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## **Tension-free Personal Loan**

### **Go ahead and spend**

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**Application Form for Personal Loan and it's variants**



## LIST OF DOCUMENT (KYC & INCOME RELATED DOCUMENTS)

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

|   |  |  |  |
|---|--|--|--|
| <b>Applicant name</b>                                 | <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.<br><div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>_____</span> <span>_____</span> <span>_____</span> </div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>First name</span> <span>Middle name</span> <span>Surname</span> </div> |  |  |
| <b>Date of Birth</b>                                  | <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"/>  | Age: <input type="text" value=""/> <input type="text" value=""/> years |  |
| <b>Gender</b>   | <input type="checkbox"/> Male <input type="checkbox"/> Female  |  |  |
| <b>Father's/Husband name</b>                          | Mr. _____  |  |  |
| <b>Marital Status</b>                                 | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow  |  |  |
| <b>Current Residential Address</b>                    | No. of Dependents: _____<br>_____<br>_____ Dist.: _____<br>Pin: _____ State: _____   |  |  |
| <b>Permanent Residential Address</b>                  | <input type="checkbox"/> Tick if address is same as above<br>_____<br>_____ Dist.: _____<br>Pin: _____ State: _____  |  |  |
| <b>Phone No.</b>                                      | Resi. No.: _____ Mob. No.: _____ Off. No.: _____   |  |  |
| <b>E-mail ID</b>                                      | _____  |  |  |
| Passport No.: _____ PAN No.: _____ Aadhaar No.: _____ |  |  |  |

|                                   |  |
|-----------------------------------|--|
| <b>Residence</b>                  | <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Parental / Spouse<br>No. of years at Current residence: _____  |
| <b>Caste</b>                      | <input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Others (please specify) _____<br><b>Community/Religion:</b> _____ |
| <b>Educational Qualification</b>  | <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post graduate<br>Please mention your highest qualification: _____  |
| <b>Professional Qualification</b> | _____  |

### Occupation Details (please attach your Business Card)

|  |   |
|--|---|
| <b>Occupation</b>                      | <input type="checkbox"/> Employed <input type="checkbox"/> Self Employed Professional   |
| <b>Category of Employer</b>            | <input type="checkbox"/> Govt./Semi-Govt./Quasi Govt. <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Private Ltd. Co.<br><input type="checkbox"/> Multi National Co. <input type="checkbox"/> Reputed Institutions <input type="checkbox"/> Partnership<br><input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____ |
| <b>Name and address of employer</b>    | _____<br>_____ Dist.: _____<br>Pin: _____ State: _____  |
| <b>Office Phone No.</b>                | _____ Ext. _____ Fax _____ E-mail ID _____  |
| <b>Designation</b>                     | _____ Department _____<br>Employed Since <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Length of service: <input type="text"/> <input type="text"/> Yrs.  |
| <b>Website address</b>                 | _____   |
| <b>No. of years in present service</b> | <input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months. Years to Retirement <input type="text"/> <input type="text"/>  |
| <b>Previous employment details</b>     | _____<br>_____ Dist.: _____<br>Pin: _____ State: _____ Working from: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>  |
| <b>Total Work Experience</b>           | <input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months.  |
| <b>For defence personnel only</b>      | IC No.: _____ Rank Identity Card / Pay book no.: _____<br>Pay account no.: _____ Name of Unit: _____<br>Date of Retirement <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>  |
| <b>Communication Address</b>           | <input type="checkbox"/> Current Residential Address <input type="checkbox"/> Permanent Residential Address<br><input type="checkbox"/> 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<br>(Your Share)   | ₹ _____ | Others                   | ₹ _____                 |
| Other Investments<br>(Bonds/Securities) | ₹ _____ |                          |                         |
| Sum assured of Insurance<br>Policy      | ₹ _____ |                          |                         |
| <b>Total Assets</b>                     | ₹ _____ | <b>Total Liabilities</b> |                         |

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

**IDBI Bank Limited**
**Branch** \_\_\_\_\_

|                                  |  |
|----------------------------------|--|
| <b>Application No.</b>           |  |
| <b>Application Receipt date:</b> |  |

### 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](http://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](http://www.idbi.com) | | | |