

# Loan Application Form



Office Use

Branch Name \_\_\_\_\_ Application Id \_\_\_\_\_  
 Executive Name \_\_\_\_\_ Date \_\_\_\_\_  
 Executive Code \_\_\_\_\_ Link Lan No \_\_\_\_\_  
 Scheme Group LAP  HL  DSA Name Code \_\_\_\_\_  
 MFL Source  Branch Name \_\_\_\_\_ Code \_\_\_\_\_

Applicant

Affix recent photograph of applicant with signature across the photograph

Co-Applicant

Affix recent photograph of Co-applicant with signature across the photograph

Personal Details

	Applicant	Co-Applicant																																								
First Name	<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Middle Name	<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Last Name	<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Mother's Maiden Name	_____	_____																																								
Father's Name	_____	_____																																								
Current Residential Address	_____	_____																																								
City / Town	_____ Dist _____	_____ Dist _____																																								
State	_____ Pincode <table border="1" style="width: 50px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>							_____ Pincode <table border="1" style="width: 50px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																		
Landmark	_____	_____																																								
Phone No.(with STD Code)	<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Mobile Number	<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Alternate Mobile Number	<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Permanent Address	_____	_____																																								
City / Town	_____ Dist _____	_____ Dist _____																																								
State	_____ Pincode <table border="1" style="width: 50px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>							_____ Pincode <table border="1" style="width: 50px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																		
Phone No.(with STD Code)	<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					<table border="1" style="width: 100%; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Religion	_____	_____																																								
Email ID	_____	_____																																								
Date of Birth	<table border="1" style="width: 50px; height: 20px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> <input type="checkbox"/> Male <input type="checkbox"/> Female	D	D	M	M	Y	Y	<table border="1" style="width: 50px; height: 20px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> <input type="checkbox"/> Male <input type="checkbox"/> Female	D	D	M	M	Y	Y																												
D	D	M	M	Y	Y																																					
D	D	M	M	Y	Y																																					
Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> NT <input type="checkbox"/> General	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> NT <input type="checkbox"/> General																																								
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others																																								
Date of Marriage	<table border="1" style="width: 50px; height: 20px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	<table border="1" style="width: 50px; height: 20px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y																												
D	D	M	M	Y	Y																																					
D	D	M	M	Y	Y																																					
No. of Family Dependents	Children _____ Others _____	Children _____ Others _____																																								
Correspondence Address	<input type="checkbox"/> Applicant Resident <input type="checkbox"/> Applicant Office	<input type="checkbox"/> Co-Applicant Resident <input type="checkbox"/> Co-Applicant Office																																								
Qualification	_____	_____																																								
Aadhar No.	_____	_____																																								
Passport No.	_____ PAN No. _____	_____ PAN No. _____																																								
Driving Licence No.	_____ Voter ID _____	_____ Voter ID _____																																								
Relationship	Co-Applicant _____	Applicant _____																																								
Present Accommodation	<input type="checkbox"/> Own <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Employer	<input type="checkbox"/> Own <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Employer																																								
Period of stay	<table border="1" style="width: 50px; height: 20px;"><tr><td>Y</td><td>Y</td><td>M</td><td>M</td></tr></table> If Rented, Rent p.m. _____	Y	Y	M	M	<table border="1" style="width: 50px; height: 20px;"><tr><td>Y</td><td>Y</td><td>M</td><td>M</td></tr></table> If Rented, Rent p.m. _____	Y	Y	M	M																																
Y	Y	M	M																																							
Y	Y	M	M																																							

Occupational Details

Occupational Category	<input type="checkbox"/> Salaried <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Others	<input type="checkbox"/> Salaried <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Others												
Company / Business Name	_____	_____												
Address	_____	_____												
City / Town	_____ Dist _____	_____ Dist _____												
State	_____ Pincode <table border="1" style="width: 50px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>							_____ Pincode <table border="1" style="width: 50px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>						
Landmark	_____	_____												
Phone No.(with STD Code)	_____ Ext. No. _____	_____ Ext. No. _____												
Fax No.	_____	_____												
Total Work Experience	_____ No. of Employees _____	_____ No. of Employees _____												

**Occupational Details**

**If Salaried** Working for \_\_\_\_\_

Designation \_\_\_\_\_

Employee Code \_\_\_\_\_

Date of Joining \_\_\_\_\_

Date of commencement of Business / Profession \_\_\_\_\_

Cash salaried

Applicant

Public Ltd.  MNC  Educational Inst.

