

Home Loan Application Form

Read the Instruction & Guidelines section in the last page before filling the form.

Office Use

Branch Name _____ File No _____
Service Centre _____ Customer No _____
Executive Name _____ Application No _____
Processing Fees _____ Date _____
Referrer's Name _____ Referrer's File No _____
Scheme Group _____ ROI _____

Applicant

Affix recent
photograph
of applicant
with signature
on the top

Co-Applicant

Affix recent
photograph
of Co-applicant
with signature
on the top

Personal Details

First Name _____
Middle Name _____
Last Name _____
Mother's Maiden Name _____
Current Residential Address _____

City _____ Dist _____
State _____ Pincode _____
Landmark _____
Phone No. (with STD Code) _____
Mobile Number _____
Permanent Address _____

City _____ Dist _____
State _____ Pincode _____
Phone No. (with STD Code) _____
Email ID _____

Date of Birth _____
Category ☐ SC ☐ ST ☐ NT ☐ General
Marital Status ☐ Married ☐ Single ☐ Others
If Married Wedding Date _____
No. of Family Dependents _____

Correspondence Address _____
Qualification _____
Passport No. _____
Driving Licence No. _____
Relationship _____
Present Accomodation _____
Period of stay _____

Applicant

City _____ Dist _____
State _____ Pincode _____

City _____ Dist _____
State _____ Pincode _____

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

☐ Male ☐ Female
☐ SC ☐ ST ☐ NT ☐ General
☐ Married ☐ Single ☐ Others

DD MM YY
Children _____ Others _____

☐ Applicant Resident ☐ Applicant Office

PAN No. _____

Voter ID _____

Co-Applicant _____

☐ Own ☐ Family ☐ Rented ☐ Employer

YY MM If Rented, Rent p.m. _____

Co-Applicant

City _____ Dist _____
State _____ Pincode _____

City _____ Dist _____
State _____ Pincode _____

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

☐ Male ☐ Female
☐ SC ☐ ST ☐ NT ☐ General
☐ Married ☐ Single ☐ Others

DD MM YY
Children _____ Others _____

☐ Applicant Resident ☐ Applicant Office

PAN No. _____

Voter ID _____

Applicant _____

☐ Own ☐ Family ☐ Rented ☐ Employer

YY MM If Rented, Rent p.m. _____

Occupational Details

Occupational Category _____
Company / Business Name _____
Address _____
City _____
State _____
Landmark _____
Phone No. (with STD code) _____
Fax No: _____
Total Work Experience _____

