

**AUTO LOAN APPLICATION FORM**

Application No.

Sourcing : RAC / Branch Code

Sourcing Channel code

Processing RAC :

Sol ID

 Salaried Individual

 Self-Employed Professional

 Self-Employed Non Professional (Businessman)

The Center Head / Branch Head (Manager)

IDBI Bank Limited.

I/we request that a loan of Rs. \_\_\_\_\_ Rupees

\_\_\_\_\_ Only) may be granted to me against the hypothecation of the Vehicle. Necessary particulars for consideration of this application are given below :

**APPLICANT**
**CO-APPLICANT**
**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.

PHOTO

PHOTO

**Personal and Employment Details**

	APPLICANT	CO-APPLICANT
<b>Name</b>	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : <input type="text"/> Middle Name : <input type="text"/> Surname : <input type="text"/>	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : <input type="text"/> Middle Name : <input type="text"/> Surname : <input type="text"/> Relationship with applicant <input type="text"/>
<b>Date of Birth</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy) Age : <input type="text"/> (in yrs)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy) Age : <input type="text"/> (in yrs)
<b>Father's Name</b>	Mr. <input type="text"/>	Mr. <input type="text"/>
<b>Current Residential Address</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/>	Same as applicant <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/>
<b>Permanent Residential Address</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/>
<b>Phone No.</b>	(R) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Mb) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(R) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Mb) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>E-mail ID</b>	<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"/>	<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"/>
<b>Residence :</b>	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Parental / Spouse	No. of years at current residence : <input type="text"/>
<b>Residence Type :</b>	<input type="checkbox"/> Flat <input type="checkbox"/> Chawl <input type="checkbox"/> Bungalow <input type="checkbox"/> Independent House <input type="checkbox"/> Others	
<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	<b>Community/Religion</b> _____
<b>Location:</b>	<input type="checkbox"/> Rural <input type="checkbox"/> Semi urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro	
<b>Marital Status</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other
<b>No. of Direct Dependents</b>	Children <input type="checkbox"/> Other <input type="checkbox"/>	Children <input type="checkbox"/> Other <input type="checkbox"/>
<b>Qualification</b>	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Matriculate <input type="checkbox"/> Diploma <input type="checkbox"/> Others _____	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Matriculate <input type="checkbox"/> Diploma <input type="checkbox"/> Others _____
<b>Occupation</b>	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business
<b>Name of Employer / Business Office Address (Present)</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/>
<b>Office Phone No.</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Ext <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Fax <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"/> <input type="text"/> Ext <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Fax <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Designation for Salaried Applicant</b>	<input type="text"/>	<b>Employed Since</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Department</b>	Emp. No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Emp. No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>No. of years in present service</b>	<input type="text"/> Yrs. <input type="text"/> Months. Years to Retirement <input type="text"/> Yrs.	<input type="text"/> Yrs. <input type="text"/> Months. Years to Retirement <input type="text"/> Yrs.
<b>Previous Employment/Business details (if less than two years in current Employment / Business)</b>	<input type="text"/> <input type="text"/> <input type="text"/> Pin Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Tel <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"/> Pin Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Tel <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Total Work Experience</b>	<input type="text"/> Yrs. <input type="text"/> Months.	<input type="text"/> Yrs. <input type="text"/> Months.
<b>Communication Address</b>	<input type="checkbox"/> Current Residential Address <input type="checkbox"/> Permanent Residential Address <input type="checkbox"/> Office Address	
<b>Vehicles Used Presently :</b>	<input type="checkbox"/> Car <input type="checkbox"/> Two-Wheeler	<b>No. of Cars :</b> <input type="checkbox"/> One <input type="checkbox"/> Two
		<b>Cars :</b> <input type="checkbox"/> Owned <input type="checkbox"/> Co. Provided <input type="checkbox"/> Financed

**Financial Details**

		APPLICANT			CO-APPLICANT		
<b>INCOME</b>							
Gross Monthly Income	Rs.	_____			Rs.	_____	
Net Monthly take Home	Rs.	_____			Rs.	_____	
Other Income (specify sources)	Rs.	_____			Rs.	_____	
Average monthly expenses	Rs.	_____			Rs.	_____	
Monthly Installments you can pay	Rs.	_____			Rs.	_____	
<b>ASSETS</b>		<b>VALUE</b>			<b>VALUE</b>		
1. Property and other Assets	Rs.	_____			Rs.	_____	
2. Motor Vehicles	Rs.	_____			Rs.	_____	
3. Fixed Deposit (if any)	Rs.	_____			Rs.	_____	
4. Current balance in PPF	Rs.	_____			Rs.	_____	
5. Current balance in PF (Your Share)	Rs.	_____			Rs.	_____	
6. Other Investments (Bonds/Securities)	Rs.	_____			Rs.	_____	
7. Sum assured of LIC Policy	Rs.	_____			Rs.	_____	
<b>LIABILITIES</b> : Name & address of institution from whom loan has been availed with purpose of loan	Balance Outstanding (Rs.)	Balance Term (Months)	Balance Repayment (Rs.)	Balance Outstanding (Rs.)	Balance Term (Months)	Balance Repayment (Rs.)	
1.							
2.							
3.							
Total Liabilities	Rs.	_____			Rs.	_____	

