



Loan Against Property (LAP) Application Form

SECTION A: LOAN REQUIREMENT

Application ID

Branch / Channel / RM Name

Loan Amount Requested (₹)

Tenure (Months)

Preferred EMI (₹)

for the purpose of

☐ Business

☐ Working Capital

☐ Personal

☐ Balance Transfer

☐ BT + Top Up

☐ Other

Existing EMI Obligations (₹)

Balance Transfer Details (if applicable)

Existing Lender Name

Loan Account Number

Sanctioned Amount (₹)

Current Outstanding (₹)

Foreclosure Amount (₹)

Foreclosure Mode

☐ DD

☐ RTGS

☐ Direct Transfer

SECTION B: PRIMARY APPLICANT (FULL KYC & PERSONAL DETAILS)

Full Name

Father's Name/Spouse's Name

Date of Birth

PAN Number

Aadhaar Number (Last 4 Digits)

CKYC Number

Gender

☐ Male

☐ Female

☐ Other

Applicant's
Photo

Mobile

Email

Marital Status

☐ Single ☐ Married ☐ Other

Dependents

Residence Type

☐ Owned ☐ Rented ☐ Family ☐ Company Provided

Current Address

Years at Current Address

Permanent Address

☐ Same as current address

Regulatory Declarations

Politically Exposed Person (PEP)

☐ Yes ☐ No

Related to Rupeek Capital Pvt. Ltd. employee/director

☐ Yes ☐ No

Tax resident outside India (FATCA/CRS)

☐ Yes ☐ No

Existing customer of Rupeek

☐ Yes ☐ No

SECTION C: CO-APPLICANT/CO-BORROWER (FULL KYC - MANDATORY)

Full Name

Father's Name/Spouse's Name

Relationship with Applicant

Date of Birth

Aadhaar Number (Last 4 Digits)

CKYC Number

PAN Number

Mobile

Email

Residence Type

☐ Owned ☐ Rented ☐ Family ☐ Company Provided

Current Address

Years at Current Address

Gender

☐ Male ☐ Female ☐ Other

Marital Status

☐ Single ☐ Married ☐ Other

Nature of Co-Borrower Role

☐ Income Contributor ☐ Property Owner

☐ Guarantor Only

☐ Both Income & Property

☐ Other

Co-Applicant's
Photo

Applicant Initials _____

Co-Applicant Initials _____

Regulatory Declarations

Politically Exposed Person (PEP)

☐ Yes☐ No

Related to Rupeek Capital Pvt. Ltd. employee/director

☐ Yes☐ No

Tax resident outside India (FATCA/CRS)

☐ Yes☐ No

Existing customer of Rupeek

☐ Yes☐ No

SECTION D: EMPLOYMENT / BUSINESS DETAILS

Employer/Business Name

Designation / Nature of Business

Monthly Net Income (₹)

Total Experience / Business Vintage (Years)

Annual Turnover (₹)

SECTION E: BANKING & REPAYMENT DETAILS

Primary Bank Name

Account Number

IFSC

Repayment Mode

☐ NACH☐ SI☐ UPI☐ Online/Auto Debit

SECTION F: FINANCIAL SUMMARY

Income Details

Source	Applicant (₹)	Co-Applicant (₹)

Existing Loan Obligations

Loan Type	Lender	EMI	Outstanding

Assets & Investments

Asset Type	Approx Value (₹)

Net Worth

SECTION G: PROPERTY / COLLATERAL DETAILS (MANDATORY)

- Property Type
- ☐ Residential

☐ Commercial

☐ Mixed Use
- Occupancy
- ☐ Self

☐ Tenant

☐ Vacant

Property Address

Land Area (sq ft)

Built Up Area (sq ft)

Property Age (Years)

Purchase Value (₹)

Estimated Market Value (₹)

Title & Legal Details

Title Holder Name

Title Type

☐ Freehold

☐ Leasehold

Original Documents Available

☐ Yes

☐ No

Existing Mortgage/Encumbrance

☐ Yes

☐ No

Society/Builder NOC

☐ Yes

☐ No

CERSAI Charge Exists

☐ Yes

☐ No

SECTION H: DOCUMENT CHECKLIST

- ☐ PAN
- ☐ Aadhaar (Masked copy only)
- ☐ Address Proof
- ☐ Income Proof
- ☐ Bank Statements (6–12 months)
- ☐ Property Documents
- ☐ Sanction Letter / Foreclosure Letter (BT cases)
- ☐ Photographs
- ☐ Others _____

SECTION I: DECLARATION, CONSENT & UNDERTAKING

I/We hereby declare, confirm, agree and undertake as under:

- The information, statements, particulars, documents and representations furnished by me/us in this application and any annexures are true, correct, complete and not misleading in any respect and no material information has been withheld, concealed or suppressed.
- I/We authorize the Rupeek Capital Pvt. Ltd., its officers, employees, representatives and agents to verify any information provided by me/us from any source including employers, banks, financial institutions, credit bureaus, government authorities, statutory bodies, third-party agencies and service providers as the Rupeek Capital Pvt. Ltd. may deem fit.

