



## LIC HOUSING FINANCE LIMITED

### APPLICATION FOR HOUSING LOAN

| FOR OFFICE USE ONLY  |  |                                  |
|--|--|----------------------------------|
| Fee: Rs. _____ Date: _____ Interview by : _____ File No. : _____ |  |                                  |
|  |  | Space for Applicant's Photograph |

| Application No.                     |
|-------------------------------------|
| Space for Co-Applicant's Photograph |

**1. Personal Information:**

|   | Applicant               |    |         |     | Co-applicant            |    |         |     |
|---|-------------------------|----|---------|-----|-------------------------|----|---------|-----|
| Name ( IN BLOCK LETTERS)  |                         |    |         |     |                         |    |         |     |
| Father's/ Husbands Name   |                         |    |         |     |                         |    |         |     |
| Date of Birth and Age   | DD                      | MM | YYYY    | Age | DD                      | MM | YYYY    | Age |
| Qualification   |                         |    |         |     |                         |    |         |     |
| Sex   | Male                    |    | Female  |     | Male                    |    | Female  |     |
| Marital Status  | Single                  |    | Married |     | Single                  |    | Married |     |
| Nationality   | Indian                  |    | Others  |     | Indian                  |    | Others  |     |
| Status  | Resident Indian         |    | NRI     |     | Resident Indian         |    | NRI     |     |
| If NRI , which country  |                         |    |         |     |                         |    |         |     |
| No. of Dependents   | Relationship            |    | Age     |     | Relationship            |    | Age     |     |
|   | Relationship            |    | Age     |     | Relationship            |    | Age     |     |
|   | Relationship            |    | Age     |     | Relationship            |    | Age     |     |
| Address for communication:  |                         |    |         |     |                         |    |         |     |
|   | <b>Pin:</b>             |    |         |     | <b>Pin:</b>             |    |         |     |
|   | <b>Telephone No:</b>    |    |         |     | <b>Telephone No:</b>    |    |         |     |
|   | <b>e-mail address :</b> |    |         |     | <b>e-mail address :</b> |    |         |     |
| In case of NRI's applicants, Power of Attorney's Address  |                         |    |         |     |                         |    |         |     |
|   | <b>e-mail address :</b> |    |         |     | <b>e-mail address :</b> |    |         |     |
| Whether you have taken a housing loan from any other financial Institution :<br>If yes , please give details                            |                         |    |         |     |                         |    |         |     |
| Have you or your spouse stood as guarantee for loan from LIC Housing Finance Limited or any other loan?<br>If yes , please give details |                         |    |         |     |                         |    |         |     |

**2. Employment Information**

|  | Applicant     |               |          |  | Co-applicant  |               |          |  |
|--|---------------|---------------|----------|--|---------------|---------------|----------|--|
|  | Service       | Self-employed | Business |  | Service       | Self Employed | Business |  |
| Occupation(Income Source)              | Profes-sional | Agri-culture  | Others   |  | Profes-sional | Agri-culture  | Others   |  |
| Employer's /Business Name and Address  |               |               |          |  |               |               |          |  |
| If Employed :                          |               |               |          |  |               |               |          |  |
| Designation & Employee No.             |               |               |          |  |               |               |          |  |
| Department                             |               |               |          |  |               |               |          |  |
| Date of Joining (DD/MM/YYYY)           |               |               |          |  |               |               |          |  |
| Date of Retirement (DD/MM/YYYY)        |               |               |          |  |               |               |          |  |
| Annual Gross Income                    | Rs. _____     |               |          |  | Rs. _____     |               |          |  |
| Annual Net Income                      | Rs. _____     |               |          |  | Rs. _____     |               |          |  |
| Other Income :<br>Occupation & Source: | Rs. _____     |               |          |  | Rs. _____     |               |          |  |
| If Self Employed :                     |               |               |          |  |               |               |          |  |
| Nature of Business                     |               |               |          |  |               |               |          |  |
| No. of years in Business               |               |               |          |  |               |               |          |  |
| Declared Annual Income                 |               |               |          |  |               |               |          |  |