**Bank Account Details of Applicant / Co-applicant (Preferable Salary Credit A/c. if more than one A/c.)**

Name of Account Holder	Name of Bank	Branch Address	Current/ Saving A/c.	Account No. (s)	Operations for (yrs.)	Avg. Bal. (Rs.)
1.						
2.						
3.						
(If you have A/c. in IDBI Bank please furnish the details)						
PAN No. <input type="text"/>						

**Profile / Industry / Profession Details**

(If you are a salaried Applicant please complete the details mentioned below as applicable for your Employer)

<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Trading	<input type="checkbox"/> Service	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Exporter	<input type="checkbox"/> Salaried
<input type="checkbox"/> Airlines	<input type="checkbox"/> Central/State Govt.	<input type="checkbox"/> Education	<input type="checkbox"/> Housewife	<input type="checkbox"/> Railways	
<input type="checkbox"/> Architect	<input type="checkbox"/> Chemicals/Drugs	<input type="checkbox"/> Electrical/Electrics	<input type="checkbox"/> Jewellery	<input type="checkbox"/> Real Estate Agency	
<input type="checkbox"/> Armed Forces	<input type="checkbox"/> Chemicals/Drugs	<input type="checkbox"/> Engineering	<input type="checkbox"/> Journalist	<input type="checkbox"/> Security Services	
<input type="checkbox"/> Auto Consultant	<input type="checkbox"/> Computer Software	<input type="checkbox"/> Farming	<input type="checkbox"/> Lawyers / Judges	<input type="checkbox"/> Textile / Garments	
<input type="checkbox"/> Automobile	<input type="checkbox"/> Consumer Products	<input type="checkbox"/> Film/Theater/Entertainment	<input type="checkbox"/> Merchant Navy	<input type="checkbox"/> Tourist Taxi / Travels	
<input type="checkbox"/> Bar/Pubs_ Contractors	<input type="checkbox"/> Financial Services	<input type="checkbox"/> Oil/Gas/Petroleum	<input type="checkbox"/> Trade Union	<input type="checkbox"/> Transporters	
<input type="checkbox"/> Beverages	<input type="checkbox"/> Courier Services	<input type="checkbox"/> Food Processing	<input type="checkbox"/> PCO/STD/ISD Booth	<input type="checkbox"/> Other (Pl Specify) _____	
<input type="checkbox"/> Building Construction	<input type="checkbox"/> Dairy Products	<input type="checkbox"/> Footwear/Leather	<input type="checkbox"/> Police	_____	
<input type="checkbox"/> CA/CWA/ACS	<input type="checkbox"/> Doctor/Medicine	<input type="checkbox"/> Gymnasium/Health Club	<input type="checkbox"/> Politics	_____	
<input type="checkbox"/> Cable TV	<input type="checkbox"/> driving School	<input type="checkbox"/> Hotel/Restaurant/ Tourism	<input type="checkbox"/> Printing/Publishing	_____	

### Credit Cards Held

Card type (Platinum/ Gold/Silver/Classic)	Applicant	Co-applicant
Name of Issuer	Credit Card Number	Credit Card Number
1		
2		

### Loan Details

**Loan amount sought** : Rs.

**Contribution from own sources** : Rs.

**Registration cost** : Rs.

**Insurance / other charges** : Rs.

**Total funds required** : Rs.

**Tenor (in months)** :  12  24  36  48  60

**Payment Method** (Please select the mode of repayment convenient to you)

PDC       ECS       Standing Instructions

### Purpose of Loan Facility

Purchase of New Car   
  Conversion of Staff Loan to Commercial Rate loan   
  Additional Loan over and above the staff loan

Car Usage                   
  Personal   
  Business   
  Taxi/Rental   
  Others

Car Make                       
 Car Model/Version

Delivery Dealer                    
 Car Colour

### Details of Guarantor

Name of Guarantor : <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/> Gross Income P.A. : <input type="text"/>	Name of Guarantor : <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/> Gross Income P.A. : <input type="text"/>
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### Details of References

