

# Application Form - Affordable Housing Loan



Live more,  
Bank less

## PRODUCT CHOICE

Product Name :  Home Loan  Home Extension Loan  Loan against Property / Top Up Loan

Existing - CIF : \_\_\_\_\_ Account no. : \_\_\_\_\_ Date of submission :                                    

## CUSTOMER INFORMATION

	Applicant	Co-Applicant
Salutation	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Others	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Others
*Name <i>(Name as per ID proof UID (Aadhaar))</i>	_____ First Name Middle Name _____ Last Name	_____ First Name Middle Name _____ Last Name
*Maiden Name <i>(If applicable)</i>	_____ First Name Middle Name _____ Last Name	_____ First Name Middle Name _____ Last Name
*Mothers Name	_____ First Name Middle Name _____ Last Name	_____ First Name Middle Name _____ Last Name
*Declaration	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Resident Individual
*Date of Birth	<u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u>	<u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u> <u>  </u>
*Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender
*Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> General <input type="checkbox"/> Others <small><i>(Pl. specify)</i></small>	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> General <input type="checkbox"/> Others <small><i>(Pl. specify)</i></small>
*Community	<input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Muslim <input type="checkbox"/> Zoroastrain <input type="checkbox"/> Hindu <input type="checkbox"/> Jain <input type="checkbox"/> Others _____ <small><i>In accordance with requirement prescribed vide circular dated 05/07/2007 &amp; 03/09/2007 issued by the RBI, request you to kindly provide the following information as may be applicable to you.</i></small>	<input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Muslim <input type="checkbox"/> Zoroastrain <input type="checkbox"/> Hindu <input type="checkbox"/> Jain <input type="checkbox"/> Others _____ <small><i>In accordance with requirement prescribed vide circular dated 05/07/2007 &amp; 03/09/2007 issued by the RBI, request you to kindly provide the following information as may be applicable to you.</i></small>
*Marital Status	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others <small><i>(Pl. specify)</i></small>	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others <small><i>(Pl. specify)</i></small>
*Current Residential Address Mailing Address <input type="checkbox"/> Yes <input type="checkbox"/> No	_____ _____ _____ Landmark _____ City _____ Pin code _____ State _____	_____ _____ _____ Landmark _____ City _____ Pin code _____ State _____
*Contact Details	E-mail*: _____ Mobile*: +91 _____ Resident*: +91 _____ Others*: +91 _____	E-mail*: _____ Mobile*: +91 _____ Resident*: +91 _____ Others*: +91 _____
*Permanent Residential Address Mailing Address <input type="checkbox"/> Yes <input type="checkbox"/> No	_____ _____ _____ Landmark _____ City _____ Pin code _____ State _____	_____ _____ _____ Landmark _____ City _____ Pin code _____ State _____
Residence	<input type="checkbox"/> Self Owned <input type="checkbox"/> Owned by parents <input type="checkbox"/> Lease/Rented <input type="checkbox"/> Company provided <input type="checkbox"/> Since _____	<input type="checkbox"/> Self Owned <input type="checkbox"/> Owned by parents <input type="checkbox"/> Lease/Rented <input type="checkbox"/> Company provided <input type="checkbox"/> Since _____
*Education	<input type="checkbox"/> Under graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others <small><i>(Please specify)</i></small> _____	<input type="checkbox"/> Under graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others <small><i>(Please specify)</i></small> _____
*Profession / Employment	<input type="checkbox"/> Salaried [ <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Gov't Sector] <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Others <small><i>(Please specify)</i></small> _____	<input type="checkbox"/> Salaried [ <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Gov't Sector] <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Others <small><i>(Please specify)</i></small> _____
*Office/Business Address	_____ _____ _____ Landmark _____ City _____ Pin code _____ State _____	_____ _____ _____ Landmark _____ City _____ Pin code _____ State _____

	Applicant	Co-Applicant
*Employment details	Name of employer / Firm _____ Employee No _____ No. of years with current employer _____ Retirement age _____ Designation _____ No. of years at previous organizations _____ No of dependents _____ Total No of years in service/Business _____	Name of employer / Firm _____ Employee No _____ No. of years with current employer _____ Retirement age _____ Designation _____ No. of years at previous organizations _____ No of dependents _____ Total No of years in service/Business _____
*Profession Details#	<input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Others (Please specify) _____
*Self Employed	<input type="checkbox"/> Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> HUF <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> HUF <input type="checkbox"/> Others (Please specify) _____
*Source of Funds	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Inheritance <input type="checkbox"/> Savings <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Inheritance <input type="checkbox"/> Savings <input type="checkbox"/> Others (Please specify) _____
Relationship with the 1st holder	_____	_____
*UID (Aadhaar) (Mandatory)	XXXXX XXXXX _____ (First 8 digits should be masked)	XXXXX XXXXX _____ (First 8 digits should be masked)
*PAN Number (Mandatory)	_____	_____
Other Valid ID Number	_____	_____
Property Details	Are you the property owner for the property offered as collateral <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you the property owner for the property offered as collateral <input type="checkbox"/> Yes <input type="checkbox"/> No

References (Names and addresses of two referees who are not related to you)

DBS Bank India Limited, may make enquiries from the referees if it deems necessary	Name : _____	Name : _____
	Address : _____	Address : _____
	Email : _____	Email : _____
	Tel : _____ Mobile : _____	Tel : _____ Mobile : _____

