

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 |
|-----------------|-----------------|--------------------|-----------------------|--------------|-------|---------------|----------|
| | | | | | | | |
| | | | | | | | |

Bank Account details

| | Holder Name | Bank & Branch Name | Type of Account | Account No. | Opening Date | Balance Amount (₹) |
|--------------------------|-------------|--------------------|-----------------|-------------|--------------|--------------------|
| Applicant | | | | | | |
| Co-applicant / Guarantor | | | | | | |

Insurance Intent

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

Whether interested in availing insurance cover for the property : Yes No

Documents Required

PROOF OF RESIDENCE - ATTESTED PHOTO COPY OF ANY ONE OF THE FOLLOWING :

- Ration Card
- Passport
- Driving Licence
- Current Telephone / Electricity Bill / Gas Bill / Water Bill / Property Tax
- Bank Account Statement
- Voter's ID Card

PROOF OF IDENTITY - ATTESTED PHOTO COPY OF ANY ONE OF THE FOLLOWING :

- Passport
- Driving Licence
- Aadhar Card (UIDAI)
- Employee ID Card if issued by Central/State Government/Government undertaking
- Voter's ID Card
- Pan Card
- Letter confirming identity from a commercial bank
- NREGA Job Card

Income Documents

SALARIED INDIVIDUALS

- Salary Slip of last 3 months or 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 INDIVIDUALS

- 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.

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: _____

Place : _____ Place : _____

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 Finance Co. Ltd. shall revert within 14 days with

decision/requirement if any.

Date : _____ Signature _____

KYC No. _____

Form No. _____



APPLICATION FORM FOR LOAN AGAINST PROPERTY

| 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. _____ Pincode _____ State _____ Landmark _____ | City _____ Dist. _____ Pincode _____ State _____ Landmark _____ | City _____ Dist. _____ Pincode _____ State _____ 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. _____ Pincode _____ Landmark _____ State _____ | City _____ Dist. _____ Pincode _____ Landmark _____ State _____ | City _____ Dist. _____ Pincode _____ Landmark _____ State _____ |

| | | |
|----------------------------------|--|--|
| Date of Birth (DD/MM/YYYY) & Sex | <input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> T | <input type="text"/> DD <input type="text"/> MM <input type="text"/> 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 | Co-applicant | Applicant |
| Category | <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General | <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 |
| If salaried: | | |
| 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 _____ Ext. _____ Fax No. with STD _____ Landmark _____ | City _____ Dist. _____ Pincode _____ State _____ Tel. No. with STD _____ Ext. _____ Fax No. with STD _____ Landmark _____ |
| Employment ID No. | | |
| Date of Joining | <input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY | <input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY |
| Current Designation & Department | | |
| 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 _____ |
| If Business : | | |
| 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 _____ Ext. _____ Fax No. with STD _____ Landmark _____ | City _____ Dist. _____ Pincode _____ State _____ Tel. No. with STD _____ Ext. _____ Fax No. with STD _____ Landmark _____ |
| Brief description of nature of business or profession | | |
| Date of commencement | <input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY | <input type="text"/> DD <input type="text"/> MM <input type="text"/> 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/guarantor) | | N.A. |
| Assets : (estimated value) | ₹ _____ | ₹ _____ |
| Immovable property Location | | |
| FD / Chit Fund | ₹ _____ | ₹ _____ |
| PF / PPF / Post Office / NSC etc | ₹ _____ | ₹ _____ |
| Four Wheeler | ₹ _____ | ₹ _____ |
| Two wheeler | ₹ _____ | ₹ _____ |
| Share in ancestral property | ₹ _____ | ₹ _____ |
| Insurance Company : | Policy No. : | Policy Sum Assured ₹ : |

Financial Details (contd.)

| Borrowings of applicant & co-applicant / Guarantor | | | | | | | |
|--|------------------|----------------------------|----------------|-----------------|----------------------|--------------|---------------|
| Applicant's borrowings | Amount disbursed | ROI (% P.A.) | EMI ₹ | Balance O/s ₹ | Term O/s | | |
| Business loan | | | | | | | |
| Housing loan | | | | | | | |
| Personal loan | | | | | | | |
| Two wheeler loan | | | | | | | |
| Four wheeler loan | | | | | | | |
| Others (specify) | | | | | | | |
| Co-applicant's / Guarantor's borrowings | | | | | | | |
| Business loan | | | | | | | |
| Housing loan | | | | | | | |
| Personal loan | | | | | | | |
| Two wheeler loan | | | | | | | |
| Four wheeler loan | | | | | | | |
| Others (specify) | | | | | | | |
| Credit Card details | Credit Card No. | Issuing Bank | Holder name | Issued since | Credit Limit ₹ | Amount O/s ₹ | |
| Applicant | | | | | | | |
| Co-applicant / Guarantor | | | | | | | |
| Details of any Guarantee provided for any loan | | | | | | | |
| Applicant | Name of borrower | Relationship with borrower | Name of Lender | Purpose of loan | Amount disbursed (₹) | ROI (% p.a.) | Balance O/s ₹ |
| Co-applicant / Guarantor | | | | | | | |

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 Ownership since : _____

Name of seller : _____

Tel. No. (with STD) _____ Mobile No. _____

Purchase from : Builder Re-sale Self Constructed Property is : Self occupied Rented Vacant

Agreement cost : Rs. _____ Approximate Market Value : _____

Loan Details

Loan Amount requested : ₹ _____ Term requested for: _____ months ROI Type : Fixed

End Use of Funds : _____ Repayment through : PDC ECS SI NACH Auto Debit

Names & Addresses of References : 1. _____

 Pincode _____ City _____ Dist. _____ State _____
 Tel. No. (with STD) _____ Mobile _____

2. _____

 Pincode _____ City _____ Dist. _____ State _____
 Tel. No. (with STD) _____ Mobile _____

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

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.

Foreclosure Details :-

◆ Foreclosure is not permitted in the first 12 months from the date of disbursement.

◆ 3% foreclosure charges will be charged after 12 months from the date of disbursement.