

NHHFDL

New Habitat Housing Finance and Development Limited

Corporate Office: Unit no. 761, 7th Floor, Vegas Mall, Plot no 06, Sector -14, Dwarka, New Delhi – 110075, India.

Phone: +91 120 4180500 Fax: +91 120 4180541 Web: www.newhabitat.in Email: info@newhabitat.in

Loan Application Form

Home loan <input type="checkbox"/> :	<input type="checkbox"/> Loan for Self-Construction <input type="checkbox"/> Balance Transfer <input type="checkbox"/> Renovation/ Improvement	<input type="checkbox"/> Purchase of Flat <input type="checkbox"/> Balance Transfer + Top Up	<input type="checkbox"/> Purchase of Independent House <input type="checkbox"/> Composite Loan
Loan Against Property <input type="checkbox"/> :	<input type="checkbox"/> LAP Residential <input type="checkbox"/> LAP Rented Residential	<input type="checkbox"/> LAP Commercial <input type="checkbox"/> LAP Rented Commercial	

The Branch Head/ Manager

New Habitat Housing Finance and Development Limited (NHHFDL)

I/We request that a loan of Rs.

Rupees only

may be granted to me/ us against the security of mortgage of property and such other securities as may be required by NHHFDL.

I am applying for months

Type of Interest Rate: Fixed Floating

Repayment Mode: ECS PDC

APPLICANT

Pls. sign across the photograph

CO-APPLICANT

Pls. sign across the photograph

PERSONAL INFORMATION

PARTICULARS	APPLICANT	CO-APPLICANT
Full Name (IN BLOCK LETTERS)		
Father's/ Husband's Name		
Relationship		
Qualification		
Residential Address		
PIN Code		
Landmark		
No. of months at current address		
No. of months in current city		
Permanent Address		
PIN Code		
Landmark		
Phone		
Email		
Mobile		
Date of Birth		
Marital Status		
Gender		
Category	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others: _____	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others: _____
Status		
Number of Dependents		
Net Annual Income		
Other Income (Submit Proof)		
Voter ID/ UID/ Passport Number		
PAN Card Number		
Occupation		
Past Occupational History		

FINANCIAL STATEMENT					
ASSETS RS.			LIABILITIES RS.		
PARTICULARS	APPLICANT	CO-APPLICANT	PARTICULARS	APPLICANT	CO-APPLICANT
Savings in Banks			Loan From Employer		
Immovable Property			Provident Fund		
Balance in Provident Fund (Own Share)			Credit Society		
			Family and Friends		
			Others (Specify)		
Other Assets			Total		
			Installments Payable Per Month		
LIC Policy No.					
Policy Name					
Maturity Date					
Policy Amount					
Annual Premium					

DETAILS OF PROPERTY FOR/ AGAINST WHICH THE LOAN IS REQUIRED	
<input type="checkbox"/> URBAN <input type="checkbox"/> RURAL	
Address of the Property Flat _____ Floor _____ Apartment _____ Locality _____ Landmark _____ Name and Address of the Builder (if under construction) _____ _____ Is the Dwelling Unit <input type="checkbox"/> New <input type="checkbox"/> Old If Old, age of the dwelling unit _____ If New: <input type="checkbox"/> Under Construction <input type="checkbox"/> To be constructed <input type="checkbox"/> Ready <input type="checkbox"/> Not yet Selected	Land: <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold Type of dwelling unit: <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat <input type="checkbox"/> Others Area of Property (sq. ft.) _____ Plot Area _____ Plinth Area _____ Completion Date _____ Present Owner of the Property _____ Value of the flat _____ Age of Building _____ Residual Life _____ Valuer's Name _____

