

PRODUCT APPLICATION FORM FOR PROPERTY LOANS

(To be filled by applicant only)

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

Date of Application

D	D	M	M	Y	Y	Y	Y
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Branch Name		Application no.	
Branch Code		Customer Category	
Sales Manager Name		Scheme Type	
Sales Manager Code		Applied Loan Amount	
DSA/Connector Code		Applied Tenure in months	
DST Code			

Paste & Sign
across a recent
photograph

Applicant

Paste & Sign
across a recent
photograph

Co-applicant/Guarantor

PERSONAL DETAILS - INDIVIDUAL APPLICANT

Name*

Father's/Husband's Name*

Mother's Maiden Name

Date of Birth*

D	D	M	M	Y	Y	Y	Y
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 Marital status* Married Single Gender* M F Residential status* Resident NRI PIO

Registration/Membership no. (Doctor, CA, ICWA, Architect)

 Religion Hindu Muslim Christian Others (pls. specify) _____

Category of Customer* Schedule Caste Schedule Tribes OBC General

Education* Under Graduate Graduate Post-Graduate Professional Others (pls. specify) _____

If Professional* CA Doctor Architect MBA Lawyer Company Secretary Engineer ICWA Others (pls. specify) _____

Residence Address*

City

 Landmark

 PIN

Tel* (std code)

 Mobile

 Email*

Residence is* Owned Rented Company provided Others (pls. specify) _____ No. of years at above residence*

Y	Y	M	M
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 No. of years at current city*

Y	Y	M	M
---	---	---	---

Permanent Address*

City

 Landmark

 PIN

Tel* (std code)

 Mobile*

 Email*

Mailing Address Residence Office No. of dependents*

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Pan no.*

 Voter ID

 Passport no.

PROFESSIONAL / BUSINESS DETAILS - INDIVIDUAL APPLICANT

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

Y	Y	M	M
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Company / Business name*

Designation* Senior Management Middle Management Supervisory Junior Management Clerical/Admin Others (pls. specify) _____

Company/Business type* Public Sector (PSU) Central Government Pvt. Ltd. Co. State Government Public Ltd. Co. Partnership Firm Proprietorship

Level _____ Industry Type* (Refer to Annexure I)

Office Address*

City

 Landmark

 PIN

Tel* (std code)

 Mobile*

 Email*

Name of previous organization/business

 No. of years at previous job/business

Y	Y	M	M
---	---	---	---

 Total yrs of work/business exp*

Y	Y	M	M
---	---	---	---

If Company* Date of incorporation

D	D	M	M	Y	Y	Y	Y
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 Office ownership* (not applicable for salaried) Owned Rented Others (pls. specify) _____

PERSONAL DETAILS - INDIVIDUAL CO-APPLICANT GUARANTOR

Name*

Father's/Husband's Name*

Mother's Maiden Name

Date of Birth*

D	D	M	M	Y	Y	Y	Y
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 Marital status* Married Single Gender* M F Residential status* Resident NRI PIO

Registration/Membership no. (Doctor, CA, ICWA, Architect)

 Religion Hindu Muslim Christian Others (pls. specify) _____

Category of Customer* Schedule Caste Schedule Tribes OBC General Relation with Main Applicant

Education* Under Graduate Graduate Post-Graduate Professional Others (pls. specify) _____

If Professional* CA Doctor Architect MBA Lawyer Company Secretary Engineer ICWA Others (pls. specify) _____

Residence Address*

City

 Landmark

 PIN

Tel* (std code)

 Mobile*

 Email*

Pan no.*

 Voter ID

 Passport no.

Applicant Signature _____
(Seal required incase of company)

Co-applicant Signature _____
(Seal required incase of company)

PROFESSIONAL / BUSINESS DETAILS - INDIVIDUAL

CO-APPLICANT

GUARANTOR

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

Present employer Company / Business name* _____

Designation* Senior Management Middle Management Supervisory Junior Management Clerical/Admin Others (pls. specify) _____

Company/Business type* Public Sector (PSU) Central Government Pvt. Ltd. Co. State Government Public Ltd. Co. Partnership Firm Proprietorship

Level _____ Industry Type* (Refer to Annexure I) _____

Office Address* _____

 _____ City _____ Landmark _____ PIN _____

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

Name of previous organization/business _____ No. of years at previous job/business Total yrs of work/business exp*