### PROPERTY DETAILS

Property address : _____
Landmark _____
City _____ Pin code _____
State _____ Country _____
Property Completion Status : <input type="checkbox"/> Ready for Possession <input type="checkbox"/> Under Constructions <input type="checkbox"/> Constructions Status _____
Expected date of possession : _____
Developer Details : Builder Name _____
Project Name _____
Cost of the property (Project Cost) _____
Down Payment (Amount) _____ Down Payment% _____

### LOAN APPLICATION DETAILS

Loan Details	: Amount ₹ _____	Tenure : Years _____ Months _____
Enhancement Details	: Amount ₹ _____	Tenure : Years _____ Months _____
Interest Rate Options : External Benchmark RBI Repo Rate	: <input type="checkbox"/> Floating Rate _____ % <input type="checkbox"/> Fixed Rate _____ %	
Fees	: <input type="checkbox"/> Application Fees ₹ _____ <input type="checkbox"/> Processing Fees ₹ _____	

End Use :  Housing  Balance Transfer of Home Loan  Balance Transfer with Top up  
 Self Construction of Home  Plot Purchase with Construction  Property Repair and Renovation  
 Home Extension  Home Loan Top up/Loan Against Property  
 Others \_\_\_\_\_

Insurance :  Home Loan Linked Life Insurance Policy  Home Building Insurance  
 I will pay the premium  Please add the premium to the home loan mentioned above (available only for LAP)

Total Requirement And Funding Sources

Requirement	Amount	Funding Sources	Amount
Total Purchase price/construction cost		Loan applied for	
Incidental & other cost		Savings/Personal Funds	
Registration cost/Goods & Service Tax (GST)		Other	
<b>Total</b>		<b>Total</b>	

**CUSTOMER DECLARATION IN RESPECT OF RELATIONSHIP WITH DIRECTOR/SENIOR OFFICER OF THE BANK/ANY OTHER BANK**

I/We am/are a Director of DBS Bank or any other Bank \*1 or a Senior Officer of DBS Bank or \*2 relative of Director of DBS Bank/other Bank\*1/ Senior Officer of DBS Bank  Yes  No  
\*1 Including directors of Banking Company, Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.  
\*2 relative shall have the meaning as defined by RBI

If Yes - : I/We declare(s) that I/We am/are related to the Director(s) and or Senior Officer(s) of DBS Bank or any other bank as specified hereto:-

Sr.no.	Name of the Director(s) / Senior Officer	Designation	Relationship

**OBLIGATIONS DETAILS : APPLICANT and CO-APPLICANT**

	Lender Name	Loan Type	Outstanding Amount	Outstanding Tenure	EMI Amount
<b>Obligations / Deductions Details</b>					
<b>Bank Accounts Held</b>					

**CONSENT FOR MARKETING OFFERS**

At DBS we always strive to serve you better. One of our ways is to ensure that you are kept up to date with our latest promotions, as well as any products & services that may be suited to your needs.

Yes, I/We would like to receive from DBS Bank India Limited marketing materials and information through telephone calls, all forms of mobile messaging (including SMS, WhatsApp or MMS), fax, email and/or post.

No, I/We do not wish to receive any DBS Bank India Limited marketing materials and information through telephone calls, all forms of mobile messaging (including SMS, WhatsApp or MMS), fax, email and/or post. I understand that I/We will not be contacted only on the phone/mobile no.(s) / email id registered in your records.

**Please Note:** If you have opted to receive marketing materials and information from us via, mobile messaging or telephone calls, you will receive, mobile messages or calls from us only if your number is not on the National Do-Not-Call Register. Notwithstanding anything written herein above you may receive some communication from us (emails/sms/calls, etc) irrespective of you being on "The Do Not Disturb" list for the following reasons:

- In response to your queries you have made to DBS Bank India Limited in writing or verbally
- Calls made to verify the details furnished by you under any application to DBS Bank India Limited,
- Calls made to conduct credit checks or card misuse related checks in the event of any irregular transaction being observed.
- Calls made to abide by the regulations including for Internet banking passwords / change in static data

**ADDRESS DECLARATION (if applicable)**

Applicant	Co-Applicant
To, The Manager DBS Bank India Limited Date : _____	To, The Manager DBS Bank India Limited Date : _____
This is to declare that my residence and/or communication address mentioned in this form is different from the address mentioned in the address proof given to bank.	This is to declare that my residence and/or communication address mentioned in this form is different from the address mentioned in the address proof given to bank.
<input type="checkbox"/> Residential address <input type="checkbox"/> Office address <input type="checkbox"/> Permanent (Country of residence) (Country of residence)	<input type="checkbox"/> Residential address <input type="checkbox"/> Office address <input type="checkbox"/> Permanent (Country of residence) (Country of residence)
Kindly register my residence and/or communication address for all future correspondence.	Kindly register my residence and/or communication address for all future correspondence.
Applicant	Co-Applicant

