

## Loan Details

Loan Amount requested : ₹ \_\_\_\_\_ Term requested for \_\_\_\_\_ months ROI Type : Variable / Fixed (with reset)

Purpose of Loan :  Home Loan  Home Extension Loan  Home Improvement Loan

Repayment through :  PDC  ECS  Standing Instruction

Names & Addresses of References : 1. \_\_\_\_\_  
 \_\_\_\_\_  
 Pincode \_\_\_\_\_ City \_\_\_\_\_ Dist. \_\_\_\_\_ State \_\_\_\_\_  
 Tel. No. (with STD) \_\_\_\_\_ Mobile \_\_\_\_\_

2. \_\_\_\_\_  
 \_\_\_\_\_  
 Pincode \_\_\_\_\_ City \_\_\_\_\_ Dist. \_\_\_\_\_ State \_\_\_\_\_  
 Tel. No. (with STD) \_\_\_\_\_ Mobile \_\_\_\_\_

**Learnt about Muthoot Housing Finance through**  Reference from Muthoot Fincorp  Direct Walk-in  Builder site enquiry  Existing customer reference  Advt. response  Any other referral (give details)

### Relationship with Muthoot Fincorp / Muthoot Capital Services: Past / Existing facilities:

Loan Account No.	Purpose of loan	Amount disbursed ₹	Amount un-disbursed ₹	ROI (% p.a.)	EMI ₹	Balance O/s ₹	Term O/s

### Whether stood as a Guarantor to any loan from Muthoot Housing Finance Co. Ltd.

### Relationship with Muthoot Fincorp / Muthoot Capital Services: Past / Existing facilities:

Customer ID No.	Purpose of loan	Amount disbursed ₹	Amount un-disbursed ₹	ROI (% p.a.)	EMI ₹	Balance O/s ₹	Term O/s

## Documents Required

PROOF OF RESIDENCE - ATTESTED PHOTO COPY OF ANY ONE OF THE FOLLOWING :	PROOF OF IDENTITY - ATTESTED PHOTO COPY OF ANY ONE OF THE FOLLOWING :
<ul style="list-style-type: none"> <li>Ration Card</li> <li>Passport</li> <li>Driving Licence</li> <li>Current Telephone / Electricity Bill / Gas Bill / Water Bill / Property Tax</li> </ul>	<ul style="list-style-type: none"> <li>Bank Account Statement</li> <li>Voter's ID Card</li> <li>Passport</li> <li>Driving Licence</li> <li>Aadhar Card (UIDAI)</li> <li>Employee ID Card if issued by Central/State Government/Government undertaking</li> <li>Voter's ID Card</li> <li>Pan Card</li> <li>Letter confirming identity from a commercial bank</li> <li>NREGA Job Card</li> </ul>

## Insurance Intent

Whether interested in availing life insurance cover for the loan :  Yes  No

If yes, then preferred premium payment mode :  To be added to the loan  Self funded

### Declaration

I/We declare that all the information and particulars furnished by me/us are true, correct and complete and that they shall form the basis of any loan Muthoot Housing Finance Company Ltd. (Muthoot Housing) 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 have understood its contents. I/We am/are aware that the Equated Monthly Instalment (EMI) comprising principal and interest is calculated on the basis of monthly rests. I/We agree that Muthoot Housing may take up such reference and make such enquiries in respect of this application, as it may deem necessary. I/We undertake to inform Muthoot Housing regarding any change in my/our occupation/employment and to provide any further information that Muthoot Housing may require. I/We further understand that Muthoot Housing may pass on any relevant information to any credit bureau as it may deem fit. I/We also undertake to authorise my/our employer/s to deduct EMI from my/our salary and remit the same to Muthoot Housing directly every month. I/We agree that the ownership of the loan may be transferred to the successor or assignee of Muthoot Housing without any notice to me/us. I/We shall advise Muthoot Housing in writing of any change in my/our resident status. I/We further agree that my/our loan shall be governed by the rules of Muthoot Housing as may be in force from time to time and Muthoot Housing shall be entitled to reject my/our application.

Applicant Name : \_\_\_\_\_ Co-applicant/Guarantor Name : \_\_\_\_\_

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

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

### FOR OFFICE USE ONLY

### ACKNOWLEDGEMENT

Form No. \_\_\_\_\_

Received a loan application from Mr./Ms. \_\_\_\_\_ For Rs. \_\_\_\_\_

for a term of \_\_\_\_\_ months, along with non-refundable application fee of Rs. \_\_\_\_\_ vide cheque No. \_\_\_\_\_

drawn on \_\_\_\_\_ dated \_\_\_\_\_. Muthoot Housing shall revert within 7 days with decision/requirement if any.

