

RETAIL LOAN APPLICATION FORM

Channel: Branch Sales Team FedFina Date

Branch Branch Code SOL ID

Loan Applied For: Housing Loan Property Power Vehicle Loan Personal Loan

Employee ID Lead ID ABA ID

PERSONAL DETAILS OF APPLICANT

Customer ID CKYC No.

Name Title First Name Middle Name Last Name

Father/Spouse Name

Mother's Name

Date of Birth Gender Male Female Third Gender Marital Status Single Married Others

Staff YES NO Related to Staff/Dir YES NO Nationality

Staff PF No. Name of Staff/Dir

PAN Form 60 Yes No Aadhaar (Not Mandatory)

Residential Status Resident NRI PIO Visa Type:

Passport No Passport Expiry Date Visa Validity:

Proof of ID	Aadhar <input type="checkbox"/> PAN Card <input type="checkbox"/> Driving License <input type="checkbox"/> NREGA <input type="checkbox"/>	Proof of Address	Aadhar <input type="checkbox"/> PAN Card <input type="checkbox"/> Driving License <input type="checkbox"/> NREGA <input type="checkbox"/>
	Voters ID <input type="checkbox"/> Passport <input type="checkbox"/> Others <input type="text"/>		Voters ID <input type="checkbox"/> Passport <input type="checkbox"/> Others <input type="text"/>
	Document No. <input type="text"/>		Document No. <input type="text"/>
	Issued On <input type="text" value="DDMMYYYY"/> Valid Till <input type="text" value="DDMMYYYY"/>		Issued On <input type="text" value="DDMMYYYY"/> Valid Till <input type="text" value="DDMMYYYY"/>

Address Type Residential/Business Residential Business Registered Office Unspecified

Communication Address

PIN State City/Town Country

Please provide the full address for faster courier services

Address Type Residential/Business Residential Business Registered Office Unspecified

Permanent Address Same as above

PIN State City/Town Country

Mobile Number + 9 1 Phone (Res)

Email ID

Above details will be the Registered Mobile Number & E-mail ID

Religion Christian Hindu Muslim Sikh Others.....

Category General OBC SC ST Others.....

Qualification Doctoral Professional PG Graduate Undergraduate

Family Details No. of Dependents: None 1 2 3
No. of Working Members: None 1 2 3

Monthly Income <₹10,000 ₹10,001-25,000 ₹25,001-50,000 ₹50,001-1,00,000 ₹1,00,001-5Lakhs ₹5,00,001-25Lakh ₹25,00,001-50Lakhs >₹50Lakhs

Current Residence Owned Inherited/ Family Owned Rented Company Provided

No. of Houses Owned

Job/Professional/ Occupation Details

For Salaried

Government Public Co. Job Title.....
 Public Sector Pvt. Ltd. Co. Employee Number.....
 MNC Others..... Work Period (present firm).....
 Retirement Age.....

For Self-Employed

Firm Type
 Proprietorship CA
 Partnership Doctor
 Private Ltd Others.....
 No. of years in present business.....

Office Address

Name of firm/ Employer: [Grid]
 City/Town: [Grid]
 PIN: [Grid] State: [Grid] Country: [Grid]
 Office Tel.: [Grid] Email ID: [Grid]

Income Details

Gross Annual Salary/Income: [Grid]
 Net Annual Salary/Income: [Grid]
 Other Approved Income: [Grid]
 Deductions: [Grid]

Income of Spouse/Others to be taken for Loan Repayment: Yes No
 If Yes, then:
 Gross Annual Salary/Income: [Grid]
 Net Annual Salary/Income: [Grid]
 Other Approved Income: [Grid]
 Deductions: [Grid]

FINANCIAL DETAILS

Loans/ Liabilities	Amount(Rs.)	Assets	Amount(Rs.)
Housing Loan		Cash in Hand	
Vehicle Loan		Bank Deposits	
Other Mortgage Loan		Investment in shares	
Personal Loan		Investment in Govt. Securities	
Other Loans		Value of vehicles owned	
Any Other Liability		Land & Buildings (Value)	
		Investment in other Business	
		Investment in Gold	
		Insurance	
		Others	
TOTAL LIABILITIES		TOTAL ASSETS	

