

LOAN APPLICATION FORM

 Loan Type: ☐ Loan for Construction ☐ Purchase ☐ Renovation ☐ Improvement ☐ Balance Transfer ☐ Plot ☐ Loan Against Property

The Branch Head / Center Head

India Home Loan Limited

Branch

(Through _____ (Name of DSA if applicable))

Registration No. _____

I/we request that a loan of ₹ _____ Rupees (In words) _____

 only may be granted to me against the security of mortgage of property and such other securities as may be required by IHLL from time to time
 Necessary particulars for consideration of this application are given below:

INSTRUCTIONS (Please read carefully)

- Please write or type in BLOCK LETTERS
- In order to ensure faster processing, applicants should ensure that the **application is complete** in every respect alongwith all the required documents.
- India Home Loan Ltd. reserve the right to reject any application at any stage without assigning any reason.
- Tick ☒ whichever is applicable.

APPLICANT

 Please paste
 Passport Size,
 Latest, Color Photo
 and Sign Across

CO-APPLICANT

 Please paste
 Passport Size,
 Latest, Color Photo
 and Sign Across

PERSONAL AND EMPLOYMENT DETAILS

	APPLICANT	CO-APPLICANT
Name	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle name : _____ Surname : _____	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle name : _____ Surname : _____ Relationship with applicant : _____
Date of Birth	_____ (dd/mm/yy) Age : _____	_____ (dd/mm/yy) Age : _____
Father's / Husband Name	Mr. _____	Mr. _____
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow
Residential Status	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Other	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Other
Current Residential Address	_____ _____ _____ Pin _____	Same as applicant <input type="checkbox"/> _____ _____ _____ Pin _____
Permanent Residential / Native / Aadhar / Ration Card Address	_____ _____ _____ Pin _____	_____ _____ _____ Pin _____
Phone No.	(R) _____ (Mb) _____	(R) _____ (Mb) _____
E-mail ID	_____	_____
Residence:	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Parental / Spouse	No. of years at Current residence: _____ yrs.
Residence Type:	<input type="checkbox"/> Flat <input type="checkbox"/> Chawl <input type="checkbox"/> Bungalow <input type="checkbox"/> Independent House <input type="checkbox"/> Other	
Caste:	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Other	Community/Religion: _____
Location:		
No. of Direct Dependents	Children 1) M / F Date of Birth _____ 2) M / F Date of Birth _____ 3) M / F Date of Birth _____ <input type="checkbox"/> Other Parents/Grand Parents	Children 1) M / F Date of Birth _____ 2) M / F Date of Birth _____ 3) M / F Date of Birth _____ <input type="checkbox"/> Other Parents/Grand Parents
Qualification	<input type="checkbox"/> UG <input type="checkbox"/> G <input type="checkbox"/> PG <input type="checkbox"/> Other	<input type="checkbox"/> UG <input type="checkbox"/> G <input type="checkbox"/> PG <input type="checkbox"/> Other
Occupation	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Labour	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Labour
Name of Employer / Business Office Address (Present)	_____ _____ _____ Pin _____	_____ _____ _____ Pin _____

Office Phone No. _____ Ext. _____ Fax _____		_____ Ext. _____ Fax _____	
Designation for Salaried Applicant _____ Employed Since _____		Employed Since _____	
Website Address Department & Employment No. _____	_____		
No. of years in present service / business	<input type="text"/> Yrs. <input type="text"/> Months.	Years left for Retirement <input type="text"/> Yrs.	<input type="text"/> Yrs. <input type="text"/> Months.
Previous Employment/Business details (if less than two years in current Employment / Business)	_____		_____
	Pin _____ Tel. _____		Pin _____ Tel. _____
Total Work Experience	<input type="text"/> Yrs. <input type="text"/> Months		<input type="text"/> Yrs. <input type="text"/> Months
Communication Address	<input type="checkbox"/> Current Residential Address <input type="checkbox"/> Permanent Residential Address <input type="checkbox"/> Office Address <input type="checkbox"/> Co-applicants current address		
Vehicles Used Presently:	<input type="checkbox"/> Car <input type="checkbox"/> Two-Wheeler No. of Vehicles: <input type="checkbox"/> One <input type="checkbox"/> Two <input type="checkbox"/> More Vehicle: <input type="checkbox"/> Owned <input type="checkbox"/> Co. Provided <input type="checkbox"/> Financed		

