



SAMMAAN FINSERVE LIMITED
(Formerly known as Indiabulls Commercial Credit Limited)
LOAN APPLICATION FORM
(NON-RESIDENT INDIANS)

Applicant	Co-Applicant
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Name				
S/o, W/o, D/o				
Mother Name				
Current Residential Address (Overseas)	Landmark :		Landmark :	Post Box : Country :
	Post Box : Country :		Relationship with Applicant _____	
	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer		<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer	
Current Residence (overseas)				
Place & Country of Birth				
Place of Incorporation				
Date of Incorporation & Commencement of Business				
Phone No. with ISD Code	ISD Code Number	Mob.**	ISD Code Number	Mob.:
E-mail ID*				
Rent Paid (if rented)	No. of Years at current residence :		No. of Years at current residence :	
Current Residential Address (India)	Landmark :		Landmark :	
	PIN : State :		PIN : State :	
	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer		<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer	
Current Residence (India)				
Phone No. with STD Code	STD Code Number	Mob.:	STD Code Number	Mob.:
E-mail ID				
Permanent Address	Landmark :		Landmark :	
	PIN : State :		PIN : State :	
	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer		<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer	
Phone No. with STD Code	STD Code Number	Mob.:	STD Code Number	Mob.:
Date of Birth / Gender	D D / M M / Y Y Y Y	<input type="checkbox"/> Male <input type="checkbox"/> Female	D D / M M / Y Y Y Y	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____	
No. of Dependants	Children	Others	Children	Others
PAN No. / Passport No.	PAN	PASSPORT	PAN	PASSPORT
Voter ID & DL				
Aadhar & Nrega Card				
CKYCR Number				
TIN / TAN / CIN				
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> SENP <input type="checkbox"/> SEP <input type="checkbox"/> Others _____		<input type="checkbox"/> Salaried <input type="checkbox"/> SENP <input type="checkbox"/> SEP <input type="checkbox"/> Others _____	
Qualifications/Designation	Qualifications	Designation	Qualifications	Designation
Retirement Age/Emp. No.	Age	Employee No.	Age	Employee No.
Monthly Income				
Other Income	Source :		Source :	
Employer/Business Name & Address	Landmark :		Landmark :	
	PIN : Country :		PIN : Country :	
	<input type="checkbox"/> Multinational <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Govt. /Semi Govt. Ent. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____		<input type="checkbox"/> Multinational <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Govt. /Semi Govt. Ent. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____	
Industry	<input type="checkbox"/> Services <input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Others _____		<input type="checkbox"/> Services <input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Others _____	
Status	<input type="checkbox"/> RI <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI		<input type="checkbox"/> RI <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI	
Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority Religion/Place _____		<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority Religion/Place _____	

Paste & Sign
Across Recent
Photograph of
Applicant

Paste & Sign
Across Recent
Photograph of
Co-Applicant

DSA/DST/Connector Name (with stamp): _____ Signature: _____

RM Name: _____

DETAILS

FEES _____ CHEQUE No. _____

DATE _____ BANK _____

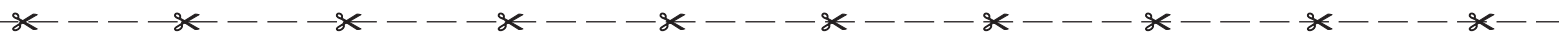
DETAILS OF PROPERTY (TO BE PURCHASED/CONSTRUCTED/EXTENDED/IMPROVED/OFFERED AS SECURITY)

<p>Address : Mention dwelling unit no., street, city, nearest landmark and pin code. If not selected, mention intended details :</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____ Pin Code : _____</p> <p>State _____</p>	<p>Purchased from: _____</p> <p><input type="checkbox"/> Builder <input type="checkbox"/> Society <input type="checkbox"/> Development Auth. <input type="checkbox"/> Resale <input type="checkbox"/> Self Construction</p> <p>Construction Stage: <input type="checkbox"/> To commence <input type="checkbox"/> Ready <input type="checkbox"/> _____%</p> <p>Expected time of completion _____</p> <p>Land Area _____ Sq. mtr/Sq. yds Built-up Area _____ Sq. ft.</p> <p>Title/Ownership will be in the name of _____</p> <p>Type of Property :</p> <p><input type="checkbox"/> Bungalow <input type="checkbox"/> Row House <input type="checkbox"/> Plot <input type="checkbox"/> Mixed Usage <input type="checkbox"/> Flat</p> <p>Uses of Property : <input type="checkbox"/> Self <input type="checkbox"/> Family <input type="checkbox"/> Investment <input type="checkbox"/> Rent <u>Expected Rent</u> _____</p>
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POWER OF ATTORNEY/GUARANTOR DETAILS