Central / State Govt.  Public Sector Unit

Proprietor / Partnership  Private Ltd.

Others \_\_\_\_\_

\_\_\_\_\_ Dept. \_\_\_\_\_

\_\_\_\_\_ Day of Salary

Retiring

Co-Applicant

Public Ltd.  MNC  Educational Inst.

Central / State Govt.  Public Sector Unit

Proprietor / Partnership  Private Ltd.

Others \_\_\_\_\_

\_\_\_\_\_ Dept. \_\_\_\_\_

\_\_\_\_\_ Day of Salary

Retiring

**Financial Status**

Gross Monthly Income \_\_\_\_\_

Net Monthly Income \_\_\_\_\_

Average Monthly Expenses \_\_\_\_\_

**Assets**

Saving Bank A/c \_\_\_\_\_

Value of Immovable Property \_\_\_\_\_

Current Balance in PF \_\_\_\_\_

Value of Shares & Securities \_\_\_\_\_

Fixed Deposits \_\_\_\_\_

Others \_\_\_\_\_

**Liabilities**

Total Assets \_\_\_\_\_

Credit Society Loan \_\_\_\_\_

Employer Loan \_\_\_\_\_

Home Loan \_\_\_\_\_

PF Loan \_\_\_\_\_

Vehicle Loan \_\_\_\_\_

Personal Loan \_\_\_\_\_

Other Loan \_\_\_\_\_

Total Liabilities \_\_\_\_\_

Applicant

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Co-Applicant

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

**Additional Information**

**Loan Details (Is applicable only if applicant/co-applicant has a loan outstanding)**

Name of Institution	Purpose for loan	Disbursed Loan Amt	EMI	Balance Term	Balance Outstanding

**Credit Card Details**

Holder Name	Credit Card No.	Card Holder Since	Issuing Bank	Credit Limit	Outstanding Amount

**Bank A/c Details**

Holder Name	Bank Name/Branch	A/c Type	Account No.	A/c Opening Date	Balance Amt.

**Insurance Details (Applicant & Co-Applicant)**

	Policy 1	Policy 2	Policy 3	Policy 4
Issued By				
Branch Name				
Holder Name				
Policy No.				
Maturity Date				
Policy Value				
Policy Type				
Premium (yearly)				
Paid-Up Value				

## Loan Requirement Details

Property selected Property Address  City / Town Landmark Land Area ( Sq.Mtr ) Ownership Purchased From Construction stage	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ _____ _____ Dist _____ State _____ Pincode _____ _____ _____ Built up Area ( Sq. Mtr ) _____ <input type="checkbox"/> Sole <input type="checkbox"/> Joint Land Type <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Builder <input type="checkbox"/> Society <input type="checkbox"/> Development Authority/Housing Board <input type="checkbox"/> Resale <input type="checkbox"/> Self Construction <input type="checkbox"/> Ready <input type="checkbox"/> Under Construction Stage of construction % _____
---	--

Interest Option Loan of Tenure Purpose of loan	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable _____ years. <input type="checkbox"/> Home Loan <input type="checkbox"/> Resale <input type="checkbox"/> Builder Purchase <input type="checkbox"/> Balance Transfer <input type="checkbox"/> Self Construction <input type="checkbox"/> Home Renovation/Improvement <input type="checkbox"/> Plot Plus Construction <input type="checkbox"/> Refinance <input type="checkbox"/> LAP <input type="checkbox"/> Others _____
--	--

