

LOAN APPLICATION PROCEDURES

- Step 1 IFS handles initial enquiries / Conducting Interview**

- Step 2 Selections of Best Suited Loan Products**

- Step 3 Interpreting the Application**

- Step 4 Preparing the Application & Submitting to the Bank**

- Step 5 Bank Responds to the Loan Application**

- Step 6 Bank Conditionally Approve the loan**

- Step 7 Valuation Ordered and Conducted**

- Step 8 Bank Final Approve the loan**

- Step 9 Issuance of LETTER OF OFFER**

- Step 10 Mortgage Documents**

- Step 8 LOAN SETTLEMENT**