FINANCIAL DETAILS						
	APPLICANT			CO-APPLICANT		
AADHAR NUMBER	_____			_____		
PAN NUMBER	_____			_____		
INCOME	VALUE			VALUE		
Gross Monthly Income	₹ _____			₹ _____		
Other Income (specify sources)	₹ _____			₹ _____		
Average monthly expenses	₹ _____			₹ _____		
Net Monthly Take Home	₹ _____			₹ _____		
Monthly Installments you can pay	₹ _____			₹ _____		
ASSETS						
1. Property and other Assets	₹ _____			₹ _____		
2. Motor Vehicles	₹ _____			₹ _____		
LIABILITIES: (APPLICANT)	Loan Type (₹)	Loan Amount	Total Term (Tenure)	EMI (₹)	Balance Outstanding	Balance (Tenure)
Name & address of institution from whom loan has been availed with purpose of loan						
Total Liabilities						
LIABILITIES: (CO-APPLICANT)	Loan Type (₹)	Loan Amount	Total Term (Tenure)	EMI (₹)	Balance Outstanding	Balance (Tenure)
Name & address of institution from whom loan has been availed with purpose of loan						
Total Liabilities						

APPLICANT BANK ACCOUNT DETAILS* (Preferably Salary Credit A/c. if more than one A/c.)						
Name of Account Holder	Name of Bank	Branch Address	Current/ Saving Account	Account No. (s)	Operations for (yrs.)	Avg. Bal. (₹)
1.						
2.						
3.						

CO-APPLICANT BANK ACCOUNT DETAILS* (Preferably Salary Credit A/c. if more than one A/c.)

Name of Account Holder	Name of Bank	Branch Address	Current/ Saving Account	Account No. (s)	Operations for (yrs.)	Avg. Bal. (₹)
1.						
2.						
3.						

FUNDING DETAILS

ESTIMATED REQUIREMENT OF FUNDS	ESTIMATED SOURCES OF FUNDS
<ul style="list-style-type: none"> Cost ₹ _____ ₹ _____ Purchase price (agreement value) / Construction Cost / Land Cost / Extension Cost / Improvement Cost (Please strike out whatever is not applicable) In case of Purchase, also specify, GST ₹ _____ Registration Cost ₹ _____ Stamp Duty ₹ _____ Any Other Charges ₹ _____ (Please specify) 	<ul style="list-style-type: none"> Amount already paid ₹ _____ Balance amount required ₹ _____
	Sources for balance requirements : IHLL Loan (Proposed) ₹ _____ Savings from banks / Own Contribution ₹ _____ Other (specify) _____ ₹ _____ _____ ₹ _____
Total Funds Required ₹ _____	Total ₹ _____

LOAN DETAILS

Loan amount sought : ₹ _____ **Term of Loan** : Years
Payment Method (Please select the mode of repayment convenient to you) ☐ Cheque ☐ NACH

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

Property address (As per Agreement to sale/Sale deed) _____ _____ _____ _____ Pin _____ Nearest Landmark _____ Stage of Construction <input type="radio"/> Completed <input type="radio"/> Under Construction If under construction :	Area of Land _____ Area of Flat _____ Property Type <input type="radio"/> Freehold <input type="radio"/> Leasehold Ownership Type <input type="radio"/> Sole <input type="radio"/> Joint Present Owner / Seller _____ Proposed Owner's Name : Name 1 : _____ Name 2 : _____
1. Name, Address contact details of Contractor/ Builder / Developer _____ _____ 2. Expected date of possession _____ 3. Percentage of work completed _____	