Applicant Initials _____

Co-Applicant Initials _____

3. I/We expressly consent to the Rupeek Capital Pvt. Ltd. obtaining my/our credit reports, credit scores, repayment history and other information from credit information companies including but not limited to CIBIL, Experian, Equifax and CRIF High Mark at the time of application and periodically during the loan lifecycle for review, monitoring and recovery purposes.
4. I/We understand and agree that the sanction of the loan is at the sole and absolute discretion of the Rupeek Capital Pvt. Ltd. and the Rupeek Capital Pvt. Ltd. may accept or reject this application without assigning any reason whatsoever and that submission of this application does not create any obligation on the Rupeek Capital Pvt. Ltd. to grant the loan.
5. I/We agree that all processing fees, administrative charges, legal charges, technical/valuation charges, documentation charges, stamp duty, taxes and all other charges are non-refundable irrespective of sanction, rejection, cancellation or part/full disbursement of the loan.
6. I/We confirm that the loan shall be utilized strictly for the lawful purpose stated in this application and shall not be used for any speculative, illegal, prohibited, antisocial or capital market related activities.
7. I/We authorize the Rupeek Capital Pvt. Ltd. to inspect, visit, assess and value the property offered as collateral at any time and to appoint advocates, valuers, engineers, technical consultants or any other professionals as deemed necessary.
8. I/We understand and agree that the loan shall be secured by way of mortgage/charge over the property and that in the event of default, the Rupeek Capital Pvt. Ltd. shall have full rights to initiate recovery proceedings and enforce the security under applicable laws including SARFAESI or any other law in force.
9. I/We acknowledge that all co-applicants and/or guarantors shall be jointly and severally liable for repayment of all dues, liabilities, costs and charges arising out of the loan.
10. I/We consent and agree that the Rupeek Capital Pvt. Ltd. may assign, sell, transfer, novate or securitize the loan and/or its rights, title, interest and obligations to any bank, financial institution or other person/entity without prior notice to or consent from me/us and such transfer shall be binding on me/us.
11. I/We authorize the Rupeek Capital Pvt. Ltd. to share, disclose or exchange my/our information, documents, data and account details with its group companies, affiliates, service providers, collection/recovery agencies, credit bureaus, regulators, statutory authorities and any other authorized entities for the purposes of loan processing, servicing, monitoring, compliance, securitization, assignment and recovery.
12. I/We consent to receive communications, calls, SMS, email, WhatsApp messages and other electronic or digital communications from the Rupeek Capital Pvt. Ltd. or its authorized representatives for transactional, service or promotional purposes.
13. I/We undertake to promptly inform the Rupeek Capital Pvt. Ltd. in writing of any change in my/our address, contact details, employment, income, business, financial position, ownership of property or any other material information.
14. I/We consent to Aadhaar/CKYC based authentication in accordance with applicable regulations and confirm that only masked Aadhaar or offline Aadhaar XML shall be collected and stored.
15. I/We acknowledge and agree that documents, copies and records submitted with this application shall not be returned by the Rupeek Capital Pvt. Ltd..
16. I/We confirm that no insolvency proceedings, criminal proceedings, recovery suits or attachment proceedings are pending against me/us except as specifically disclosed to the Rupeek Capital Pvt. Ltd..
17. The Rupeek Capital Pvt. Ltd. shall be entitled to debit from the loan account or any other account maintained with the Rupeek Capital Pvt. Ltd. all applicable interest, fees, charges, expenses, taxes and other dues payable in relation to the loan.
18. I/We hereby voluntarily consent to the Lender collecting, storing, using, processing and sharing my/our personal, financial and sensitive personal data and documents, either directly or through authorised service providers, for the purposes of customer onboarding, KYC verification, credit appraisal, underwriting, servicing, collections, regulatory reporting and such other lawful purposes connected with the loan. I/We understand that such data may be shared with credit bureaus, Account Aggregators, banks, insurers, regulators, government authorities and other third parties as permitted under applicable law.
19. I/We agree that any default in repayment or breach of obligations under this facility or any other credit facility availed by me/us with the Rupeek Capital Pvt. Ltd. or any other lender may constitute an event of default and the Rupeek Capital Pvt. Ltd. shall have the right to recall, accelerate or enforce this loan and the security created hereunder.

I/We have read, understood and voluntarily accepted the above terms and conditions.

☐ I/We accept all the above terms & conditions

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

SECTION J: FOR INTERNAL USE ONLY

Lead ID	Login Date	CIBIL Score	FOIR	LTV	Sanction Amount	Approval Authority