## GENERAL DECLARATION

1. I/We certify that the information provided by me/us in this application form is true, correct and complete in all respects. DBS Bank India Limited ("DBS Bank") is entitled to verify this directly or through any third party. I/We confirm that the attached copies of financials/ Bank Statements/Title/legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We undertake to inform DBS Bank immediately of any change in my/our occupation/ employment or any other details furnished in this application, and to provide any other information that DBS Bank may require. I/We further acknowledge the DBS Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the DBS Bank may decide to grant to me/us at its sole discretion. I/We confirm that I/We have had no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent. DBS Bank shall be entitled to reject my/our application without giving any reasons thereof.
2. I/We acknowledge that the DBS Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We acknowledge the right of the DBS Bank to provide and to seek details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorization from me/us. I/We acknowledge that the existence of my account(s) with DBS Bank and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit information agencies and such information (including processed information) may be shared with other banks/financial institutions and other credit grantors for the purpose of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorize DBS Bank to share information relating to my/our account(s). I/We understand that as precondition, relating to grant of loans/advances/other non funded credit facilities to me/us, DBS requires consent for the disclosure by DBS, of information and data relating to me/us in relation thereto and default if any committed by me/us in discharge thereof.
3. I/We further agree that any facility that may be provided to me/us shall be governed by the rules/norms of the DBS Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize DBS Bank to debit my loan account with DBS Bank for any fees, charges, interest etc as may be applicable. I/We are aware the fees paid by me/us is non-refundable.
4. I/We hereby undertake and provide my/our consent for sharing my/our details mentioned above with Central KYC Registry. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email.
5. I/We acknowledge that I/We have been advised to seek independent legal advice on the legal status of property being purchased.
6. I/We agree to receive SMS alerts related to my/our application status even if my/our number is registered with Do Not call Registry and account activity as well as product use messages that the DBS Bank will send, from time to time, on my/our mobile phone as mentioned in this application form.
7. I/We understand that DBS Bank reserves the right to retain this application form, and the documents provided herewith, including photographs and will not return the same to us/me.
8. I/We further agree and confirm that the end use of the loan amount cannot be towards any speculative, anti-social, illegal or unproductive purposes. I/We also agree that end use of the loan amount also cannot be towards purchase of gold in any form, including primary gold, gold bullion, Gold Jewellery, gold coins, units of Gold ETF and units of gold mutual fund.
9. I/We further acknowledge that I/We have read, understood and agree with the terms & conditions of/in this Application including the Most Important Terms and Conditions governing the home loan product chosen by me/us.
10. I/We have no objection in and give consent to DBS Bank for sharing my/our account details including my/our personal details to DBS Banks branches, affiliates, services providers, agents, contractors, surveyors, agencies, credit bureaus, etc., in or outside India, to enable DBS Bank to provide services under our banking arrangement/agreements including customized solutions and marketing services. I/We state that my/our aforesaid authorisation shall be valid till my/our written communication of withdrawal of my/our consent is acknowledged by DBS Bank. I/We understand and accept the risks involved in sharing personal information including sensitive personal information like bank account details with third party. I/We agree that provision of banking services to me/us could be suspended/discontinued, if I/We withdraw my/our consent. I/We understand that the list of third parties who may get access to my/our sensitive personal information is available on DBS Bank's website and I undertake to keep myself/ourselves updated on the same
11. I/We hereby indemnify and shall keep the DBS Bank indemnified from time to time and at all times against all and any act/actions, claims, proceedings, cost, charges, losses (direct or consequential) and expenses which the DBS Bank may suffer or incur or be put to for any reason whatsoever by reason of the DBS Bank having acted on the fax, message sent by me/us.
12. I/We agree that at our request DBS Bank shall send me/us the monthly/quarterly statement(s) of accounts via e-mail, to the e-mail address specified by me/us. I/We understand that Internet transmission lines are not encrypted and that e-mail is not a secure means of transmission. I/We acknowledge the risk of possible unauthorised alteration of data and/or unauthorised usage thereof to whatsoever purposes. I/We agree to exempt Bank from any and all responsibility/liability arising from such misuse and agree not to hold the Bank responsible for any such misuse and further agree to hold Bank free and harmless from all losses, costs, damages, expenses that may be suffered by me/us due to any errors, delays or problems in transmission or unauthorised/illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission.

## AUTHORITY TO SEND STATEMENTS AND ADVICES THROUGH EMAIL

I/We hereby authorise DBS Bank India Limited ("DBS Bank") to send the statement of accounts/advices and all other documents/communication pertaining to all my/our accounts held with the DBS Bank, including any documents in respect of any new accounts/relationship that we may open in future, to my/our registered e-mail ID as mentioned in contact details.

I/We understand that the default email communication is set to the aforesaid primary holder's email ID, unless explicitly requested by us otherwise. Any addition/ deletion of email IDs mentioned above will be communicated to DBS Bank in writing signed by the persons authorised to give instruction in accordance with the account mandate. All the terms and conditions set out herein shall be applicable to such additions/ changes. I/We am/are aware that email is not a secure or error-free medium of communication and I/We am/are aware of the possible risks involved in connection with the transmission of information via email. We accept and acknowledge that the Bank does not accept liability for any errors or omissions in the content of the email messages and its attachments. I/We undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, loss, damage, costs and expenses including consequential losses/damages which may be brought against you and which shall have arisen either directly or indirectly out of or in connection with your sending the details mentioned above to us through email.

<div style="border: 1px solid black; width: 150px; height: 120px; margin: 0 auto; display: flex; flex-direction: column; justify-content: center; align-items: center;"> <div style="margin-bottom: 5px;">Applicant</div> <div style="margin-bottom: 5px;">Signature across</div> <div style="margin-bottom: 5px;">Photograph</div> </div> <div style="border: 1px solid black; width: 150px; height: 40px; margin: 5px auto; display: flex; justify-content: center; align-items: center;"> <span style="font-size: small;">Signature*</span> </div> <hr style="width: 100%;"/> <p style="text-align: center;">Applicant Name</p>	<div style="border: 1px solid black; width: 150px; height: 120px; margin: 0 auto; display: flex; flex-direction: column; justify-content: center; align-items: center;"> <div style="margin-bottom: 5px;">Co-Applciant</div> <div style="margin-bottom: 5px;">Signature across</div> <div style="margin-bottom: 5px;">Photograph</div> </div> <div style="border: 1px solid black; width: 150px; height: 40px; margin: 5px auto; display: flex; justify-content: center; align-items: center;"> <span style="font-size: small;">Signature*</span> </div> <hr style="width: 100%;"/> <p style="text-align: center;">Co-Applciant Name</p>
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### FOR OFFICE USE ONLY