If Company* Date of incorporation Office ownership* Owned Rented Others (pls. specify) _____
 (not applicable for salaried)

DETAILS - NON-INDIVIDUAL APPLICANT

Partnership Firm Private Limited Company Public Limited Company Others (pls. Specify) _____

Name of the Firm /Company				No. of Partners / Directors		
Operating Address				Date of Partnership Deed / Incorporation	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Industry Type*	<input type="text"/> (Refer to Annexure I)					
	Name	DOB dd/mm/yy	Nationality	If minor provide name & no. of Guardian	Residential Address	Share holding %
Principal Partner 1* / Director* / MD*						
Principal Partner 2 / Director						
Other Partners / Directors (please provide details of all partners) For Partners who are Minors, provide Guardian's name in brackets						
Partner / Director						
Partner / Director						
Partner / Director						
Partner / Director						

#Please provide details of share holders holding over 20% share capital
 In case of the no. of shareholders holding more than 20% share capital exceeds the above provided space, then please provide details in a separate sheet

DETAILS - NON-INDIVIDUAL

CO-APPLICANT

GUARANTOR

Partnership Firm Private Limited Company Public Limited Company Others (pls. Specify) _____

Name of the Firm /Company				No. of Partners / Directors		
Operating Address				Date of Partnership Deed / Incorporation	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Industry Type*	<input type="text"/> (Refer to Annexure I)					
	Name	DOB dd/mm/yy	Nationality	If minor provide name & no. of Guardian	Residential Address	Share holding %
Principal Partner 1* / Director* / MD*						
Principal Partner 2 / Director						
Other Partners / Directors (please provide details of all partners) For Partners who are Minors, provide Guardian's name in brackets						
Partner / Director						
Partner / Director						
Partner / Director						
Partner / Director						

#Please provide details of share holders holding over 20% share capital
 In case of the no. of shareholders holding more than 20% share capital exceeds the above provided space, then please provide details in a separate sheet

LOAN REQUIREMENT DETAILS

PURCHASE OF PROPERTY

- Home Loans
- Home Improvement Loan
- Home extension Loan
- Plot Loans
- Plot + Construction
- Self Construction
- Commercial Purchase Loans

LOAN AGAINST PROPERTY

- LRD
 - Commercial Residential
- Normal
 - Commercial Residential

- Balance transfer
- Topup
- New

If balance transfer

Bank Name

Loan Account No (for BT)

Current Loan outstanding

Loan amt reqd.

Applicant Signature _____
 (Seal required in case of company)

Co-applicant Signature _____
 (Seal required in case of company)

PROPERTY DETAILS : EXISTING IDENTIFIED TO BE IDENTIFIED

URBAN* RURAL* (Tick any one)

Property Address* Flat No.
 Street
 City Landmark PIN

If property purchase Under Construction Ready Possession

Market Rate Applicable Property Value Area sq ft (Super built up)

Age of Property Intended Usage Self Occupation To-Let / Investment

Property Owner's Name (Builder/Resale)
 (strike off which is not applicable)

LOAN AGAINST PROPERTY/LEASE RENT DISCOUNTING

Purpose of Loan

BANK DETAILS

Primary Bank*
 Name of Bank
 Account No
 Branch Account Type Saving Current OD/CC
 If overdraft, Limit No of years

Secondary Bank*
 Name of Bank
 Account No
 Branch Account Type Saving Current OD/CC
 If overdraft, Limit No of years

DETAILS OF LOANS WITH DHANLAXMI BANK / OTHER FINANCIERS*

Loan Type	Financiers Name	Customer ID	Account No.	Loan Amount	Tenure Months	EMI	Commencement Date

REFERENCE 1 *

Name*
 Relationship* (preferably friend/colleague)
 Address*
 Landmark
 City PIN
 Tel* (STD code) Mobile*
 Email*

REFERENCE 2 *

Name*
 Relationship* (preferably friend/colleague)
 Address*
 Landmark
 City PIN
 Tel* (STD code) Mobile*
 Email*