LOAN DETAILS		
PURPOSE OF LOAN	ESTIMATED REQUIREMENT OF FUNDS	ESTIMATED AVAILABILITY OF FUNDS
<input type="checkbox"/> Construction <input type="checkbox"/> Balance Transfer	1. Land Cost, If Applicable Rs. _____	1. HBA from Employer Rs. _____
<input type="checkbox"/> Purchase <input type="checkbox"/> Top- Up	2. Purchase Price/ Construction Cost Rs. _____	Applicant & Co-Applicant
<input type="checkbox"/> Extension <input type="checkbox"/> Composite Loan	3. Stamp Duty & Registration Charges Rs. _____	2. Savings from Bank Rs. _____
<input type="checkbox"/> Business Loan	4. Other Cost (If Any) Rs. _____	3. Sale of Investments Rs. _____
<input type="checkbox"/> Repair and Renovation	Total (1 to 4) Rs. _____	4. Loan PF Refundable Rs. _____
<input type="checkbox"/> Loan Against Residential Property		5. Loan PF Non-Refundable Rs. _____
<input type="checkbox"/> Loan Against Commercial Property		6. Other Sources (Specify) Rs. _____
<input type="checkbox"/> Loan to Builders/ Developers		7. Loan from NHHFDL Rs. _____
<input type="checkbox"/> Lease Rental Discounting		Total (1-7) Rs. _____

GENERAL		YES	NO
Is house intended for self-occupation immediately upon completion?		<input type="checkbox"/>	<input type="checkbox"/>
Does the applicant(s) or the spouse of the applicant(s) or any minor child of the applicant(s) own any residential accommodation? If yes, pls provide the photocopy of the property papers.		<input type="checkbox"/>	<input type="checkbox"/>
In case of purchase, have all property taxes been paid up to date?		<input type="checkbox"/>	<input type="checkbox"/>
Is the legal title to the property clear?		<input type="checkbox"/>	<input type="checkbox"/>
Will NHHFDL be able to obtain a first mortgage of the property?		<input type="checkbox"/>	<input type="checkbox"/>
Has/Have the applicant(s) or the spouse of the applicant(s) applied to NHHFDL for a loan?		<input type="checkbox"/>	<input type="checkbox"/>
Has/Have the applicant(s) given guarantee(s) for any borrowers of NHHFDL?		<input type="checkbox"/>	<input type="checkbox"/>
What other security will you be able to provide?	_____		

PROFESSIONAL/ BUSINESS DETAILS		
PARTICULARS	APPLICANT	CO-APPLICANT
Occupation (Salaried/ SEP/ SENP)		
Present Employer/Business Name		
No. of Months in current Job/ Business		
Office Address		
PIN Code		
Landmark		
Phone		
Email		
Fax		
Designation		
Company Type	<input type="checkbox"/> PSU <input type="checkbox"/> Central/ State Govt. <input type="checkbox"/> Pvt. Ltd. Company <input type="checkbox"/> Others If Others, Pls. specify	<input type="checkbox"/> PSU <input type="checkbox"/> Central/ State Govt. <input type="checkbox"/> Pvt. Ltd. Company <input type="checkbox"/> Others If Others, Pls. specify
Business Type	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Pvt. Ltd. Company <input type="checkbox"/> Public Ltd. Company	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Pvt. Ltd. Company <input type="checkbox"/> Public Ltd. Company
Date of Incorporation of Company		
Office Ownership	<input type="checkbox"/> Owned <input type="checkbox"/> Rented	<input type="checkbox"/> Owned <input type="checkbox"/> Rented
Name of previous organization		
No. of years at previous job/business		

BANK DETAILS		
PARTICULARS	APPLICANT	CO-APPLICANT
Name of Bank		
Branch		
Account No.		
Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> OD/CC	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> OD/CC
If OD/CC, Limit	No. of Years: <input type="text"/>	No. of Years: <input type="text"/>

REFERENCES		
PARTICULARS	REFERENCE 1	REFERENCE 2
Name		
Relationship		
Address		
PIN Code		
Telephone		
Mobile		

INSURANCE DETAILS

I am interested in Property Insurance Policy offered by _____.

