

Loan Application Form

Branch:

Proposal No.

INSTRUCTIONS

1. All columns must be filled in. If not applicable, please write N.A. (Not applicable)
2. In order to ensure faster processing, applicants should ensure that the application is complete in every respect and all the required documents are submitted with this application.
3. Application to be submitted along with Processing fee of 1% with Service Tax of the loan amount applied.
4. Please take photocopies of all the documents before submitted to RHFL
5. RHFL reserves the right to reject any application at any stage without assigning any reason

Pass Port
Size photograph
with signature across

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To: The Branch Manager, Repco Home Finance Limited

I / We request that a loan of Rs. (Rupees)

may be granted to me/us for the following purpose against the security of mortgage of property and such other securities as may be required by RHFL. Necessary particulars for consideration of this application are given below:

Purpose:

- ☐ Construction/Purchase : Independent House/Flat
 ☐ Plot purchase
 ☐ Improvement
☐ Extension
 ☐ Takeover
 ☐ Mortgage
 ☐ Commercial : Construction/Purchase

Interest Type : ☐ Floating ☐ Fixed Mode of Payment of EMI : Salary Ded. / ECS / PDC / NOSB / Cash

No. of years required to repay:

Personal and Employment Details

Particulars	Applicant	Co-applicant
Name	<input type="text"/>	<input type="text"/>
Father's / Husband's Name	<input type="text"/>	<input type="text"/>
Relationship with co-applicant/applicant	<input type="text"/>	<input type="text"/>
Date of Birth & Age	DOB: <input type="text"/> Age: <input type="text"/>	DOB: <input type="text"/> Age: <input type="text"/>
Marital Status & Sex	Sex: <input type="text"/>	Sex: <input type="text"/>
Educational Qualification	<input type="text"/>	<input type="text"/>
Current Residential Address	<input type="text"/>	<input type="text"/>
Applicant:		
E-Mail ID: <input type="text"/>		
Mobile: <input type="text"/>		
Co-Applicant:		
E-Mail ID: <input type="text"/>		
Mobile: <input type="text"/>		
Communication to be sent to:	<input type="checkbox"/> Residential Address <input type="checkbox"/> Property Address <input type="checkbox"/> Office Address	
No. of years in current residence	<input type="text"/>	<input type="text"/>
Owned / Family / Rented / Qrs.	<input type="text"/>	<input type="text"/>
If rented, Monthly Rent Rs.	<input type="text"/>	<input type="text"/>
Whether belong to SC / ST / Repatriates - (Give Membership No.)	<input type="text"/>	<input type="text"/>

Legal Heirs & Dependents

Sl.No.	Name	Age	Relationship with applicant	Marital Status	Monthly Income (Rs.)

Particulars	Applicant	Co-Applicant
OCCUPATION:	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business
If Salaried: Name of Employer Office Address If Business: Name of Business Business Address		
	Pin Code: Fax:	Pin Code: Fax:
Office/Business Phone No.		
Designation		
No. of years in present service	_____ Yrs Date of retirement ____/____/____	_____ Yrs Date of retirement ____/____/____
Previous Employment/ Business details		
Line of Business/Profession		

Financial Details

INCOME		
Gross Monthly Income	Rs. _____	Rs. _____
Rental Income:Existing	Rs. _____	Rs. _____
Proposed	Rs. _____	Rs. _____
Other Income - Specify	Rs. _____	Rs. _____
Average Monthly Expenses	Rs. _____	Rs. _____
Net Monthly surplus available	Rs. _____	Rs. _____
E M I you can pay p.m.	Rs. _____	
ASSETS:		
Immovables: Describe Market Value		
Other Investments: Bonds & Securities		
LIC Policies: Policy No. Sum Assured Annual Premium Maturity Date		

LIABILITIES:	Name of Institution	Purpose	Balance Outstanding (Rs.)	Balance Term (Months/Years)	Monthly Repayment (Rs.)
Applicant					
Co-applicant					

Details of Credit Cards

Name of the Issuer	Credit Card No.	Limit	Credit Card No.	Limit
1.				
2.				
3.				

Bank Account Details

Particulars	Name of the Bank / Branch & Address	Current / Savings A/c.	Account No.
Applicant			
Co-applicant			

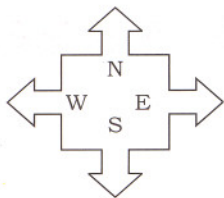
Funding Details

Estimated requirement of funds		Estimated Source of funds	
Cost of Construction/Improvement/ Extension (cost @ Rs. _____ per sq.ft. for an area of _____ sq.ft)	Rs. _____	Loan amount required	Rs. _____
		Amount already paid/spent (source _____)	Rs. _____
In case of Purchase specify:		Disposal of Investments/	
Purchase Cost	Rs. _____	Assets	Rs. _____
Registration Cost	Rs. _____	Savings from Banks	Rs. _____
Stamp duty	Rs. _____	PF (refundable/non-refundable)	Rs. _____
Other Costs: Please specify	Rs. _____	Other: Please specify	Rs. _____
	Rs. _____		Rs. _____
Loan outstanding (for Take over)	Rs. _____		Rs. _____
A. Total requirement of funds	Rs. _____	B. Total source of funds	Rs. _____