NET WORTH (Total Assets - Total Liabilities)=

Reference (Not related to you)

Name: [Grid] Address: [Grid] Tel No: [Grid]	Name: [Grid] Address: [Grid] Tel No: [Grid]
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Salary/Operative a/c details

Bank Name & Branch		
Account Number		
Account Type		
Account Since		

Loan Details

Type of Loan	
Scheme Category	
Purpose of Loan	
Loan Amount (Proposed)..... Period..... Cushion Period..... Pre-EMI Option Requirement YES <input type="checkbox"/> NO <input type="checkbox"/> Credit Linked Insurance Requirement YES <input type="checkbox"/> NO <input type="checkbox"/>	Mode of Repayment <input type="checkbox"/> Auto Recovery <input type="checkbox"/> NACH Bank A/C Number..... Bank Name..... Branch Name..... IFSC <input style="width: 100%;" type="text"/>

Existing Loan Details

Total EMI Paid No. of Loans

SI No.	Type of Loan	Name of Financial Institution	Loan Amount	Present Balance	Loan Period	Loan Start Date	EMI Paid

Estimated Fund Requirements-HL

Source to Meet Fund Req

Land Cost : Rs.	Loan Applied For : Rs.
Total Purchase Price/Construction Cost : Rs.	Savings/Personal Funds : Rs.
Incidental Costs : Rs.	Others : Rs.
Other Costs : Rs	Total : Rs
Registration Costs/ Service Tax : Rs	Other sources of margin money (If any)
Total : Rs

Security Details

Security Type: Primary Security Collateral Security Others..... Property Type: Residential Commercial Residential cum Office Leasehold

Name of the owner

Property Address

City/Town

PIN State Country

Details for Vehicle Loan

Vehicle Details Brand Name <input style="width: 100%;" type="text"/> Manufacturer <input style="width: 100%;" type="text"/> Year of Manufacture <input style="width: 100%;" type="text"/> Invoice Details Ex-Showroom Price <input style="width: 100%;" type="text"/> Tax, Insurance & Reg. Charges <input style="width: 100%;" type="text"/> Date of Invoice <input style="width: 100%; text-align: center;" type="text" value="DDMMYYYY"/> Advance Amount Paid <input style="width: 100%;" type="text"/>	Dealer's Particulars Dealer's Name <input style="width: 100%;" type="text"/> Dealer's Address <input style="width: 100%;" type="text"/> Dealer's Phone Number <input style="width: 100%;" type="text"/> Dealer's A/C Number <input style="width: 100%;" type="text"/> Dealer's Bank Name <input style="width: 100%;" type="text"/> Dealer's Bank Branch <input style="width: 100%;" type="text"/> IFSC Code <input style="width: 100%;" type="text"/>
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STATUTORY DUES IF ANY

- Customer Search Made
- No Cust ID exists in the name of the applicant
 - Cust ID exists in the name of the applicant
 - KYC Norms Complied
- Customer Risk Rating Low Medium High

Signature of Applicant

Asst. Manager/ Rel. Manager
SP No.....

Principal Officer
SP No.....

Please paste
Passport Size
color
Photograph
here

For Salaried

Government Public Co. Job Title.....
 Public Sector Pvt. Ltd. Co. Employee Number.....
 MNC Others..... Work Period (present firm).....
 Retirement Age.....

For Self-Employed

Firm Type
 Proprietorship CA
 Partnership Doctor
 Private Ltd Others.....
 No. of years in present business.....

Office Address

Name of firm/ Employer [Grid]
 City/Town [Grid]
 PIN [Grid] State [Grid] Country [Grid]
 Office Tel. (Landline) [Grid]
 Email ID [Grid]

Income Details

Whether your income to be considered for loan repayment Yes No
 Gross Annual Salary/Income [Grid] Net Annual Salary/Income [Grid]
 Other Approved Income [Grid] Deductions [Grid]

FINANCIAL DETAILS

Loans/ Liabilities	Amount(Rs.)	Assets	Amount(Rs.)
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Vehicle Loan		Bank Deposits	
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Other Loans		Value of vehicles owned	
Any Other Liability		Land & Buildings (Value)	
		Investment in other Business	
		Investment in Gold	
		Insurance	
		Others	
TOTAL LIABILITIES		TOTAL ASSETS	