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

KYC No. \_\_\_\_\_

Form No. \_\_\_\_\_

**muthoot**  
HOUSING FINANCE

## APPLICATION FORM FOR HOUSING LOAN

INSTRUCTIONS	Applicant	Co-applicant / Guarantor
1. Use Block Letters in spaces 2. Please fill up the form completely. Use N.A. (Not Applicable) for information which are not applicable 3. Please ensure that you obtain acknowledgement of the loan application and quote the acknowledgement no. for status query of the application 4. Please take photocopy of documents prior to submission  App ID _____ Hub/Branch _____ Spoke _____ SO/SSO Name _____ SO/SSO Code _____ DSA Name _____ DSA Code _____ Sourcing Type: <input type="checkbox"/> Direct <input type="checkbox"/> DSA <input type="checkbox"/> Others Asst SM/SM Name _____ Asst SM/SM Code _____	Recent passport sized coloured photo with signature across	Recent passport sized coloured photo with signature across

## Personal Details

Particulars	Applicant	Co-applicant / Guarantor
First Name		
Middle Name		
Last Name		
Father's Full Name		
Mother's Full Name		
Maiden Name		
Spouse's Full Name		
Current Residential Address		
City _____ Dist. _____		City _____ Dist. _____
Pincode _____ State _____		Pincode _____ State _____
Landmark _____		Landmark _____
Residence Telephone (with STD)		
Mobile Number		
Alternate Number		
Qualification		
Passport No.		
Driving Licence No.		
PAN Card No.		
Voter ID No.		
Aadhar Card No.		
If Others (Please Specify)		
E-mail ID		
Permanent Address		
City _____ Dist. _____		City _____ Dist. _____
Pincode _____		Pincode _____
Landmark _____		Landmark _____
State _____		State _____

Date of Birth (DD/MM/YYYY) & Sex	DD MM YYYY <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> T	DD MM YYYY <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> T
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
Relationship with Category	Co-applicant <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General	Applicant <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General
Religion		
Present Accommodation	<input type="checkbox"/> Own <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Employer Provided	<input type="checkbox"/> Own <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Employer
If rented, rent per month	₹ _____ p.m.	₹ _____ p.m.
If owned, value of property	₹ _____ in Lacs	₹ _____ in Lacs
Nos. of yrs at current residence	_____ yrs _____ months	_____ yrs _____ months
No. of dependents	<input type="checkbox"/> Children <input type="checkbox"/> Parents <input type="checkbox"/> Others	<input type="checkbox"/> Children <input type="checkbox"/> Parents <input type="checkbox"/> Others
Communication to be sent to	<input type="checkbox"/> Current Residential Address <input type="checkbox"/> Occupation Address	<input type="checkbox"/> Current Residential Address <input type="checkbox"/> Occupation Address

## Occupation Details

Particulars	Applicant	Co-applicant / Guarantor
Occupational Category	<input type="checkbox"/> Salaried <input type="checkbox"/> Business	<input type="checkbox"/> Salaried <input type="checkbox"/> Business
<b>If salaried:</b>		
Employment Sector	<input type="checkbox"/> Pub. Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Central Govt. <input type="checkbox"/> State Govt. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership firm	<input type="checkbox"/> Pub. Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Central Govt. <input type="checkbox"/> State Govt. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership firm
Name of employer		
Address of current posting		
	City _____ Dist. _____ Pincode _____ State _____ Tel. No. with STD _____ Fax No. with STD _____ Landmark _____	City _____ Dist. _____ Pincode _____ State _____ Tel. No. with STD _____ Fax No. with STD _____ Landmark _____
Employment ID No.		
Date of Joining	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Date of retirement	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Current Designation		
Nos. of yrs. with current co.	yrs _____ months _____	yrs _____ months _____
Name and Tel No. of Reporting Officer		
	Mobile No. _____	Mobile No. _____
Total yrs. of work experience	yrs _____ months _____	yrs _____ months _____
<b>If Business :</b>		
Nature of business	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Vending <input type="checkbox"/> Services <input type="checkbox"/> Fees <input type="checkbox"/> Others (Specify) _____	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Vending <input type="checkbox"/> Services <input type="checkbox"/> Fees <input type="checkbox"/> Others (Specify) _____
Business Name & Address		
	City _____ Dist. _____ Pincode _____ State _____ Tel. No. with STD _____ Fax No. with STD _____ Landmark _____	City _____ Dist. _____ Pincode _____ State _____ Tel. No. with STD _____ Fax No. with STD _____ Landmark _____
Brief description of nature of business or profession		
Date of commencement	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Nos. of yrs. in current occupation	yrs _____ months _____	yrs _____ months _____
Names of trade referrals		
	Mobile No. _____	Mobile No. _____