Annexure I

01	Accountancy/Consultancy/Law firms	14	Advertising/MR/Recruitment firms	27	Airlines	40	Automobiles
02	Ayurvedic/Alternate Medicine	15	Banking & Insurance	28	Bar/Gambling Parlor	41	Beauty Parlor
03	Building Material Supplier	16	Bureaus/Boards/Commissions	29	Cable Operator/Video Library	42	Call Centers/BPO/Medical Transcription
04	Colleges/Institutes	17	Construction	30	Consultant (specify:_____)	43	Consumer goods/Food products
05	Contractor	18	Courier/Cargo/Transporters	31	Defence	44	DSA/Verification/Collection Agency
06	Electrical/Electronics	19	Engineering/Infrastructure	32	Entertainment/Media	45	Export/Import
07	Film Personality	20	Finance Company/Money Lender	33	Government Cooperatives	46	Hospitals/Healthcare
08	Hotel/Restaurant	21	Journalist	34	Lawyers/Judges	47	Mining
09	Printing	22	Petroleum/Chemicals	35	Police/Paramilitary	48	Politician/Pep
10	Post & Telegraph	23	Power/Electricity	36	PWD/Municipality/Water Supply	49	Railways
11	Real Estate	24	Roadways/Ports	37	Schools	50	Share Broking/NBFC
12	Software/IT Hardware	25	STD/PCO/Xerox	38	Taxes/Customs/Revenue	51	Telecom/Internet Services
13	Textiles/Leather	26	Chemicals	39	Travel Agency/Tourism	52	Others (specify:_____)

Applicant Signature _____
 (Seal required incase of company)

Co-applicant Signature _____
 (Seal required incase of company)

LIST OF DOCUMENTS

Pre Sanction Documents
For Salaried and Self Employed Customers
Complete Application Form (With Photograph of App/co app with signature across the photo)
Non Refundable Fee Cheque
Photocopy of Property papers where property identified
KYC docs of applicants & co - applicants attested by customer & OSV by Sales exec.
- Proof of Identity (Specify) _____
- Proof of Residence (Specify) _____
- Proof of Signature (Specify) _____
- Proof of Office (Specify) _____
- Proof of Qualification (Specify) _____
Details of Limits & Loans availed
Copy of PAN Card
Repayment track record for 1 year, if applicable
Bank verification form
Latest loan outstanding statement for Balance Transfer

Additional Documents for Salaried Customers
Last 3 months salary slip or Salary Certificate
Latest Form No. 16
Copy of Offer letter if job continuity is less than 1 year or proof of continuity in current job / business (Pls. Specify) _____
Latest Bank Statement of 6 months where direct salary credit or latest statement of 6 months in case of cash salary
Additional Documents for Self Employed Customers
Financial Documents of 2 year
- ITR along with Computation
- Balance sheet, P&L, Schedules
- Tax Audit Report of individuals, partnership, & company
Partnership deed & MOA/AOA in case of partnership firm & company resp.
Latest Shareholding pattern attested by CA/CS or authorised person in case of company
Bank statement (Business and Savings) for last 6 months, 1 year Bank statement for surrogate
VAT / Sales Tax returns to validated sales

COMMON 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 withheld any information whatsoever. 2. I/we confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever 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 reorganization or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for my/our assets. 4. I/we declare that I/we have not made any payment in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application/we shall not hold The Dhanalakshmi Bank Ltd. (hereinafter referred to "the Bank") liable for any such payment made by us to the executive collecting this application. 5. I/We specifically authorize the bank and all its group/business associates companies and their agents to exchange, share or part with all the or any information for any purpose including cross selling details relating to my/our existing loans and/or repayment history to the bank, and/or its group companies and/or its/their agents/business associates representatives liable for use/sharing of this information for any purpose including cross sale and referral. 6. I/We understand and acknowledge that bank, shall have the absolute discretion, without assigning any reasons(unless required by applicable law), to reject our application and the bank 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, damages or expenses, or other consequences, caused by reason of 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, of our application. 7. I/We shall welcome the bank, and/or its group companies, agents/representatives and other business partners to provide me/us with information on various products, offers and services provided by the bank, and/or its group companies through any mode (including and without limitation to telephone calls/SMSs/emails/letters) and authorise the bank its group companies, agents/representatives for the above purpose. 8. I/we confirm that I/we shall not use the product or the credit/loan facility(s) (or any part thereof) for any improper, illegal or unlawful purpose/activities. 9. I/we shall inform the bank regarding any changes in my/our address(es) or my employment or profession. 10. I/we hereby acknowledge and accept that the bank shall not be responsible or liable for the quality, condition, fitness, performance, defect, variation of the product(s) including the delay of delivery/non delivery of the product(s). 11. I/we hereby confirm that I/we am/are competent and fully authorized to give declarations, undertakings etc. and to execute and submit this application form and all other documents for the purpose of availing the loan, creation of security and representing generally for all the purposes mentioned/required to be done for these presents. 12. I/we confirm that I/we shall co operate with the bank and furnish additional documents and /or shall execute such other documents, if necessary, to enable the bank to abide by /comply with all the existing /further directives of the statutory / regulatory authorities /any other authority acting under law.