DETAILS OF REFERENCES

Reference 1	Reference 2
Name _____	Name _____
Address _____	Address _____
_____ Pin _____	_____ Pin _____
Occupation _____	Occupation _____
Tel. No. _____	Tel. No. _____
Mobile No. _____	Mobile No. _____
Relation with Applicant _____	Relation with Applicant _____

DECLARATION:

With respect to my / our application for loan, I / we declare and agree as followings:

- All particulars and information given in the application form are true, correct, complete and updated in all respect. I / We will give further information / documents which India Home Loan Limited (IHLL) may require from time to time.
- I / We have not withheld any information that forms basis of my / our loan application to IHLL.
- No insolvency proceedings against me / us nor I / We adjudicated insolvent and further confirms that I / We / My / Our firm do not have any attachment order from any of the Governmental Agencies / Department.
- I / We have read all the documents, brochure, terms & conditions relating to loan application and understood its content. I / We also understood that final terms & conditions may vary during the course of the application.
- Processing Fees and Administrative Fees are Non-Refundable under any circumstances.
- My loan application may be rejected at any time without assigning any reason whatsoever and I / We do not have any right to appeal against IHLL for such rejection and IHLL has no obligation whatsoever to respond to such appeal.
- IHLL has no obligation whatsoever including but not limited to any financial, subsequently, ancillary, legal losses which I / We may suffer due Delay/Rejection of my loan application.
- I / We are responsible for submitting / depositing all property related documents, papers for creating of security interest in favor of IHLL with an intention of creating Equitable Mortgage in favor of IHLL.
- I / We are responsible for creation of Registered Mortgage in favor of IHLL and all related cost, charges, fees thereto are payable my me / us.
- I / We are responsible for payment of Equated Monthly Installments (EMIs) on regular basis and understood that IHLL may take suitable action under applicable laws of India for recovery of IHLL'S dues.
- I / We authorized my / our employer(s) to deduct EMIs from my / our salary and remit the same to IHLL directly every month.
- I/We will inform any changes in my/our conditions including change of residence health conditions, employment & occupation; construction status of property for which application is done to IHLL; any changes in terms & condition with respect of my / our buying of the property and subsequent developments.
- I / We are responsible for payment of EMIs irrespective of, including but not limited to construction status, quality of construction, delay in construction and / or obtaining requisite permissions, change in specifications, unauthorized / unapproved construction, OC and other local permissions related to building use
- Terms and Condition discussed/in writing at the time of application may vary till final sanction letter is issued and accepted by me/us and IHLL.
- I / We are applying for loan for our own use (in case of Housing Loan) and we declare that we will not use for any business, commercial, speculative or profit activities. Had the property rented out on given on lease, the rent / lease rent, we will be held on behalf of IHLL.
- I / We are resident of India and should our residential status changes then we will inform IHLL immediately. I / We also further understood that, my loan application / sanctioned loan (if) may be subject to reconsideration as per applicable laws in case of my residential status changes.
- I / We authorizes IHLL to disclose such information relating to my loan application / credit facilities to such parties as deemed fit by IHLL either voluntarily or mandatorily.
- Cash/Cheque received - Receipt enclosed.

For Office Use	Signature & Date	
Credit facility applied for ₹ _____.		
Rate of Interest _____ % p.a. Fixed or Floating		
Manner of Charging Interest (Monthly/Quarterly/H.yrly/Annual)		
Additional & Penal interest rates _____ % p.a.		
Processing Fees & Other Charges ₹ _____.		
Schedule of charges: Please visit / Login to our website or visit our Office for more details.	Signature of Applicant	Signature of Co-applicant
	Date: ____ / ____ / ____	Date: ____ / ____ / ____
	Place: _____	Place: _____

INSURANCE / POLICY NO.

Property Insurance	Life Insurance
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INDIA HOME LOAN LTD.

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