SM/BM Signature : \_\_\_\_\_ SM/BM Name : \_\_\_\_\_

SM/BM Code : \_\_\_\_\_ Branch Code : \_\_\_\_\_ LG Code : \_\_\_\_\_

Channel of sourcing and Code : \_\_\_\_\_

Referral Name : \_\_\_\_\_

<input type="checkbox"/> Branch TRM / VRM / PB	<input type="checkbox"/> DST	<input type="checkbox"/> Referral/DSA/Connector	<input type="checkbox"/> Direct
<input type="checkbox"/> Digibank	<input type="checkbox"/> DBS Web Page	<input type="checkbox"/> Staff iPrivilege	<input type="checkbox"/> Others _____

Campaign Code : \_\_\_\_\_

# Schedule of Charges - Affordable Housing Loan (AHL) Product



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Bank less

Sr. No	Items	Home Loans / Home Loan Extension	Home Loan Top Up / Loan Against Property
1	<b>Application Fees</b>		
	Non-refundable. Applicable and payable upon loan application.	₹ 5000 + applicable taxes	₹ 5000 + applicable taxes
	<b>Processing Fees</b>		
	Non-refundable. Applicable and payable upon loan disbursement.	Upto 3% of the Sanction Amount + applicable taxes <i>(As mutually agreed in the loan agreement).</i>	Upto 3% of the Sanction Amount + applicable taxes <i>(As mutually agreed in the loan agreement).</i>
2	<b>Other Charges</b>		
a)	Cheque bounce charges	₹ 500 + taxes	₹ 500 + taxes
b)	Document Retrieval Charges	₹ 500 + taxes	₹ 500 + taxes
c)	Reduction in loan term/schedule accelerated payment	Upto 1% of the Sanction Amount + applicable taxes <i>(As mutually agreed in the loan agreement).</i>	Upto 1% of the Sanction Amount + applicable taxes <i>(As mutually agreed in the loan agreement).</i>
d)	Loan Cancellation	₹ 5000 + taxes	₹ 5000 + taxes
e)	Duplicate List of documents (LOD) statement	₹ 500 + taxes	₹ 500 + taxes
f)	CERSAI charges creation	₹ 200 + taxes	₹ 200 + taxes
g)	CERSAI charges cancellation/Satisfaction	₹ 200 + taxes	₹ 200 + taxes
h)	Statement of Account (Ad hoc)	Nil	Nil
i)	No Objection certificate/No Due Certificate	Nil	Nil
j)	Other Charges, e.g. Stamp duty, etc	On actuals	On actuals
3	<b>Charges on account of delayed payments/defaults</b>		
a)	Default Penal charges	<b>Material Breach</b>	<b>Amount or % p.a to be charged</b>
		<b>Financial Breach -</b> Non-payment of EMI or any other charges and amount as per terms of this Loan Agreement	<b>3%</b> per annum on the overdue amount will be charged for the defaulted period
		<b>Security Perfection -</b> Borrower's default in creation and perfection of first and exclusive mortgage over the Property ("Secured Assets") within 30 days from the date of disbursement	<b>2%</b> per annum will be charged on the Outstanding Balance
		<b>Non - Financial Breach –</b> Borrower's breach of any of the below mentioned Affirmative, Negative & Informative Covenants	<b>Amount or % p.a to be charged</b>
b)			<b>Frequency</b>
			Payable on Monthly basis on EMI due date
			Payable on monthly basis
			<b>Frequency</b>

		<p><b>Affirmative Covenants</b></p> <ul style="list-style-type: none"> <li>In case the Secure Asset is vacant plot of land, the Borrower's shall commence the construction on the Property within a period (as mentioned in the Loan agreement) from the date of availing of the Loan.</li> </ul>	<p><b>2%</b> per annum will be charged on the Outstanding Balance</p>	<p>Payable on monthly basis</p>
		<ul style="list-style-type: none"> <li>The Borrower shall not carry out any structural changes in the Secured Assets in contradiction to the terms of Loan Agreement.</li> </ul>	<p><b>2%</b> per annum will be charged on the Outstanding Balance</p>	<p>Payable on monthly basis</p>
		<p><b>Negative Covenants</b></p> <ul style="list-style-type: none"> <li>Borrower shall not create security over or otherwise part with the possession of or encumber in any manner, the Secured Assets, or any part of it.</li> <li>Borrower shall not subject the Secure Assets to any family arrangement or partition or convert the Secured Assets to HUF property.</li> <li>Borrower shall not amalgamate or merge the Secured Assets with any other property of the Borrower or with any other adjacent property nor create any right of way or any other easement on the Secured Assets.</li> <li>Borrower shall not change the residential use of the Secured Assets.</li> </ul>	<p><b>2%</b> per annum will be charged on the Outstanding Balance</p>	<p>Payable on monthly basis</p>
		<p><b>Informative Covenants</b></p> <p>The Borrower shall as per timelines mentioned in the Loan Agreement inform the Lender of the happening of :-</p> <ul style="list-style-type: none"> <li>receiving a notice of application/petition being filed/intended to be filed for the bankruptcy /insolvency of the Borrower;</li> <li>if any damage is caused to the Secured Asset</li> <li>if any structural alterations or additions are made to the Secured Asset</li> </ul>	<p><b>2%</b> per annum will be charged on the Outstanding Balance</p>	<p>Payable on monthly basis</p>