Agree Disagree

The policy premium amount to be funded by _____

Own Contribution Built in Loan Amount

I/We am/are aware of the Property Insurance Premium rates offered in the Market and am/are comfortable with the rate applicable to the property insurance policy of _____.

Agree Disagree

I/We have been informed by NHHFDL that I/We have the option of availing the property insurance cover from any insurance company of my choice.

I/We agree to assign NHHFDL as the beneficiary of the property insurance cover taken from the concerned insurance company.

I/We am/are interested in the Credit Life Insurance policy offered by _____.

Agree Disagree

The policy premium amount to be funded by _____.

Own Contribution Built in Loan Amount

I/We understand that NHHFDL is the Master policy holder of the Credit Life Insurance policy provided by _____ and I/We would be joining as a member in this group policy.

I/We understand and agree that the insurance cover offered to me/us is governed by the terms and conditions of _____. The cover may be declined by _____ and NHHFDL will not be liable for the same. In case of claim request, NHHFDL shall forward the same to _____ and the settlement of claim shall be at the sole discretion of _____. Payment by Accidental Death benefits will be at sole discretion of _____. I/We also understand that NHHFDL is not liable if the claim settlement/ Accidental Death Benefit is not paid by _____.

APPLICANT'S SIGNATURE:

CO-APPLICANT'S SIGNATURE:

DECLARATION

- I/We declare that all the particulars, information and details given/ filled in this Loan Application Form are true, correct, complete and up to date in all respects and that I/ We have not withheld any information whatsoever. I/We agree that NHHFDL may request for additional documents other than those collected in connection with the application.
- I/We have been informed that incomplete or defective application will not be processed and NHHFDL shall not be responsible in any manner for the resulting delay or otherwise.
- I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies and/ or any criminal proceedings have been initiated and/ or are pending against me/ us and that I/We have never been adjudicated insolvent by any court or other authority
- I/We declare that I/We have not made any payment in cash or kind along with or in connection with this application to the executive collecting my/our application. I/We shall not hold NHHFDL liable for any such payment made by us to the executive collecting this application.
- I/We understand and acknowledge that receipt of this Loan Application Form does not imply automatic approval by NHHFDL and that the processing of this Loan Application Form is subject to satisfying compliance of the credit norms of NHHFDL including but not limited to satisfactory technical and legal compliance.
- I/We agree that NHHFDL shall have the absolute discretion to reject this Loan Application Form and that NHHFDL shall not be liable in any manner to me/us for such rejection.
- I/We confirm that I/We shall not use the product or credit/ loan facility(s) or any part thereof for any improper or unlawful purpose.
- I/We state that the communication details as provided in the Loan Application Form are correct and updated and service of any communication by NHHFDL to the given address, mobile no. etc. will constitute deemed delivery. I/We shall be solely responsible for informing NHHFDL regarding any changes in my/our address(s), email or mobile no. or my employment or profession within 7 days from such change.
- I/We declare that NHHFDL has informed me/us that service tax as may be applicable will be charged in connection with the loan.
- I/We agree that NHHFDL may in its discretion, by itself or through authorized persons, lawyers, agencies, bureau take up such references, make such enquiries, check up and verify any information given, obtain credit reports to determine my/our credit worthiness including but not limited to verifications from CIBIL, Banks, Government Offices, Builders etc.
- I/We hereby confirm that I/We am/are competent and fully authorized to give declarations, undertakings and execute this Loan Application Form and all other documents for the purpose of availing the loan
- I/We confirm that I/We have been informed that the log-in fees of Rs. _____ plus, applicable taxes payable towards availing the loan shall be non-refundable under all circumstances.

APPLICANT'S SIGNATURE:

PLACE:

DATE:

WITNESS:

FULL NAME AND ADDRESS

SIGNATURE:

CO-APPLICANT'S SIGNATURE:

PLACE:

DATE:

FOR OFFICE USE ONLY

Urban	Rural	Scheme Code	Source Code	SM/RM Code
Log-in Fee Amount	Bank		Cheque No.	Date