NET WORTH (Total Assets - Total Liabilities)=

Reference (Not related to you)

Name [Grid]	Name [Grid]
Address [Grid]	Address [Grid]
Tel No [Grid]	Tel No [Grid]

STATUTORY DUES IF ANY

Customer Search Made
 No Cust ID exists in the name of the applicant
 Cust ID exists in the name of the applicant
 KYC Norms Complied
Customer Risk Rating Low Medium High

Signature of Co-Applicant/ Co-Obligant/Guarantor/POA Holder

Asst. Manager/ Rel. Manager
SP No.....

Principal Officer
SP No.....

Please paste
Passport Size
color
Photograph
here

Power of Attorney Details

Principal	Name of Principal	Name of POA Holder	Relationship of Principal with POA Holder	Customer ID*
Applicant				
Co-Applicant/ Co-Obligant/ Guarantor - 1				
Co-Applicant/ Co-Obligant/ Guarantor - 2				
Co-Applicant/ Co-Obligant/ Guarantor - 3				

Declaration cum Undertaking

I/We declare that all the particulars and information given in the application form are true, correct and complete and updated in all respects and I/We have not withheld any information. I/ We understand that the information furnished by me/us shall form the basis of any loan Federal Bank may decide to grant me/ us. I/We further undertake to submit any other information as required by the Bank from time to time. I/we confirm that the loan shall be used only for the purpose mentioned in this application. I/We confirm that there are no insolvency proceedings instituted or pending against me/us/Firm nor have I/We/Firm ever been adjudicated insolvent. I/We further confirm that I/We have read the brochure, terms and conditions applicable to this loan and understood the contents therein. I/We also undertake to inform Federal bank regarding change in my/our occupation/Business/ Employment /address/phone numbers/e-mail and to provide any further information that the Bank may require. I/We further agree that my/our loan shall be governed by the instructions/ policies of the Bank in vogue and/or that may be amended by the Federal Bank from time to time. I/ We further agree that the Bank in its sole discretion may reject my/our application without providing any reasons whatsoever, and the decision of the bank in this regard shall be final and conclusive. I/We have read, understood, acknowledge and agree that Federal Bank may refer my/our name to any institution or credit referencing agency/ies/ Credit Information Companies and/or make such references and enquiries as the Bank may consider necessary. I/We hereby authorize Federal Bank to disclose such information relating to my/our credit rating or credit facility applied herein to such parties/agencies as deemed necessary at its sole discretion. Further, all fees and charges payable in connection with the assessment / sanctioning of aforesaid credit facility including the Processing fee, Valuation Fee, Title Scrutiny Charges, Valuation Fee etc. are made known to me/us by the bank and I/We undertake to pay the said charges as per the Bank's norms, as and when demanded. I/We hereby authorise the Bank to debit any of my/ our account/s with the Bank, without any prior notice/ reference to me/ us, for the payment of such charges. I/we understand and agree that the fees / charges paid by me are non-refundable and if my/our application is rejected by the Bank for any reason whatsoever, or the same is withdrawn by me, I/We shall not be entitled for refund of the same either in part or in full. I/ We agree to have given my/our/firm's express consent to the bank to collect/discard all information furnished by me/us to /from Credit Information Bureau India Ltd. (CIBIL) or any other Credit Information Companies permitted to operate in India. Unless, there is a specific agreement to the contrary, the Bank may disburse the loan amount, if sanctioned, to any of the account/s in my/our name. I/We agree and understand that the Loan Amount mentioned herein is the amount proposed by me /us and that the Bank would sanction only the loan amount as per my/our eligibility as assessed by the Bank in its sole discretion. I/We hereby understand that the loan applied may be granted to me/us. I/We agree to join as a Primary Borrower/Co-borrower/Co-obligant/Guarantor for the loan mentioned above.