		<ul style="list-style-type: none"> <li>any circumstance which has direct impact on the repayment of the Loan by the Borrower.</li> </ul>		
	Incidental charges & Expenses <i>(Applicable to overdue loan accounts)</i>	Incidental charges & expenses are levied to cover the costs, charges, expenses, legal fees and other monies that may have been expended in connection with recovery of dues from a defaulting customer. Charged on actuals		
<b>4</b>	<b>Switch fees</b>			
	Switch fees applicable for conversion from floating to fixed	Upto ₹ 5000 as maybe mutually agreed upon accepting the service request from customer	Upto ₹ 5000 as maybe mutually agreed upon accepting the service request from customer	
<b>5</b>	<b>Part payment fees</b>			
	- Floating rate loans	Nil	Nil	
	- Fixed rate loans	For part prepayments more than 25% of the opening principal in the financial year, charges will be levied at the rate of 2% (plus taxes)	For part prepayments more than 25% of the opening principal in the financial year, charges will be levied at the rate of 2% (plus taxes)	
<b>6</b>	<b>Foreclosure charges</b>			
	- Floating rate loans	Nil	Nil	
	- Fixed rate loans	2% (plus taxes) of the outstanding loan amount plus the undisbursed portion of the sanctioned loan.	2% (plus taxes) of the outstanding loan amount plus the undisbursed portion of the sanctioned loan.	

\*-All taxes levied by the government (Central/State/any other government bodies) will be applicable on all fees and charges.

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Bank as will be updated on the official website of the Bank.

## I. This MITC Covers the Following Products:

- a. **Housing Loans**
- b. **Loans Against Property ("LAP")**

## II. Scope and Purpose of the Loan

- a. **Housing Loans:** These are loans that will be sanctioned for the purchase of ready property/under-construction property, home extension or for replacement of/switchover of a housing loan earlier availed of by the Borrower from any other bank/financial institution. The Loan will only be sanctioned for the purchase / construction/ extension of residential property only. Such property must be situated within India.
- b. **LAP:** These are loans that may be sanctioned for various personal or business purposes of the Borrower as may be acceptable to DBS Bank India Limited (**the "Lender"**) which purpose must be specifically described and disclosed to the Lender at the time of applying for the Loan. Such a Loan is granted against the security of an immovable residential, fully constructed, and freehold property with a clear and marketable title, situated within India.
- c. All Loans may be availed of by Indian citizens.

## III. Interest

The Borrower(s) will be required to pay interest on the Loan as stipulated in the Loan Agreement that will be executed by and between the Borrower(s) and the Lender. Interest accrues and is calculated on a daily basis on the total outstanding balance on that day, and is compounded and will be payable monthly, as on the due dates set in the Payment Schedule provided by the Lender. Interest in the normal course will form a part of the Equated Monthly Installments (EMIs) or Pre-EMI payable by the Borrower(s). Penal charges, additional interest and interest on interest (as payable in accordance with the terms of the Loan Agreement) will be required to be paid by the Borrower additionally, that is to say, the same would not be covered as part of the EMIs or Pre-EMIs.

## IV. Rate of Interest/Type of Interest and change in Rate of Interest

The Rate of Interest is the rate at which the Lender will compute and apply interest on the Loan.

**Rate of Interest may be of 3 types:** Fixed Rate of Interest, Floating Rate of Interest, or Hybrid Rate of Interest (*being a combination of Fixed Rate of Interest and Floating Rate of Interest, that is to say that the interest rate would be fixed for a specific period and floating for the balance tenure of the Loan*). Switch from one type of Rate of Interest to another may be permitted by the Lender, at its sole discretion, subject to such terms and conditions as the Lender may deem fit, including but not limited to payment of such fees/charges by the Borrower as the Lender may specify. The Floating Rate of Interest is linked to the RBI Policy Repo Rate which is subject to change from time to time. Any change in the RBI Policy Repo Rate will result in a change in the Rate of Interest applicable to the Loan. Any such change will be notified to the Borrower and will apply from the date of such change. The standard reset date for the Floating Rate of Interest (*unless otherwise informed by the Lender to the Borrower*) is the 7th day of each Quarter. i.e.: 7th January, 7th April, 7th July, 7th October.

## V. Fees and Charges Applicable

All fees and charges applicable to the Borrower(s) may be found in the Schedule of Charges attached to the Loan Application Form and/or on the official website of the Lender.

Please note that the applicable fees and charges may change from time to time. Such changes will be updated on the official website of the Lender from time to time.

The Borrower shall indemnify, save, defend and hold harmless the Lender and its officers, directors, employees, from and against all, direct and indirect, claims, damages, losses, costs and expenses, including attorneys' fees arising out of any action, omission, breach or default by the Borrower and/or its employees or agents under or in the course of performing the Loan Agreement and/or otherwise incurred by the Lender as a result of granting the Loan to the Borrower or in the course of performance of its obligations under the Loan Agreement.

## VI. Penal charges

In the event of occurrence of any or all of the below event(s) the Borrower agrees to pay to the Lender Penal charges as mentioned in Schedule I ("Penal Charges") :-

- a. In the event of Material Breach related to Borrower's non-payment of EMI or any other charges and amount as per terms of this Loan Agreement, the Borrower agrees to pay to the Lender Penal Charges on overdue EMI amount. Penal Charges shall be calculated daily based on the actual number of overdue days. Without prejudice to the foregoing, if the Lender recalls the Loan or any part of it, the Borrower shall have to pay Penal Charges on the Outstanding Balance due and owing to the Lender from the date of recall until the date of receipt of full payment by the Lender.
- b. In the event of Material Breach (other than non-payment as mentioned in VI (a) above) by the Borrower, the Penal Charges as mentioned in Schedule I will be charged till Material Breach has been cured by the Borrower to the satisfaction of the Lender.