☐ Salaried ☐ Business ☐ Professional
☐ Others _____

City _____ Dist _____
State _____ Pincode _____

Ext. No. _____

No. of Employees _____

☐ Salaried ☐ Business ☐ Professional
☐ Others _____

City _____ Dist _____
State _____ Pincode _____

Ext. No. _____

No. of Employees _____

Occupational Details	<div>If Salaried Working for</div> <div>Designation</div> <div>Employee Code</div> <div>Date of Joining</div>	<div>Applicant</div> <div><input type="checkbox"/> Public Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Private Ltd.</div> <div><input type="checkbox"/> Central/State Govt. <input type="checkbox"/> Proprietor/Partnership</div> <div><input type="checkbox"/> Educational Inst. <input type="checkbox"/> Public Sector Unit</div> <div><input type="checkbox"/> Others _____</div> <div>_____ Dept _____</div> <div>_____ Day of Salary <div><div></div><div></div></div></div> <div><div><div></div><div></div><div></div><div></div></div> Retiring <div><div></div><div></div><div></div><div></div></div></div>	<div>Co-Applicant</div> <div><input type="checkbox"/> Public Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Private Ltd.</div> <div><input type="checkbox"/> Central/State Govt. <input type="checkbox"/> Proprietor/Partnership</div> <div><input type="checkbox"/> Educational Inst. <input type="checkbox"/> Public Sector Unit</div> <div><input type="checkbox"/> Others _____</div> <div>_____ Dept _____</div> <div>_____ Day of Salary <div><div></div><div></div></div></div> <div><div><div></div><div></div><div></div><div></div></div> Retiring <div><div></div><div></div><div></div><div></div></div></div>																																																				
	<div>If Business</div> <div>If Professional</div> <div>Date of commencement of Business / Profession</div>	<div><input type="checkbox"/> Trader <input type="checkbox"/> Manufacturer <input type="checkbox"/> Whole-seller</div> <div><input type="checkbox"/> Others (specify) _____</div> <div><input type="checkbox"/> Doctor <input type="checkbox"/> CA/ICWA/CS <input type="checkbox"/> Architect</div> <div>Others (specify) _____</div> <div><div><div></div><div></div><div></div><div></div></div></div>	<div><input type="checkbox"/> Trader <input type="checkbox"/> Manufacturer <input type="checkbox"/> Whole-seller</div> <div><input type="checkbox"/> Others (specify) _____</div> <div><input type="checkbox"/> Doctor <input type="checkbox"/> CA/ICWA/CS <input type="checkbox"/> Architect</div> <div>Others (specify) _____</div> <div><div><div></div><div></div><div></div><div></div></div></div>																																																				
Financial Status	<div>Gross Monthly Income</div> <div>Net Monthly Income</div> <div>Average Monthly Expenses</div> <div>Assets Saving Bank A/c</div> <div>Value of immovable Property</div> <div>Current Balance in PF</div> <div>Value of Shares & Securities</div> <div>Fixed Deposits</div> <div>Others</div> <div>Total Assets</div> <div>Liabilities Credit Society Loan</div> <div>Employer Loan</div> <div>Home Loan</div> <div>PF Loan</div> <div>Vehicle Loan</div> <div>Personal Loan</div> <div>Other Loan</div> <div>Total Liabilities</div>	<div>Applicant</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div>	<div>Co-Applicant</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div> <div>Rs. _____</div>																																																				
	Additional Information	<div>Loan Details (Is applicable only if applicant/co-applicant has a loan outstanding)</div> <table><tr><th>Name of Institution</th><th>Purpose for loan</th><th>Disbursed Loan Amt</th><th>EMI</th><th>Balance Term</th><th>Balance Outstanding</th></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>						Name of Institution	Purpose for loan	Disbursed Loan Amt	EMI	Balance Term	Balance Outstanding																																										
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Loan Requirement Details

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

Rest Frequency	<input type="checkbox"/> Annual <input type="checkbox"/> Monthly
Interest Option	<input type="checkbox"/> <input type="checkbox"/> Variable
Tenure of Loan	_____ Years
Purpose of Loan	<input type="checkbox"/> Home Loan <input type="checkbox"/> Home Improvement <input type="checkbox"/> Home Extension Loan <input type="checkbox"/> Land Purchase Loan
	<input type="checkbox"/> NRPL <input type="checkbox"/> Others _____
Payment Method	<input type="checkbox"/> Salary Deduction <input type="checkbox"/> Post dated cheque <input type="checkbox"/> Standing Instruction to Banker
	Other _____

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

General Information

Is the legal Title of the Property clear ☐ Yes ☐ No

Will AHFL ☐ Yes ☐ No

will be able to get 1st Mortgage

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

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

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

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

Did you get to know about AHFL from ☐ Paper Insert ☐ TV Advt.

☐ Hoarding ☐ Banner ☐ Existing Customer ☐ Cards

☐ Paper Advt. ☐ Other

When do you prefer the Loan to be Sanctioned (Date) ☐

Disbursed (Date) ☐

Do you own ☐ Car ☐ 2-Wheeler ☐ Computer

☐ Air Condition ☐ Refrigerator ☐ Microwave

In which language you wish to be Communicated

☐ Local Language ☐ English

Reference 1

Name _____

Address _____

City/Dist _____

State _____

Pin code _____

Phone No. _____

Occupation _____

Reference 2

Name _____

Address _____

City/Dist. _____

State _____

Pin code _____

Phone No. _____

Occupation _____

Would you be interested in Insuring yourself ☐ Yes ☐ No

Declaration

I/We declare that all the particulars and information given in this application form are true, correct and complete and that they shall form the basis of any loan AHFL may decide to grant to Me/Us. I/We confirm that I/We have/had no insolvency proceedings against Me/Us nor have I/We been adjudicated insolvent. I/We further confirm that I/We have read the brochure and understood the content. I/We also understand that the processing fees are non-refundable. I/We undertake to inform AHFL regarding any changes in My/Our occupation/Employment. I/We further agree that My/Our loan shall be governed by the rules of AHFL which are in force at the time of making this application and which may be changed in future at the sole discretion of AHFL.