Reference 1	Reference 2
Name <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/> Occupation <input type="text"/> Tel. No. <input type="text"/> Mobile No. <input type="text"/>	Name <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pin <input type="text"/> Occupation <input type="text"/> Tel. No. <input type="text"/> Mobile No. <input type="text"/>

**Declaration:**

I/We declare that all the particulars and information given in the application form are true, correct, complete and updated in all respects and I/We have not withheld any information and that they shall form the basis of any loan on IDBI Bank may decide to grant me/us. 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 and understood the contents. I/We declare that the vehicle will be hypothecated to IDBI Bank Ltd. I/We understand that the sanction of this loan is at the discretion of the Bank and subject to my/our executing necessary security documentation as per the Bank's requirement and to its satisfaction. I/We understand and agree that the processing fees and documentation charges are non refundable and my/our application being rejected by the Company for any reason whatsoever, 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 am/We are aware that the repayments are by way of Equated Monthly Installments (EMIs) comprising principal and interest and are calculated on the basis of monthly interests. I/We also undertake to inform IDBI Bank regarding changes in my/our occupation/employment and to provide any further information that the Bank may require. I/We further agree that my/our loan shall be governed by the terms and conditions of IDBI Bank that are in force and may be amended by the Bank from time to time. I/We further agree that the Company at its sole discretion may reject my application without providing any reasons, and that I/We reserve no right to appeal against this decision of the Bank. I/We confirm having read the terms and conditions governing the loans from IDBI Bank that Loan shall be used for the stated purpose and will not be used for speculative purpose and antisocial purpose. I/We further certify that I/We am/are resident(s) in India. I/We hereby undertake to inform you of any change in the residential/business address as and when such change occurs. I/We agree to give post dated cheques for the repayment of loan and interest and am/are fully cognizant that dishonour of cheque is a original offence under the law. I/We agree that the Bank may either by itself or through its contractors or agencies obtain additional information from me/us and verify the correctness of any information furnished by me/us and also authorize the Bank to release such information or any other information in its records for the purpose of credit appraisal/sharing or for any other purpose. I/We agree that the Bank may disclose any information relating to me/us (including my/our account status and my default committed by me/us) to any person or entity for any reason or purpose whatever (including for the purpose of credit approval or sharing) I/We request the Bank to credit/pay the loan amount to the dealer/seller on my/our behalf. I/We am/are aware that the Bank is not responsible for the delivery quality of the car. Further, I/We have read, understood, acknowledge and agree that a request and demand from any authority under the statutory law will be mandatorily complied with by the Bank."

**For official use**

Credit facility applied for Rs. _____. Rate of Interest- _____ % p.a. (Fixed). Manner of Charging Interest : Monthly Additional & Penal interest rates _____ % p.a. Processing Fees Rs. _____. Documentation charges Rs. _____.	<h2 style="margin: 0;">"NO CASH PAID"</h2>  _____ Signature of Applicant                      Signature of Co-applicant  Date: ____ / ____ / ____                      Date: ____ / ____ / ____
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**List of Documents Required (Personal) :**

	Salaried Individuals	Professionals	Businessmen
Age Proof (Any one document)	<ul style="list-style-type: none"> <li>• School leaving certificate</li> <li>• Passport, driving license</li> <li>• Election ID Card, Birth certificate,</li> <li>• LIC policy</li> <li>• PAN Card</li> </ul>	Same	Same
Identity Proof	<ul style="list-style-type: none"> <li>• Photograph and any one of the following :</li> <li>• Passport, driving license</li> <li>• Pan card</li> <li>• Photocredit card (with embossed signature) &amp; last two months statements</li> <li>• Employer ID Card</li> <li>• Election ID Card</li> <li>• Bankers sign verification</li> </ul>	Same	Same
Address Proof	<ul style="list-style-type: none"> <li>• Passport/Telephone bill/Electricity bill/Title deed of property/Rental agreement/Driving license/Election Id card/Photo credit card (with last 2 month statements)/Employer's letter / Ration card.</li> </ul>	Same	Same
Income Proof	<ul style="list-style-type: none"> <li>• Latest 3 months salary slip.</li> <li>• Form - 16/IT returns for last 2 years supported by Appointment letter / employer certificate.</li> </ul>	<ul style="list-style-type: none"> <li>• Profit &amp; Loss A/C and Balance Sheet with all Schedules for last 2 yrs.</li> <li>• IT returns for last 2 yrs.</li> </ul>	Same
Banking history	<ul style="list-style-type: none"> <li>• Latest 6 months bank statements</li> </ul>	Same	Same