Land Cost Agreement Value Amenities Agreement Stamp Duty / Reg. Charges Cost of Construction Extension / Improvement Incidental (A) Total Requirement of Funds	Rs _____ Rs _____ Rs _____ Rs _____  Rs _____ Rs _____ Rs _____	Amount Spent Balance Funds 1) Saving 2) Disposal of Asset 3) Family 4) Others Total Balance Fund (1+2+3+4) Loan Required (B) Total source of Funds	Rs _____  Rs _____ Rs _____ Rs _____ Rs _____ Rs _____ Rs _____
---	--	--	--

## General Information

Is the Legal Title of the property clear Yes  No

Will MHFL be able to get 1st Mortgage Yes  No

Is / Are applicant(s) resident(s) of India? Yes  No

Has / Have applicant(s) applied to MHFL earlier Yes  No

Has / Have applicant(s) given Guarantee to any loan with MHFL Yes  No

Do you intend to give the dwelling unit on rent Yes  No

Did you get to know about MHFL from  Paper Insert  TV Advt.  
 Personal Visit  Banner  Existing Customer  Cards  
 Paper Advt.  Others

Do you own  Car  2-Wheeler  Computer  
 Air Condition  Refrigerator  Microwave

Insurance intent  Yes  No

Reference 1

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 City / Dist \_\_\_\_\_  
 State \_\_\_\_\_  
 Pincode \_\_\_\_\_ Phone No. \_\_\_\_\_  
 Occupation \_\_\_\_\_

Reference 2

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 City / Dist \_\_\_\_\_  
 State \_\_\_\_\_  
 Pincode \_\_\_\_\_ Phone No. \_\_\_\_\_  
 Occupation \_\_\_\_\_

## Fees and Other Charges

Administrative and Operational Cost:- At the time of loan application: Rs. 5000/- (Non-refundable) At the time of Disbursement: 2% of HL, 3% for LAP (of the Sanction loan amount) minus fees paid at the time of loan application		
Cheque/ECS/NACH Account Swapping Charges - Rs. 500/-	Legal & Recovery Charges - As per actuals	Duplicate Interest Certificate - Rs. 100/-
Photo Copy of Property Documents - Rs. 500/-	Cheque/ECS/NACH Bounce Charges - Rs. 500/-	Duplicate Annual Account Statement - Rs. 100/-
Late Payment Charges - 2% per month of the overdue amount	Collection Charges - Rs. 250/-	Duplicate No Dues Certificate - Rs. 100/-
Document Retrieval - Rs. 1000/-	Foreclosure Statement Charges - Rs. 500/-	Duplicate Statement of Account - Rs. 250/-
Subsequent/Technical - Rs. 500/-	Duplicate Provisional Certificate - Rs. 100/-	List of Documents (LOD) Charges - Rs. 500/-
CERSAI Charges : Creation and satisfaction of charge - As per CERSAI schedule of charges		
Prepayment / Foreclosure of Home Loan:- Variable / Floating rate of interest: No Charges Fixed rate of interest: Foreclosed from own source: No charges Foreclosed from other source: 5% if the loan is foreclosed within 12 months of disbursement 3% if the loan is foreclosed after 12 months of disbursement	Prepayment / Foreclosure of Home LAP:- Variable / Floating rate of interest: No Charges Fixed rate of interest: 5% if the loan is foreclosed within 12 months of disbursement 3% if the loan is foreclosed after 12 months of disbursement	
Own Source means any source other than by borrowing from a Bank/HFC/NBFC and or a Financial Institution.		
GST and other taxes shall be extra as applicable by Govt. The rates fees and charges etc as stated herein above are subject to changes/revision from time to time as per sole discretion of MHFL. The Administrative and Operational Cost paid / payable by the customer is non refundable. Charges for execution/registration of any loan document would be payable by the customer to the concerned authorities as applicable.		