## Financial Details

Particulars	Applicant	Co-applicant / Guarantor
Gross Monthly Income	₹ _____	₹ _____
Net Monthly Income	₹ _____	₹ _____
Rental Income	₹ _____	₹ _____
Other income (specify)	₹ _____	₹ _____
Average Monthly Expenses	₹ _____	₹ _____
EMI for any existing loan	₹ _____	₹ _____
Net Monthly Surplus Income	₹ _____	₹ _____
EMI you can pay (jointly applicant & co-applicant)		N.A.
<b>Assets : (estimated value)</b>	₹ _____	₹ _____
<b>Immovable property</b> Location		
FD / Chit Fund	₹ _____	₹ _____
PF / PPF / Post Office / NSC etc	₹ _____	₹ _____
Four Wheeler	₹ _____	₹ _____
Two wheeler	₹ _____	₹ _____
Share in ancestral property	₹ _____	₹ _____
<b>Life Insurance Policy Details</b> (for both applicant & co-applicant)		
	Policy No. _____ Policy holder _____ Insurance Co. _____ Type of policy _____ Sum assured ₹ _____ Commenced on _____ Maturity date if any _____	

Financial Details (contd.)

Details of any loans advanced to friends / relatives / business associates		₹ _____	₹ _____
<b>Borrowings of applicant &amp; co-applicant/Guarantor</b>			
Applicant's borrowings		Amount disbursed	ROI (% P.A.)
	Business loans		EMI ₹
	Housing loan		Balance O/s ₹
	Personal loan		Term O/s
	Two wheeler loan		
	Four wheeler loan		
Co-applicant's/Guarantor's borrowings			
	Business loans		
	Housing loan		
	Personal loan		
	Two wheeler loan		
	Four wheeler loan		
Credit Card details	Credit Card No.	Issuing Bank	Holder name
	Applicant		Issued since
Co-applicant/Guarantor		Credit Limit ₹	Amount O/s ₹
<b>Details of any Guarantee provided for any loan</b>			
Applicant	Name of borrower	Relationship with borrower	Name of Lender
			Purpose of loan
Co-applicant/Guarantor		Amount disbursed (₹)	ROI (% p.a.)
		Balance O/s ₹	

## Bank Account details

Applicant	Holder name	Bank & branch name	Type of account	Account No.	Opening date	Balance amount (₹)
Co-applicant/Guarantor						

## Property Details

**Whether property has been identified :**  Yes  No

**If Yes, provide property details**

Property Address \_\_\_\_\_

City \_\_\_\_\_ Dist. \_\_\_\_\_ State \_\_\_\_\_ Pincode \_\_\_\_\_

Landmark \_\_\_\_\_ Built-up Area \_\_\_\_\_ sqft. Ownership :  Single  Joint

Names of Joint holders: \_\_\_\_\_ Type of land (for all cases):  Freehold  Leasehold

Name of seller : \_\_\_\_\_

Tel. No. (with STD) \_\_\_\_\_ Mobile No. \_\_\_\_\_

Type of property transaction :  Ready purchase from builder  Under-construction purchase from builder  Re-sale  Development Authority or Housing Board

Date of Sale Agreement : \_\_\_\_\_ Current stage of construction for \_\_\_\_\_

Stage of Construction:  Ready for possession  Under construction under construction property: \_\_\_\_\_

Purpose for acquiring the property :  Self use  To be occupied by close family members  Others (Specify) \_\_\_\_\_

Cost of property:	₹	Means of Financing:	₹
Agreement Cost (as per document)	_____	Amount paid so far	_____
Amenities Agreement (as per document)	_____	Savings	_____
Stamp Duty Cost (as per document)	_____	Disposal of Assets	_____
Registration Cost (as per document)	_____	Family Assistance	_____
Other Cost (as per document)	_____	Others (specify)	_____
<b>Total</b>	_____	Housing Loan requirement	_____
		<b>Total</b>	_____

### Service Charges :-

◆ Application Fees - 0.5% of the loan applied	◆ Processing Fees - 1.5% of the loan sanctioned	◆ Duplicate interest certificate - Rs100
◆ Cheque/ECS/NACH Swapping Charges (per set) - Rs 500	◆ Legal & Recovery Charges - As per actuals	◆ Duplicate Annual Account Statement - Rs100
◆ Revalidation charges - 0.25% up to a maximum of Rs 2000	◆ Cheque/ECS/NACH Bounce Charges (per bounce) - Rs 500	◆ Duplicate No Dues Certificate - Rs100
◆ Photo copy of property documents - Rs 500		◆ Duplicate Statement of Account - Rs 250
◆ Late Payment Charges - 2% per month of the overdue amount		◆ Duplicate Provisional Certificate - Rs100
CERSAI Charges:		
◆ Creation and satisfaction of charge - As per CERSAI schedule of charges.		

\*Service tax and other taxes,levies etc are applicable as per the prevailing rates over and above these charges.

\*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 application and processing fees 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.