Applicant Signature
Date:

Co-Applicant Signature
Date:

Instruction & Guideline for filling up the application form

Please fill all the details in capital letters

In order to ensure faster processing, applicant should ensure that the application is completely filled and all the required documents are submitted with the application form.

Please take photocopies of all documents that are submitted to AHFL (including the application form) for your personal records.

Photograph: Recent passport size two photograph in colour showing frontal view is required.

While filling up the boxes, kindly leave one box blank after each completed word

e.g.

R	A	K	E	S	H		S	H	A	R	M	A							
---	---	---	---	---	---	--	---	---	---	---	---	---	--	--	--	--	--	--	--

Fill ✓ where applicable as shown in the example

Marital Status : ☒ Married ☐ Single ☐ Other

Personal Details

Mother maiden Name: Applicant/Co-applicant is required to mention his/her mothers name before marriage.

Permanent address: Please mention the name and address of your home town, if the present address and permanent address is same kindly write "Same as above".

Date of birth: The date of birth is required to be filled in DD/MM/YY format. DD: day, MM: month, YY: year.

Category: SC Schedule Caste, St: Schedule Tribe, NT: Nomadic Tribe.

Correspondence Address: Select the option where the applicant desires his correspondence regarding the loan to be sent by AHFL

Period of Stay: Mention the Number of years and months in the Present accommodation.

Occupation Details

Company/business name: Mention the name of the company, business or profession.

Total work experience: Please mention the total number of working experience.

Number of employees: mention the number of employees in the organization or establishment.

Day of salary: Mention the day when the salary is credited or received.

Loan Requirement Information

Rest Frequency: Annual and Monthly

In annual rest, the principle repayment is adjusted at the end of each financial year

In monthly rest, the principle repayment is adjusted at the end of every month.

Interest Option: Fixed and Variable

Fixed: Rate of interest would remains constant during the entire tenor of the loan regardless of a drop or increase in the rates.

Variable: Rate of interest varies with changes effected by the authorities from time to time due to market conditions.

Land Cost: It is the amount mentioned in the sale deed, it is only applicable if the applicant is constructing a house in his own

Land/Plot or buying a plot.

Agreement Value: Actual transaction value as mentioned in the registered agreement.

Amenities agreement: It is agreement made between buyer and the seller for facilities e.g. Swimming pool, Gymnasiums, executive fittings etc.

Stamp duty and registration charges

- a. Stamp duty: It is a tax collected by the government, stamp duty paid instrument is considered proper and legal instrument document and as such get evidentiary value. Stamp duty is payable on the market value of property which is determined by the stamp duty authorities, stamp duty differ from state to state.
- b. Registration Charges: Registration is the process of recording a copy of a document in the office of the registrar, The real purpose of the registration is to ensure that every person dealing with the property for which compulsory registration is required, can confidently rely on the statement contained in the register. Registration charges differ from state to state.

Construction/Extension/Improvement Cost:

a. Construction Cost: This is the cost estimate prepared by the certified architect/Engineer or per sq. ft rate prevailing in the market.

B. Extension & Improvement Cost: A cost estimate of the extension and improvement.

Incidental charges:

These are charges paid towards Society Formation, electricity Deposit, Water connection etc.

Amount Spent: The amount which is already spent in the process of buying or constructing the house.

Total Balance fund: It is the amount which you intend to finance from own source of funds. It is the total of (Savings, Disposal of assets, Family source and Other funds)

Loan Request: The total amount of loan required after considering amount already spent and amount to be spent from the balance fund.

A Complete Form with necessary documents will help us process our application faster

Aadhar Housing Finance Ltd.

Corporate Office Address : Raheja Point 1, 201, 2nd Floor, Nehru Road, Vakola,
Santacruz (E), Mumbai - 400 055. Tel. Nos. : 022 39509900

Regd. Office : Warden House, 2nd Floor, Sir P. M. Road, Fort, Mumbai - 400 001.

Tel. : (022) 22029900 Fax: (022) 22871985

Email: info@aadharhousing.com Visit us at: www.aadharhousing.com