ADMINISTRATIVE AND OPERATIONAL COST NON REFUNDABLE

**Documents Required**

**PROOF OF RESIDENCE -**

**ATTESTED PHOTO COPY OF ANY ONE OF THE FOLLOWING:**

- Ration Card
- Passport
- Driving Licence
- Bank Account Statement
- Voter's ID Card
- Current Telephone / Electricity / Gas Bill / Water Bill / Property Tax

**PROOF OF IDENTITY -**

**ATTESTED PHOTO COPY OF ANY ONE OF THE FOLLOWING:**

- Passport
- Driving Licence
- Aadhar Card (UIDAI)
- Letter confirming identity from a commercial bank
- Employee ID Card if issued by Central / State Government undertaking
- Voter's ID Card
- Pan Card

**Income Documents**

**SALARIED INDIVIDUAL**

- Salary Slip of last 3 months of Salary certificate issued by employer in absence of salary slip
- Bank Statement for the last 12 months
- ITR for last 2 years if available

**BUSINESS INDIVIDUAL**

- Business ownership proof documents like license, rent agreement of shop etc.
- Income documents like purchase bills, sales bills, sales register etc.
- Bank statement for last 12 months
- ITR for last 2 years if available

**Declaration**

I/we declare all the particulars and information given in the application form are true correct and complete in all respects and I/We have not withheld any information whatsoever. I /We confirm that I/We have no insolvency proceedings initiated against we/us, nor have I/we ever been ever been adjudicated as insolvent /bankrupt. I/we have read the application form and are agreeable to all the terms and conditions of availing finance from Muthoot Housing Finance (MHFL) and/or its group companies. I/we authorize Muthoot Housing finance and/or its group companies and/or its agents to make references and enquiries relevant to the information in this application form which Muthoot housing finance company and /or its group companies and /or its agents consider necessary. I/we undertake to inform MHFL and/or its group companies and /or its agents regarding the change in the residential address and to provide any further information that Muthoot housing Finance and/or its group companies and /or its agents may require.

I/we further declare and confirm that the credit facilities if any enjoyed by me/us with other banks has been disclosed herein above. I/we also undertake to authorize my/our employer/s to deduct EMI from my/our salary and remit the same to Muthoot Housing finance directly every month . I/we also understand that the administrative and operational cost are non refundable. I/we agree that the ownership of the loan may be transferred to the successor or assignee of Muthoot Housing finance with out any notice to me /us. I/we declare that we have read the application form and are agreeable to the terms and conditions of availing the credit facilities mentioned herein from MHFL. I/we hereby agree and authorize MHFL and/or its group companies to exchange share or part with all the information data or document in relation to my/our application including but not limited to the credit repayment, history or any default, if any committed by me/us to other Muthoot group companies/banks, financial institutions and credit bureaus, agencies, statutory bodies or such other persons as MHFL and /or its group companies may deem necessary or appropriate as may be required for use of said information or data by such persons or furnishing of the processed information /data/products thereof to other bank, Financial institutions, credit providers or users registered with such persons and shall not held MHFL /its group companies liable for use of this information. I/We further agree that my/our loan shall be governed by the rules of Muthoot Housing finance as may be in force from time to time and Muthoot Housing Finance shall be entitled to reject my/our loan application.

I/We do not authorize MHFL, its group companies,agents/representatives providing me/us information on various products, offers and services provided by MHFL/its group through any mode (telephone calls/SMS/emails) (if option is not ticked, it would be deemed as acceptance to receive information)

**Applicant Signature**

**Co-Applicant Signature**

Date \_\_\_\_\_

Date \_\_\_\_\_

**ACKNOWLEDGEMENT**

Received a loan application from Mr. / Ms. \_\_\_\_\_ For Rs. \_\_\_\_\_  
 for a term of \_\_\_\_\_ months, along with non-refundable administrative and operational cost of Rs. \_\_\_\_\_  
 vide cheque No. \_\_\_\_\_ drawn on \_\_\_\_\_ dated \_\_\_\_\_. The company will endeavor to communicate decision status  
 of your applications within 7 days of receiving all necessary documents subject to the applicants providing all and any additional information / document  
 that the company may require solely for the purpose of evaluating the application for the loan.

Date: \_\_\_\_\_

Place: \_\_\_\_\_

Signature: \_\_\_\_\_

For Muthoot Housing Finance Limited