Queries: If applicant/borrower requires any clarification regarding their application/loan, they may write in to: The Dhanalakshmi Bank Limited, Toddi Estate, Sun Mill Compound, Lower Parel (W), Mumbai - 400 013. or Email us at: customercare@dhanbank.co.in or Call us at: 1800-425-1747 between 9.30 am to 5.30 pm, from Monday to Saturday except public holidays.

IMPORTANT NOTE:

That the receipt of your application form for the loan does not imply automatic approval of your loan by the bank. The bank may request for additional documents other than those collected in connection with the application, that all post dated cheques are to be issued favoring "The Dhanalakshmi Bank Ltd." only.

I / WE CONFIRM THAT THE EXECUTIVE WHO COLLECTED MY/OUR APPLICATION / DOCUMENTS HAS Informed me/us and I/We am /are fully aware :- 1. That service tax as may be applicable from time to time will be charged in connection with the loan. 2. That bank will not be liable for loss or delay in receipt of documents. 3. That incomplete/defective application will not be processed and the bank 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 bank. 5. That approval of the application is at sole discretion of the bank. 6. That the quantum of the loan will be finally decided the bank and the bank has not made any commitments to me / us regarding the same. 7. That Equated Installment (MI) will be due on 5th or 15th of every month (Strike out which is not applicable. 8. That the loan foreclosure charges which may be subject to revision are levied/calculated on the balance principal 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 were specifically informed that in case of any foreclosure request the applicant and the co-applicant are required to personally visit the Bank's customer service branch after which the request will be accepted for issuance of the foreclosure letter.

Conditions Specific to Mortgage Reducing Term Assurance (MRTA)

I would like to avail of Mortgage Reducing Term Assurance from _____ and I agree to the following terms and conditions. I understand and agree that the MRTA cover is a single premium group reducing term life insurance policy ("the Policy") issued by _____ in consideration of payment of Premiums, offered to the Primary Applicant & Co-applicant of Mortgage Loans only in case of individuals.

- I understand that The Dhanalakshmi Bank Ltd. is the Master policy holder of the Mortgage Reducing Term Assurance cover provided by _____ and I would be joining as a Member to this group policy.
- I understand that the MRTA cover provided by _____ is subject to approval of my loan application and subsequent disbursement of the loan amount from the bank which is at its sole discretion.
- I understand & agree that the insurance cover offered to me is governed by the terms and conditions of _____. The cover may be declined by _____ and the bank will not be liable for the same. In case of claim request, The bank shall forward the same to _____ and the settlement of claim shall be at the sole discretion of _____. Payment of Accidental Death Benefit will be at the sole discretion of _____. I also understand that the bank is not liable if the claim settlement /Accidental Death Benefit is not paid by _____.
- I understand and agree that in the event of _____ decides to provide me with the MRTA cover, the corresponding premium amount (if funded the bank) will be
 - Added to Loan amount and the same will be booked as a single/another loan in the system,
 - Recoverable through my EMI's.
- I understand that the transaction fees paid for the enrollment of MRTA is non-refundable.

Date

Signature of the Individual Applicant

Signature of the Individual Co-Applicant/Guarantor

Signature and Company Seal of Non Individual Applicant

Signature and Company Seal of Non Individual Co-Applicant / Guarantor

ACKNOWLEDGMENT OF RECEIPT OF LOAN APPLICATION (CUSTOMER COPY)

ML

This is to confirm the receipt of your application form for Mortgage Loan and thank you for the same.

Loan decision will be taken within 10 working days subject to submission of complete required documents as per the company policy.

Date

Signature of the Sales Executive _____

Name of the Sales Executive _____

Name of the Applicant _____