## LIC HOUSING FINANCE LIMITED APPLICATION FOR HOUSING LOAN

**2. Loan Information :**

|  |  |
|--|--|
| Amount: Rs _____   | Your Monthly Expenditure : Rs. _____   |
| Term : ____ Years  | Instalment you and co-applicant can pay to LIC Housing Finance Limited per month : Rs. _____ |
| <b>Purpose of Loan</b>   | <b>Cost of Property(Rs.)</b>   |
| 1. Purchase of new flat under construction   | 1. Cost of land :  |
| 2. Purchase of Flat being resold   | 2. Cost of construction/ Extension   |
| 3. Construction of new house   | 3. Cost of amenities/ Service charges  |
| 4. Purchase of house being resold  | 4. Registration charges  |
| 5. Extension of Flat /House  | 5. Cost of flat /house (II Sales)  |
|  | Total Cost (A)   |
|  | <b>Source of Funds</b>   |
|  | 1. Savings in bank   |
|  | 2. Disposal of Investment/ property  |
|  | 3. PF(Refundable/Non-refundable)   |
|  | 4. Others(Specify)   |
|  | 5. Loan from HFL   |
|  | Total funds (B)  |
| <b>Please note that the total requirement of funds (A) should equal the estimated source of funds(B)</b> |  |
| Mode of repayment : EMI For Griha lakshmi: Equated Monthly /Quarterly/ Half-Yearly instalments           |  |

**3. Financial Information:**

| Savings/ investments etc | Applicant | Co-applicant | Loans Proposed / Taken  | Applicant Rs. | Co-applicant Rs.   |          |                     |
|--------------------------|-----------|--------------|---|---------------|--------------------|----------|---------------------|
|                          |           |              | Please indicate below loans taken /proposed to be taken from employer / PF/ Others and installment payable per month. |               |                    |          |                     |
|                          | Rs.       | Rs.          | Source  | O/s Loan      | Monthly instalment | O/s Loan | Monthly installment |
| 1. Savings in Bank       |           |              | 1. Employer   |               |                    |          |                     |
| 2. Immovable property    |           |              | 2. Bank   |               |                    |          |                     |
| 3. Others(Specify)       |           |              | 3. Credit/ Society  |               |                    |          |                     |
| 4.                       |           |              | 4. Others(Specify)  |               |                    |          |                     |

**4. Existing Property Details :**

|  |  |                         |
|--|--|-------------------------|
| 1. If you already own a property give full address : | 2. Whether this property is / was under HFL Loan : Yes /No | 3. If Yes , Loan Amount |
| Built up Area :                                      | Monthly Commitment :                                       |                         |
| File No/ML No.:                                      |  |                         |

**Credit Card / Bank Account Details :**

| Name of A/ c holder | Name and Address of the Bank | Type of Account | Account No. |
|---------------------|------------------------------|-----------------|-------------|
| 1.                  |                              |                 |             |
| 2.                  |                              |                 |             |

**5. Property Details :**

**Property Address Details**

|               |  |               |  |   |           |                     |
|---------------|--|---------------|--|---|-----------|---------------------|
| Flat No. :    |  | Floor No.     |  | Area of Land  | ____sq.ft | For Office Use Only |
| Block No.     |  | Door No.      |  | Built-up Area   | ____sq.ft |                     |
| Plot No.      |  | S.No.         |  | Whether land is freehold?                                     | Yes No    | PA                  |
| Street        |  | Locality      |  | Are you the sole owner of the unit?                           | Yes No    | PV                  |
| Village /Town |  | Other Details |  | Is the legal title to the unit clear?                         | Yes No    | Bldr Code           |
|               |  |               |  | Will LICHFL be given the first mortgage of the dwelling Unit? | Yes No    | Proj. Code          |
| City          |  | Pin           |  | Do you propose to rent the dwelling unit?                     | Yes No    | Page No:            |

**Name and Address of Builder/ Vendor :**

**In case of existing flat/house: :**

**In case of Lease:**

|  |                            |                         |
|--|----------------------------|-------------------------|
|  | Year of construction:      | Name of Lessor :        |
|  | Age of Flat / House:       | Name of Lessee :        |
|  | Date of Sale / Agreement : | Term of Lease :         |
|  | Valid Upto:                | Date of Expiry of Lease |