	Power of Attorney in India	Guarantor in India
Current Residential Address (India)		
	Landmark :	Landmark :
	PIN : State :	PIN : State :
Current Residence (India)	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer
Relationship with applicant		
Res. Phone No. with STD Code	STD Code Number Mob.*	STD Code Number Mob.:
E-mail ID*		

* SMS/E-mail alerts will be sent by Sammaan Finserve Limited on these Mobile no. & E-mail address.



<p>Acknowledgement (To be given to the Applicant)</p> <p>Dear Sir / Madam,</p> <p>This is to acknowledge receipt of your Loan Application Form Dated: _____</p> <p>We thank you for the same. Our representatives shall be in touch with you in connection with the same.</p> <p>Sales Executive Name: _____ Sales Executive Signature: _____</p> <p>Phone No.: _____ Location: _____ Date: _____</p> <p>Key Terms & Conditions:</p> <ul style="list-style-type: none"> Repayment of loan shall be done by way of equated monthly installments (EMI). Interest is being calculated on monthly reducing balance. Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) offers rate of interest (ROI) at floating as well as fixed and floating basis. ROI is determined on assessment of the risk profile of the Applicant(s), security offered and other parameters, as per Sammaan policy and sanction conditions. Different rate of interest may be applicable to different categories of borrower depending on various factors including but not limited to the risk profiling, nature of business activity, type of loan, loan size, type of security provided, security cover, tenure of loan, etc. The ROI will be intimated in the sanction letter and on accepting the ROI and other terms & conditions, these will be incorporated in the Loan Agreement. Refer website for charges and fees for various purposes as notified & applicable from time to time. Incomplete/defective application form will not be processed & Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) shall not be responsible, in any manner, for resulting delay or otherwise. All payments shall be made in the name of Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) by way of cheque from NRE/NRO account of NRI applicant. In case of rejection of your Loan application, the documents, if any, submitted by you shall be shredded internally after completion of one year from the date of rejection, at such frequency as decided by SFL from time to time. Your Loan Application will be processed in 30 working days subject to the submission of complete documents and information required by SFL. 	
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GENERAL [APPLICABLE TO APPLICANT AND CO-APPLICANT (IF ANY)]

Have you or your spouse, earlier applied to Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) or any of its group company for a loan or given guarantee to any loan _____

REFERENCES (NAME AND ADDRESSES OF TWO REFERENCES WHO ARE NOT RELATED TO YOU)

Sammaan Finserve Limited may make such enquiries from the references, if it deems necessary	1.		2.		
	Landmark :		Landmark :		
	PIN :	State :	PIN :	State :	
	Res. Phone No. with STD Code	Tel. Std.	Mob.:	Res. Phone No. with STD Code	Tel. Std.
E-mail ID					

DECLARATION

I/We hereby declare that the information furnished in the present application and the documents submitted therewith are true and correct and nothing material has been concealed therefrom. I/We have understood all the terms and conditions of the loan facilities. I/We have not made any payment (and will not pay) either through cheque or cash or otherwise to any Executive/DSA or person in his/her/their personal name for grant of Loan/processing of the loan application. The processing fees is not refundable (even if the application is rejected). Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) (hereinafter referred as to "SFL") may conduct necessary investigation to process the loan application. Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) may seek/receive information from any source/person to appraise this loan application. Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) may disclose given information and data herein to any third party, agency, government authorities, bank FIs, central KYC registry, bureau, CIC, CERSAI, etc. I/We am/are further aware that it is sole and absolute discretion of Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) to accept or reject the application and/or to approve the loan amount lower than the applied amount (without assigning any reason). I/We undertake to furnish any additional information/documents (Including KYC & other related documents) that Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) may require at any point of time. I/We do hereby agree to indemnify Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) against all expenses or any damages and/or loss which it may suffer on account of the present loan application and/or any information contained therein. I/We further authorize Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) and all its group companies to keep me/us informed (vide telephone, SMS, mail, E-mail etc.) of all such promotional schemes and/or activities as they may require. I/We confirm that there is no insolvency proceedings initiated against me/us nor have I/We ever been adjudicated insolvent. I/We further declare that there is no litigation against the firm or me/us/co. in which I/We am/are the proprietor/ a partner/ a director. I am/ was not interested as proprietor/ partner/ director in any firm/ company whose name is listed in caution list of RBI/ECGC.