Provided that nothing contained in this Clause shall affect or prejudice the right of the Lender to declare an Event of Default and exercise the rights vested in it under of Loan Agreement.



## VII. Conditions for Disbursement

The Lender may disburse the Loan (*or any part thereof*), at its discretion, subject to fulfilment of certain conditions precedent as more particularly mentioned in the Loan Agreement, a few of which are stated below. The full list of conditions precedent and subsequent are stated in Clauses 3.2 and 3.3 of the Loan Agreement and must be carefully read by the Borrower(s).

- The Borrower must fulfil the Bank's requirement of credit worthiness
- The Borrower(s) must have executed all necessary security documents in favour of the Lender, and deposited with the Lender original title deeds to the Property.
- In case of a Housing Loan, the Borrower must pay the entire margin amount (i.e. the difference between the purchase price and the sanctioned loan amount) by foredisbursement of the Loan or any part thereof.
- No 'Events of Default' (*as fully described under Clause 11 of the Loan Agreement*) should have happened, which includes but is not limited to giving of misleading information to the Lender, the Borrower being declared insolvent, a depreciation in the value of the secured property, and default in duly performing obligation under any other loan or facility availed of from the Lender by the Borrower.
- The Borrower shall have furnished to/procured for the Lender all necessary documents, undertakings, indemnities, declarations etc. and done/procured to be done all necessary acts, deeds, etc. as may be required by the Lender.

## VIII. Loan Drawdown / Disbursement

The Loan (or any part thereof) may be disbursed by the Lender upon receiving a drawdown request from the Borrower. The entire Loan Amount should be availed of within the Availability Period specified by the Lender. The loan sanction may be kept open at the sole discretion of DBS Lender for an additional period of such number of days beyond the Availability Period as the Lender may at its sole discretion deem fit. The Lender may, at any time, at its sole discretion, recall the Loan (in whole or part).

The mode and manner of disbursement is left to the sole discretion of the Lender. The disbursement of the Loan or any part thereof by the Lender may be made to the Borrower, or directly to the developer/builder/construction company /contractor/seller of the Property, where applicable or any other concerned Person, as the Lender may in its sole discretion deem fit. In case the Loan being availed of by the Borrower is in replacement/switchover of a housing loan earlier availed of by the Borrower from another bank/financial institution, the disbursement of the Loan Amount or any part thereof by the Lender may be made to the Borrower, or directly to such other bank/financial institution, as the Lender may in its sole discretion deem fit.

## IX. Repayment

The Borrower will repay the principal/Loan together with the interest calculated on the reducing principal balance by way of Equated Monthly Installments or EMIs, if not demanded earlier by the Lender in accordance with the terms of the Loan Agreement, as stipulated in the Repayment Schedule Agreement or as may otherwise be communicated by the Lender to the Borrower from time to time. Provided that the Lender shall be entitled to re-compute and/or modify the amounts constituting the EMI(s) and the dates for payment thereof by the Borrower on the occurrence of any event which in the opinion of the Lender necessitates a re-computation/ modification of the same. In the event of any such modification, the Borrower hereby agrees and undertakes to issue fresh Payment Instruments as the Lender may require. Strict compliance with the Repayment Schedule as communicated by the Lender from time to time is an essential condition for the grant of the Loan.

Without prejudice to the general right available to the Lender to vary or amend the Repayment Schedule, from time to time, the Lender shall be entitled to amend the Repayment Schedule (*including without limitation varying the amount of each PEMI (as applicable) or EMI*), in case of:

- any change occurring in the Interest Rate applicable to the Loan as per the provisions of the Loan Agreement, to reflect the change in the Interest Rate; and/or
- Disbursement of the Loan Amount in tranches/parts, each time a tranche is disbursed under the Loan.

Consequent to any change in the Floating Interest Rate, the Lender may at its sole discretion, decide not to change the EMI amount, in which event, in case there is an increase in the Floating Interest Rate, the interest component in an EMI will increase and the principal component will reduce resulting in an extension of the term of the Loan and vice versa when the Floating Interest Rate decreases. In the event of any increase in the Floating Interest Rate, and consequential increase in the EMIs/ PEMIs which are required to be paid by the Borrower, the Borrower shall be required to pay such increased EMI/ PEMI amount and/or the resultant differential amount as determined by the Lender in its sole discretion and intimated to the Borrower. The Lender, at its sole discretion but without being bound to do so, may at the request of the Borrower and on payment of a Repricing Fee by the Borrower permit the Borrower to change the applicable Interest Rate, with effect from a prospective date acceptable to the Lender. The Repricing Fee shall be determined by the Lender, from time to time, at its sole discretion. Such Repricing Fee shall be intimated by the Lender every time the Borrower makes a request for change in the applicable Interest Rate.

The Borrower is required to make payment of the EMIs through Standing Instructions from their account held with the Lender, or through the Electronic Clearing System (Debit) by setting up a mandate for such payments, through the National Automated Clearing House (NACH) system by setting up mandates for such payments or by providing the Lender with sets of Post-Dated or Undated Cheques or by such other modes as may be acceptable to the Lender. Such instructions /mandates/cheques must be executed and delivered to the Lender at such time(s) as may be stipulated by the Lender.