**6. LIC Policy Details:** IN CASE YOU ARE NOT INSURED, LEAVE THESE COLUMNS BLANK. YOU WILL BE ADVISED ABOUT THE POLICIES TO BE TAKEN TO SUIT YOUR REQUIREMENTS AT THE TIME OF THE INTERVIEW.

| Policy No. | Branch No. and name | Life Assured:<br>1-Applicant<br>2-Co-applicant<br>3-Joint | Plan & Term | Sum Assured (Rs.) | Premium Amount (Rs) | Mode of Payment M/Q/H/Y | Date of Commencement | Date of Maturity |
|------------|---------------------|---|-------------|-------------------|---------------------|-------------------------|----------------------|------------------|
| 1.         |                     |   |             |                   |                     |                         |                      |                  |
| 2.         |                     |   |             |                   |                     |                         |                      |                  |

If more than 2 policies exist, please furnish details in a separate sheet of paper in same format.



## LIC HOUSING FINANCE LIMITED

### APPLICATION FOR HOUSING LOAN

**7. General Details:**

|   |   |  |                                 |
|---|---|--|---------------------------------|
| Method of Loan Repayment  | <input type="checkbox"/> Counter <input type="checkbox"/> Collecting bank <input type="checkbox"/> Post-Dated Cheques <input type="checkbox"/> Salary Savings |  |                                 |
| Are you a shareholder of LICHFL:  | <input type="checkbox"/> Yes <input type="checkbox"/> No  | You got to know LICHFL through   |                                 |
| If Yes 1) Original 2) Transferee Folio No. :  |   | <input type="checkbox"/> Newspaper / Magazine <input type="checkbox"/> Radio / TV        |                                 |
| What other security will you be able to provide, if required?                         |   | <input type="checkbox"/> Builder / Developer <input type="checkbox"/> Friends / Relative |                                 |
| Are you a member of any social Club?<br>e.g. Rotary Club , Lions Club, etc.           | <input type="checkbox"/> Yes <input type="checkbox"/> No  | <input type="checkbox"/> LIC Agent / Development Officer                                 |                                 |
| 8.References : LICHFL may make such enquiries from the referees if it deems necessary |   |  |                                 |
|   | 1   | 2  |                                 |
| Name  |   |  |                                 |
| Address   |   |  |                                 |
| Phone Nos. :  | Off :   | Res:   | Off :                      Res: |

### Declaration

I/ We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of the contract for any loan LICHFL decides to grant to me/us. I/We had no insolvency proceedings against me /us nor have I /We ever been adjudicated insolvent and further confirm that I /we have read LICHFL brochure giving details of its loan schemes and understood its contents. I/We am/are aware that the Equated Monthly Instalment comprising of principal and interest is calculated on the basis of annual rests. I/We agree the LICHFL may take up such references and make enquiries in respect of this application, as it may deem necessary from my/our Bankers or Employers or others. I /We undertake to inform LICHFL regarding any change in my/our occupation / employment and to provide any further information that you may require. I /We also undertake to authorize my/our employer(s) to deduct Equated Monthly Instalments from my /our salary and remit the same to LICHFL directly every month. I /We further agree that my loan shall be governed by the rules of LICHFL which may be in force from time to time . I /We understand that the processing fees and Administrative fees are not refundable under any circumstances and the loan sanction or rejection is at the sole discretion of LICHFL , even after payment of such fees.

In purchase cases, I/We am/are aware that the loan cheque will be given in favour of the vendor only and I agree to this procedure.

|                               |  |   |
|-------------------------------|--|---|
| <b>WITNESS :</b><br>Signature |  | _____<br>(Signature of Applicant)                         |
| Full Name                     |  | _____<br>(Signature of Co-applicant)                      |
| Agent / DO Code               |  | _____<br>(Signature of Power of Attorney (If applicable)) |
| Address                       |  | Place : _____ Date : _____                                |
|                               |  |   |
|                               |  |   |
| PIN:                          |  |   |
| Telephone                     |  |   |