made towards principal sum in the last 12 months from intended date of prepayment.
Cheque Bounce Charges	Rs. 500 + applicable taxes
Late Payment Charges	3% per month
Cheque swap charges	Rs. 500 + applicable taxes
Loan Reschedulement charges	0.25% of loan outstanding + applicable taxes
Loan statement charges (nil for 1 statement every half yearly)	Rs. 500 + applicable taxes
NOC issuance charges (nil for first NOC)	Rs. 500 + applicable taxes
Document retrieval charges (per advice)	Rs. 500 + applicable taxes
Switch charges (For Change in Rate Type or for change in Margin)	1% of loan outstanding + applicable taxes
Any other charge	As per Company policy

Above charges shall apply, unless specifically communicated by the company otherwise at the time of sanction.

ACKNOWLEDGMENT OF RECEIPT OF LOAN APPLICATION (CUSTOMER COPY)

This is to confirm the receipt of your application form for the Loan facility and thank you for the same.
Loan decision will be taken within 15 working days subject to submission of complete required documents and information as per the company requirements.

Application No:

Date

Signature of the Sales Executive  _____ 

Name of the Sales Executive _____

Name of the Applicant _____

FREQUENTLY ASKED QUESTIONS (FAQ'S):

Q. What documents can I submit as Identity proof, Address proof and Signature proof towards KYC?

Proof of Identity (Self Attested copy of any one): Valid Passport, PAN Card, Voter Identity Card, Aadhar Card, Driving License, Identity Card issued by Employer (if employed in State/ Central Government).

Proof of Residence (Self Attested copy of any one): Ration card, Passport, Bank Account Statement, Voter Identity Card, Current Telephone / Electricity Bill, Aadhar Card, Driving License.

Proof of Signature (Self Attested copy of any one): PAN Card, Driving License, Aadhar Card, Passport, Banker's verification

Proof of Office (Self Attested copy of any one): Current Telephone / Electricity Bill, Shop & Establishment Act Certificate, Sales Tax/ Value Added Tax certificate

PAN card is mandatory

Q. What are the fees and charges payable and when are they payable?

A minimum processing fee of Rs. 7500/- plus applicable taxes is payable at the time of making loan application. Same is non refundable. A total processing fee of 1% of loan amount or such fee as intimated by Fedbank Financial Services Ltd. is payable before loan is disbursed.

Q. Are there any charges other than processing fee payable by me?

Details of all the applicable charges are a part of the annexure which shall be provided at the time of loan application. There are no additional charges payable towards loan sanction other than processing fee

Q. Processing fee shall be issued in whose favor?

Processing fee shall be issued by way of a crossed A/c payee cheque in favor of "Fedbank Financial Services Ltd.". We do not accept any other payments in cash or kind.

Q. What documents I need to submit before the loan sanction and before disbursement?

List of documents shall be a part of the annexure which shall be provided at the time of loan application. Clarifications if any shall be provided by our representatives

Q. Who can be co-applicants to the loan?

All owners of the property offered as collateral must be co-applicants to the loan. However all co-applicants need not be co-owners in the property. Co-applicants are generally immediate family members. However, same would be as per applicable policies of the company.

Q. Does the property need to be insured?

It is in your best interest that the property is insured against fire and other appropriate hazards during the pendency of the loan and you should produce evidence thereof to Fedbank Financial Services Ltd. The property must be insured.

Q. What is the maximum period in which I can repay the loan?

Repayment will not ordinarily extend beyond 60 years at the time of loan maturity or at your age of retirement (if you are salaried) or on your reaching 65 years of age in case you are self employed. However, company shall endeavour to determine the repayment period to suit your convenience.

Q. Can I repay my loan ahead of schedule?

Yes, you can repay your loan ahead of schedule by making part or full pre-payment subject to applicable charges which shall be a part of the annexure provided at the time of loan application. We also offer a facility to accelerate the repayment of the loan before expiry of loan tenor by increasing the EMI

Q. How will I know that my loan is sanctioned?

You shall receive intimation from our representative giving details of the sanction along with a sanction letter which needs to be accepted by you and a copy of which needs to be returned back to us for further processing.

Q. Are these policies subject to change?

Yes, these policies will be reviewed periodically

INSTRUCTIONS TO FILL THE APPLICATION FORM:

- Please fill all the details in BLOCK LETTERS e.g. NAME - TARUN GUPTA
- Please do not overwrite. If required, please cancel and re-write with due authentication.
- The application must be filled in your own hand writing.
- Tick the box wherever applicable.
- All the details in the form need to be filled correctly. If not applicable, please write N.A.
- Please add another application form if there is more than one co-applicant in the loan.
- Ensure that all material facts are disclosed to lender at the time of loan application.
- Please read the application form and terms and conditions carefully.

Please take photocopies of all documents that are submitted to us (including this application form) for your personal records

For any loan related queries or loan requirements please get in touch with our customer care desk: customercare@fedfina.com or visit our website : www.fedfina.com