Details of Property

Address: (Mention dwelling unit No. street, city, nearest landmark and pin code)	Developer Name: _____
	Area of Land _____
	Built-up area _____
	Age of property _____
	Proposed owners Name:(In case of Purchase)
Pin code: _____	Name 1: _____
Nearest landmark _____	Name 2: _____
	(In case of Construction/Improvement/Extension/Mortgage)
	Owner of the Property: <input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant

Please draw route map of the property:



Details of Guarantor

1. Name of Guarantor:	Office/Business details:
	Name:
Residential Address:	Address:
Pin code:	Pin code:
Mobile: Phone:	Mobile: Phone:
E-Mail ID:	Gross Income P.M.
2. Name of Guarantor:	Office/Business details:
	Name:
Residential Address:	Address:
Pin code:	Pin code:
Mobile: Phone:	Mobile: Phone:
E-Mail ID:	Gross Income P.M.

General (Applicable to Applicant and Co-applicant)1. Have you or your spouse earlier applied to RHFL for a loan? Yes ☐ No ☐

If Yes, Loan Account No. _____

2. Have you or your spouse given guarantee(s) for any borrower(s) of RHFL? Yes ☐ No ☐

If Yes, Loan Account No. _____ & Name of Borrower(s) _____

Declaration

I / We declare that all the information and particulars furnished in this application form by me / us are true, correct and complete and that they shall form the basis of any loan RHFL may decide to grant me / us. I / We confirm that I / We have had no insolvency proceedings against me / us nor have I / We ever been adjudicated insolvent and further confirm that I / We have read the brochure and understood the contents. I / We / am / are aware that the Equated Monthly Instalment comprising principal and interest is calculated on the basis of monthly rests. I / We agree that RHFL may take up such references and make such enquiries in respect of this application, as it may deem necessary. I / We undertake to inform RHFL regarding any change in my/our occupation/employment and to provide any further information that you may require. I / We also undertake to authorise my/our employer(s) to deduct Equated Monthly Instalments from my/our salary and remit the same to RHFL directly every month. I/We agree that ownership of the loan may be transferred to successor or assignee of the company without notice to me / us and / or the administration of the loan account may be transferred to an agent, successor or assignee of the company with prior notice to me/us. I/We shall advise you in writing of any change in my/our resident status. I/We further agree that my/our loan shall be governed by rules of RHFL as may be in force from time to time and RHFL shall be entitled to reject my/our application without giving any reasons therefor.

Signature of Applicant

Date: ____/____/____

Signature of Co-Applicant

Date: ____/____/____

For Office Use

Date of receipt of application: ____/____/____

Date of Credit Interview: ____/____/____

Date of forwarding to CO: ____/____/____

Interviewed by: _____
(Name & Designation)**Fee Particulars:**

Processing Fee Amount: _____

Cash / Cheque / DD No. _____

Date: ____/____/____

Bank / Branch: _____

Loan scheme recommended: _____

List of documents required (Personal)

Particulars	Salaried Individuals / Professionals / Businessmen	
Age proof (any one document)	1. School Leaving Certificate; 2. Passport; 3. Driving Licence; 4. Voters ID card; 5. Birth Certificate; 6. LIC policy	
Identity & Signature Proof (any one document)	1. Bankers Sign verification; 2. Passport ; 3. Driving Licence; 4. Pan card	
Address Proof (any one document)	1. Pass port; 2. Ration card; 3. Voters ID card; 4. Employer ID; 5. Driving Licence	
Banking history	Last 1 year Bank statement & Last 3 months credit card statement	
For NRIs	1) Employment certificate/Contract (if the contract is in a language other than English, an English translation of the same attested by the Embassy/Employer should be given); 2) Particulars of renewal of Contract; 3) Latest work permit; 4) Identity Card issued by current employers; 5) Latest Pay Certificate; 6) Visa stamped on the passport.; 7) NRE A/c statement for the last 6 months; 8) Power of Attorney as per RHFL's draft - if applicable; 9) Continuous Discharge Certificate (CDC) - if applicable.	
	Salaried Individuals	Professionals / Businessmen
Income Proof	1. Latest Salary Slip 2. Salary Certificate 3. Form 16 or IT returns with computation of Income for the last 3 years 4. Appointment Letter	1. IT returns for the last 3 years 2. Audited financial statements for the last 3 years & projections for next 2 years (along with P&L and Balance sheet with all schedules) 3. Write up about the business.