I/We hereby undertake : (A) To inform the bank immediately on any change occurring in my business/office/ residential addresses and /other contact details.(B) To pay any overdraft created in my/our account by debit of charges aforementioned or inadvertently together with applicable interest and without demur.(C)To inform the bank of the wrong credits in my/our account, pertaining to other customers and refund the same together with applicable interest and without demur.(D)We agree and affirm that the instruction regarding operation of saving bank/current deposit Account is not revocable/or modified by one or more of us unless the request is signed by all of us jointly .(E). I/ We undertake to submit all the required documents / details called for by the Bank for processing the loan and I/We understand that in case of my/our failure to submit such details/ documents the Bank is entitled to reject the loan application. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may be held liable for it. My/our personal/KYC details may be shared with Central KYC Registry. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

FATCA – CRS Declaration

I am citizen/national/tax resident of any country outside India (If Yes, Please fill in the annexure separately)

Applicant Yes No

Co-Applicant/ Co-Obligant/Guarantor/POA Holder 1 Yes No

Co-Applicant/ Co-Obligant/Guarantor/POA Holder 2 Yes No

Co-Applicant/ Co-Obligant/Guarantor/POA Holder 3 Yes No

I/We hereby declare that the information provided by me/us is true. In case any changes, I/We will inform the bank within 30 days.

*In case of more than 3 Co-Applicants, please fill the declarations separately

Name of Applicant

Signature of Applicant

Signature of Co-Applicant/ Co-Obligant/Guarantor/POA Holder 1

Signature of Co-Applicant/ Co-Obligant/Guarantor/POA Holder 2

Signature of Co-Applicant/ Co-Obligant/Guarantor/POA Holder 3

Name of Co-Applicant/ Co-Obligant/
Guarantor/POA Holder 1

Name of Co-Applicant/ Co-Obligant/
Guarantor/POA Holder 2

Name of Co-Applicant/ Co-Obligant/
Guarantor/POA Holder 3

Place

Date

Asst. Manager/ Rel. Manager

SP No.....

Principal Officer

SP No.....

KYC Documents

- Two passport size photos each of the applicant/ and the co-obligant
- Identity Proof – Passport / Voters ID / Driving License/ PAN Card / Aadhaar Card
- Address Proof – Passport / Voters ID / Driving License / Aadhaar Card
- Age Proof – Passport / Birth Certificate / Driving License / SSLC or AISSE Certificate
- Certified copy of Passport, Visa, Work Permit, ID card/ Permanent Residence Proof

Income Documents

Salaried

- Latest Salary Certificate/ Salary Slip (3 months)
- Copies of IT returns (2 years) or Form No.16 (2 years)
- Latest 6 month's Bank Account statement evidencing the salary credits

Self Employed

- Proof of Business existence & Business Profile
- Last 12 months bank a/c statements
- IT returns for 2 years supported by Balance Sheet, P&L Account for the past two years or Tax calculation sheet & Tax paid challans. Where ever available, Tax paid challans may also be collected

Non- Resident

- Embassy / CRO certified Salary Certificate/ latest 3 months' salary Slip
- Latest Salary Certificate / Slip (3 months) supported by 6 months' salary Crediting Statement
- NRE account statement with any bank for last one year
- Two years NRE a/c statement of the customer and/or resident accounts of spouse/parents (with us/ other Bank) in which remittance is made.

Property Documents

- Approved plan and Estimate for construction
- Building Permit / NOC for construction
- Title Deed
- Prior Deed (in cases where the Title Deed does not contain recitals explaining derivation for past 30 Years)
- EC for 13 years (minimum)
- Possession certificate
- Location Sketch
- Land Tax receipt (latest)
- Agreement for Sale and Construction
- Allotment letter / NOC from Builder to mortgage the flat
- Tripartite Agreement (to be obtained before disbursal of loan)
- Approval or permission from civic authorities (if applicable)
- _____
- _____
- _____
- _____

For Vehicle Loan

- Invoice
- Latest land tax receipt or own house proof (latest building tax receipt)
- Sale Letter & Valuation letter from authorized used car dealer /dealer in case of Used Car

Other Documents

- Proof of margin
- _____
- _____
- _____
- _____
- _____

Acknowledgment for Retail Loan Application

Name of the Applicant: _____

Type of Loan Applied: _____ Ref No: _____

Bank Contact Person Name: _____ Contact No: _____

Linked Branch: _____ Date of Receipt of Application: _____

This is to acknowledge the receipt of the loan application along with the documents selected as above.

Place

Date

For The Federal Bank Ltd

Authorized Signatory

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