The Borrower shall ensure that the payment instructions/mandate/cheque is honoured and therefore must ensure that:

- Sufficient funds are available in the designated account to be debited;
- No cancel /stop payment have been put on the cheques/payment instruments given towards repayment;

- The Standing Instructions/ECS/NACH Mandate(s) is/are not varied or cancelled without the prior written consent of the Lender; and
- The designated account to be debited is neither closed nor changed without the prior written consent of the Lender;

Failure to ensure the above, resulting in dishonour of the SI/ECS/NACH mandate/cheque will be treated as an Event of Default in terms of the Loan Agreement and trigger the consequences set out therein for the same. Without prejudice to the same, such dishonour may also result in exercise by the Lender of criminal remedies as may be available under law.

### X. Prepayment and Foreclosure

The Borrower(s) may prepay/foreclose the Loan by giving prior notice in writing to the Lender. Such prepayment /foreclosure shall be subject to the prepayment/foreclosure rules of the Lender, as may be applicable from time to time and the terms of the Loan Agreement. If prepayment/foreclosure is made by cheque, the prepayment/foreclosure by the Borrower takes effect/would be deemed to have been made only when the cheque is cleared and the account of the Lender is credited.

Prepayment/Foreclosure charges if any will be applicable to such prepayment/foreclosure in accordance with the Schedule of Charges. However, no prepayment/foreclosure charges will be charged on loans where the interest rate is floating, or loans where the interest rate is hybrid and foreclosure is made after the fixed period (during which the fixed interest rate applies), where after the floating interest rate becomes applicable.

### XI. Security

The Loan Amount, together with interest, charges, costs, Penal charges, additional interest, further interest, expenses and other obligations of the Borrower under the Loan Agreement and other financing documents will be secured by the following:

- A first and exclusive mortgage (in the form and manner acceptable to the Lender) over the Property being purchased with the Loan in case of Housing Loans, or over any other immovable (residential) Property in case of a LAP. The Lender shall have the right to decide, in its sole discretion, the form, manner, type and the timing of creation of mortgage or any other security;
- Giving of a guarantee by a guarantor (either corporate or personal), wherever applicable.
- Demand promissory note(s);
- Any additional security (in the form and manner acceptable to the Lender) as required by the Lender.

### XII. Insurance

The Borrower shall, at its sole cost and risk, insure and keep insured the Property against all insurable risks, for such amounts and such periods as may be required by the Lender, with an insurance company acceptable to the Lender. The Lender shall be made/named as the sole beneficiary/loss payee under the policy and shall produce evidence thereof to the Lender. In the event of the Borrower failing to insure the Property to the satisfaction of the Lender, the Lender shall be entitled to cause the Property to be insured with an insurance company for all risks that the Lender may, in its sole discretion, deem fit and to debit the insurance charges to the Loan Account of the Borrower.

### XIII. Event(s) of Default

Event(s) of Default in terms of the Loan Agreement include inter alia the following:

- any default in payment of the Secured Obligations (or any part thereof) on the respective Due Dates.
- Use of the Loan Amount, or any part thereof, for any purpose other than the Purpose (as set out in the Loan Agreement).
- Any of the representations, warranties, declarations or statements made by the Borrower, whether under the Loan Agreement, Security Documents, or any other agreements/documents executed pursuant thereto and/or in the Application Form or any other information given by the Borrower being found to be incorrect, false or inaccurate at the time when they are made or deemed to be made.
- Any breach or default by the Borrower, in performance or observance of any covenant, obligation, term, condition or undertaking imposed upon or undertaken by the Borrower under the Loan Agreement, any of the Security Documents and/or any other agreements entered into pursuant thereto.
- If, in the opinion of the Lender, there is any deterioration or impairment of the Secured Assets, or any part thereof or any decline or depreciation in the value or market price thereof (whether actual or reasonably anticipated); and/or
- Any event or circumstance which in the opinion of the Lender is likely to adversely affect the ability of the Borrower to repay the Loan and other Secured Obligations in full to the Lender or perform any obligation under the Loan Agreement, the Security Documents or any related document/agreement.

On the occurrence of any Event of Default as mentioned in the Loan Agreement or any other financing document, the outstanding principal amount plus the outstanding interest amount plus any other charges, Penal charges, fees etc. shall forthwith become due and payable, and the Lender shall be entitled to take such steps as mentioned in the Loan Agreement or any other financing document, including but not limited to enforcement of security to recover such dues.

### XIV. Cross Default and Cross Collateralization

If the Borrower(s) defaults on any other credit/ facility agreement or arrangement with DBS Bank and/or its successors-in-interest or with any of the affiliates or DBS Group companies (collectively "DBS Group"), the same shall be deemed to be an Event of Default in terms of the Loan Agreement and the consequences thereof as set out in the Loan Agreement and other financing documents will follow.

### **XV. Reporting**

As per the relevant Reserve Bank of India guidelines, the Lender will provide credit information relating to any Borrower who has availed of a Loan, to the Credit Information Company or any other licensed bureau on a monthly/periodic basis.

The Borrower(s) should ensure that timely payment of all amounts due/payable in respect of the Loan are duly paid on time to inter alia avoid any adverse credit history with Credit Information Company.

### **XVI. Borrowers and Co-Borrowers**

Where the Loan is provided to more than one Borrower, the liability of the Borrower and all Co-Borrowers to repay the Loan together with all interest, and any / all other charges, fees, Penal charges, additional interest, further interest and other monies due/payable, and to observe the terms and conditions of the Loan Agreement, Security Documents, and any other relevant documents in relation to the Loan, shall at all times be joint and several.

### **XVII. Change in Address or Other Details**

The Borrower must notify the Lender regarding any change in residential address or any other information supplied to the Lender in relation to the Loan. The Lender must be immediately intimated of such changes.