I/We authorize Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) to disclose the given information and data herein to any external agency, Government authorities, Bank, FI's, Central KYC registry, bureau, CIC, CERSAI, etc. for the purpose of verification and appraisal of the loan YES NO

I/We hereby authorize SFL and/or all its group companies to disclose the credit information and the other related/relevant information given herein for the purposes of or in connection with the ordinary course of SFL's and/or all its group companies business including for the Loan/future loan(s) and the other products/ services, if any, to be obtained by me/us and for marketing or promotion of such services/products YES NO

I/We further authorize Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) and all its group companies to keep me/us informed (vide telephone, SMS, E-mail etc.) of all such promotional schemes and/or activities as they may require. YES NO

I/We hereby consent to receive information from central KYC registry through SMS/Email on the registered contact Number / Email Address. YES NO

Data Protection Declaration

I/We understand that:

1. My/Our personal data will be processed by Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited) as per the Privacy Policy available at www.sammaanfinserve.com.
2. I/We may receive communications regarding services/products implied from this form.
3. My/Our data may be transferred to countries that are outside EU, specifically India, for processing.

I/We agree to receive alerts, emails and newsletters related to marketing, greetings, promotions, and latest updates. YES NO

Signature of Applicant _____ Signature of Co-Applicant _____ Date _____

SFL/Apl. Form/NRI/02/Oct.-2024

A) KYC docs:

- Latest Passport Size Color photograph of all applicants duly pasted on the application form and signed across.
- Identity proof for all applicants/Guarantor/ Beneficial Owner/ POA Authorized Signatory/ As applicable (OVD)
- Address proof for all applicants/Guarantor/ Beneficial Owner/ POA Authorized Signatory/ As applicable (OVD)
- Signature proof for all applicants/Guarantor/ Beneficial Owner/ POA Authorized Signatory/ As applicable
- Citizenship & Travel Document - valid Passport with valid Visa
- Overseas residence proof e.g. rent agreements, utility bills etc.
- PAB Card (India)
- Address proof in India e.g. rent agreements, telephone bill, etc.

B) POA documents:

- Power of Attorney (POA) by all NRI applicants duly executed in favour of Resident in India.
- Copies of KYC documents of POA

C) Guarantor documents:

- Guarantee Deed duly executed by the guarantor
- KYC documents of the guarantor

D) Income documents for Salaried

- Job Appoint Letter / Increment Letter / Salary Certificate / Employment Contract / Work permit / Tax Certificate / Labour Card
- Employer Photo ID Card (where-ever available)
- Latest salary slip (minimum 6 salary slips, where salary is variable in nature)
- Last three years Continuous Discharge Certificate (CDC) for Merchant Navy employees
- Latest 6 months bank statement reflecting regular salary credits
- Latest 6 months bank statement of NRE / NRO account

E) Other documents:

- Date of birth proof of all applicants
- In case of Balance Transfer application, last 1 yr repayment track of the BT loan
- Closure proof of any loan closed within last 6 months
- Latest 6 months repayment track/statement of account of all running loans
- Property details / Photocopy of property documents wherever property identified

Note:

Photocopies of above documents to be self-attested by the applicant / POA

The Processing Fee Cheque as well as all loan repayment, by way of ECS / PDC, will be all taken from NRE / NRO account only

Processing fees Cheque (as applicable) will be issued only from NRE / NRO account in favour of Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited)