

# Loan Application Form

Office Use

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

	<u>Applicant</u>	<u>Co-Applicant</u>
First Name	<input type="text"/>	<input type="text"/>
Middle Name	<input type="text"/>	<input type="text"/>
Last Name	<input type="text"/>	<input type="text"/>
Mother's Maiden Name	<input type="text"/>	<input type="text"/>
Father's Name	<input type="text"/>	<input type="text"/>
Current Residential Address	<input type="text"/>	<input type="text"/>
City / Town	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Pincode	<input type="text"/>	<input type="text"/>
Landmark	<input type="text"/>	<input type="text"/>
Phone No.(with STD Code)	<input type="text"/>	<input type="text"/>
Mobile Number	<input type="text"/>	<input type="text"/>
Alternate Mobile Number	<input type="text"/>	<input type="text"/>
Permanent Address	<input type="text"/>	<input type="text"/>
City / Town	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Pincode	<input type="text"/>	<input type="text"/>
Phone No.(with STD Code)	<input type="text"/>	<input type="text"/>
Religion	<input type="text"/>	<input type="text"/>
Email ID	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Male <input type="checkbox"/> Female
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	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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	<input type="text"/>	<input type="text"/>
Aadhar No.	<input type="text"/>	<input type="text"/>
Passport No.	<input type="text"/>	<input type="text"/>
Driving Licence No.	<input type="text"/>	<input type="text"/>
Relationship	Co-Applicant _____ Applicant _____	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	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> If Rented, Rent p.m. _____	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> If Rented, Rent p.m. _____

Occupational Details

	<u>Applicant</u>	<u>Co-Applicant</u>
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	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
City / Town	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Pincode	<input type="text"/>	<input type="text"/>
Landmark	<input type="text"/>	<input type="text"/>
Phone No.(with STD Code)	<input type="text"/>	<input type="text"/>
Ext. No.	<input type="text"/>	<input type="text"/>
Fax No.	<input type="text"/>	<input type="text"/>
Total Work Experience	<input type="text"/> No. of Employees _____	<input type="text"/> 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. \_\_\_\_\_

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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	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address	_____
City / Town	_____ Dist _____ State _____ Pincode _____
Landmark	_____
Land Area ( Sq.Ft)	_____ Built up Area ( Sq. Ft ) _____
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 % _____

Interest Option	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable _____ years.
Loan of Tenure	<input type="checkbox"/> Home Loan <input type="checkbox"/> Resale <input type="checkbox"/> Builder Purchase <input type="checkbox"/> Balance Transfer <input type="checkbox"/> Self Construction
Purpose of loan	<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	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	Rs _____	3) Family	Rs _____
Extension / Improvement	Rs _____	4) Others	Rs _____
Incidental	Rs _____	Total Balance Fund (1+2+3+4)	Rs _____
(A) Total Requirement of Funds	Rs _____	Loan Required	Rs _____
		(B) Total source of Funds	Rs _____

# General Information

Is the Legal Title of the property clear Yes  No

Will RHFL be able to get 1st Mortgage Yes  No

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

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

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

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

Did you get to know about RHFL 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 \_\_\_\_\_

**Guarantee 1**

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
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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 RHFL.  
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

**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

**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

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 Rosan Housing Finance (RHFL) and/or its group companies. I/we authorize Rosan 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 Rosan housing finance company and /or its group companies and /or its agents consider necessary. I/we undertake to inform RHFL and/or its group companies and /or its agents regarding the change in the residential address and to provide any further information that Rosan 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 Rosan 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 Rosan 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 RHFL. I/we hereby agree and authorize RHFL 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 Rosan group companies/banks, financial institutions and credit bureaus, agencies, statutory bodies or such other persons as RHFL 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 hold RHFL /its group companies liable for use of this information. I/We further agree that my/our loan shall be governed by the rules of Rosan Housing finance as may be in force from time to time and Rosan Housing Finance shall be entitled to reject my/our loan application.

I/We do not authorize RHFL, its group companies,agents/representatives providing me/us information on various products, offers and services provided by RHFL/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 Rosan Housing Finance Limited