### **XVIII. Customer service**

For any service related issue, customers can get in touch with the Lender by:

- (i) Calling Customer Care numbers provided on our official website.
- (ii) Visiting a DBS Bank branch.
- (iii) Placing a request online by logging onto our official website: [www.dbsbank.com/in](http://www.dbsbank.com/in).

### **XIX. Customer Grievance Redressal Procedure**

If there are instances where the customer is not satisfied with the services provided by the Lender, to highlight such instances and/or register a complaint, the customer may refer to the grievance redressal policy displayed on our official website.

### **XX. Disclaimer**

The terms and conditions set out herein are only an abridged form of the terms and conditions applicable to the Loan availed/proposed to be availed of by the Borrower from the Lender and do not contain the full provisions of the Loan Agreement.

The detailed and full terms and conditions are mentioned in the Loan Agreement, a standard format whereof has been handed over to the Borrower for his perusal, understanding and ready reference.

The Borrower must read the Loan Agreement in its entirety and carefully understand its contents before signing the same, which will in any event be final and binding on the Borrower and will prevail in case of any discrepancy/inconsistency between the terms of the MITC and those of the Loan Agreement. The Borrower shall, if required, seek legal advice from his/her/their/its lawyers to ensure that the Borrower has understood the contents hereof and of the Loan Agreement, and his/her/their/its obligations hereunder and thereunder and the full consequences of signing the same.

"The terms and conditions set out herein are only an abridged form of the terms and conditions applicable to the Loan availed/proposed to be availed of by the Borrower from the Lender and do not contain the full provisions of the Loan Agreement."

Capitalized terms used herein shall have the meaning as specified in the Loan Agreement.

## DOCUMENT CHECKLIST

Documents	Salaried	Self Employed Professional	Self Employed Non Professional
Valid Identity Proof	✓	✓	✓
Address Proof (overseas address as well for NRI)	✓	✓	✓
Age Proof	✓	✓	✓
Last 6 months bank statements (all your Bank accounts)	✓	✓	✓
PAN Card	✓	✓	✓
Aadhar Card (Please redact first eight digits)-	✓	✓	✓
Last 3 months Salary-slips	✓		
Form 16 / Income Tax Returns for the last 2 years / Equivalent for NRI	✓		
Repayment Track record of existing loans / Loan closure letter	✓	✓	✓
Proof of business existence & continuity for last 3 years		✓	✓
Business profile			✓
Employment confirmation letter	✓	✓	✓
Education qualification certificate	✓	✓	✓
Last 3 years Income Tax Returns / Assessment orders with computation of Income (including e-acknowledgement) / CA certified / Audited Balance Sheet & Profit & Loss account along with Auditor's report with all annexures		✓	✓
Title Documents of the property & Approved Building plan	✓	✓	✓
Approved Plan	✓	✓	✓
Agreement Copy	✓	✓	✓
Proof of customer equity to Developer for Housing loans	✓	✓	✓
Last 3 months credit card statements	✓	✓	✓

- Note : 1. The above documents is an indicative list and final documents acceptable are based on DBS Bank's policy as applicable at the time of application of the loan. For more details, you can speak to your Relationship Manager (RM) or visit the nearest branch.
2. All documents submitted must be self attested as "True Copy"
3. The application will be processed within 15 days on a best effort basis, on receipt of all the required documents mentioned above. The document requirements given above are indicative and DBS Bank India Limited reserves the right to request further documents, if required. This document is not to be construed as a commitment from DBS Bank India Limited, either express or implied. Terms and conditions as mentioned in the Loan Agreement will apply
4. For Loan Disbursement- After the loan has been sanctioned, you will execute the loan agreement, and provide us with Repayment Instructions and Original Property Documents to avail disbursement from your loan. At the time of disbursement, all title documents pertaining to your property, as asked for by DBS Bank India Limited, will need to be submitted in original. Please note that laminated / documents with any alterations post their execution are not acceptable.
5. Application received without adequate documentation as requested by DBS Bank India Limited may result in delay in processing or rejection of the form.

### FOR OFFICE USE ONLY

Relationship Manager/ Location Manager Name: _____ RM Code: _____ RM Sign: _____	Customer Service Manager (CSM) Name: _____ CSM Code: _____ CSM Sign: _____	Account opening authorized by Name : _____ Sign: _____
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Branch Name			
Attended by /CSM (Signed in Presence of):	Name	Signature	_____
IDS (ID Document Submitted):	ID Name	ID Number	_____
IDV (ID Document Verified By):	Name	Signature	_____
SV (Signature Verified By):	Name	Signature	_____

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### Acknowledgment Slip

We acknowledge the receipt from Mr/Mrs/Ms/ \_\_\_\_\_ of yours "Affordable Housing Loan Application Form". The Terms & Conditions, Features and Charges with regard to your account opening request has been explained to you by the Relationship Manager/ Location Manager.

The account and "Affordable Housing Loan" will be opened as subject to KYC checks and Post Clearance of initial payment of the cheque. We have received a cheque / draft no \_\_\_\_\_ for ₹ \_\_\_\_\_ drawn on \_\_\_\_\_ towards the Application Fees/ Processing Fees.

For any queries / issues related to services provided by DBS Bank India Limited or its outside service providers, please log on to the [www.dbsbank.com/india](http://www.dbsbank.com/india) to place your request online.



Live more,  
Bank less

Customer Care (24x7): **India Helpline (Toll Free)** : 1800 209 4555 / 1800 103 9897,  
**International Helpline** : +91-44-66854555 / +91-44-49021150

Email: [customercareindia@dbs.com](mailto:customercareindia@dbs.com) | Visit us at: [www.dbsbank.in](http://www.dbsbank.in)