



File No. _____
 Agent: _____
 HLA/DSA/CRA Code: _____

APPLICATION FOR HOUSING LOAN UNDER GRIHA PRAKASH (Resident Indians)

Please take due care & fill in all the details in **CAPITAL LETTERS** only. A completed & correctly filled in Form will help us in processing your Application faster. An incomplete / incorrect Application is liable to be rejected.

PERSONAL INFORMATION

| | APPLICANT | CO-APPLICANT |
|---|--|--|
| Full Name | Surname First Name Middle Name | Surname First Name Middle Name |
| Father's Name | | |
| Date of Birth, Age, & Sex | DD <input type="checkbox"/> <input type="checkbox"/> MM <input type="checkbox"/> <input type="checkbox"/> YYYY <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Age: _____ years Male <input type="checkbox"/> Female <input type="checkbox"/> | DD <input type="checkbox"/> <input type="checkbox"/> MM <input type="checkbox"/> <input type="checkbox"/> YYYY <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Age: _____ years Male <input type="checkbox"/> Female <input type="checkbox"/> |
| Income Tax PAN [attach Xerox Copy] | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Place of Birth | | |
| Marital Status | Single <input type="checkbox"/> Married <input type="checkbox"/> Others <input type="checkbox"/> | Single <input type="checkbox"/> Married <input type="checkbox"/> Others <input type="checkbox"/> |
| Exact Educational Qualif. (pl. specify) | | |
| Identity Proof (for Non-IT Assessees) – any one [attach Xerox Copy] | Passport <input type="checkbox"/> Voters ID <input type="checkbox"/> Driving Licence <input type="checkbox"/> Photo Credit Card <input type="checkbox"/> Employee ID Card <input type="checkbox"/> No. _____ | Passport <input type="checkbox"/> Voters ID <input type="checkbox"/> Driving Licence <input type="checkbox"/> Photo Credit Card <input type="checkbox"/> Employee ID Card <input type="checkbox"/> No. _____ |
| Category | SC / ST <input type="checkbox"/> OBC <input type="checkbox"/> Others <input type="checkbox"/> | SC / ST <input type="checkbox"/> OBC <input type="checkbox"/> Others <input type="checkbox"/> |
| Dependents | Please specify Relation of Co-applicant with Applicant: _____ No. of Dependents: Children _____ Adults _____ | |
| Residence Address | _____ _____ Dist. _____ State _____ PIN <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Nearest Landmark _____ STD Code _____ Ph. # _____ Mob. # _____ E-mail ID _____ Residence Status: Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Quarters <input type="checkbox"/> No. of years at above Residence _____ If rented, Rent p.m. _____ | |
| Permanent Address | _____ _____ Dist. _____ State _____ PIN <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Nearest Landmark _____ STD Code _____ Ph. # _____ | |
| Office Address | _____ _____ Dist. _____ State _____ PIN <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> STD Code _____ Ph. # _____ FAX _____ | _____ _____ Dist. _____ State _____ PIN <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> STD Code _____ Ph. # _____ FAX _____ |

Details of Loans availed: [Please attach separate sheet if space is insufficient]

| Name of Bank / FI / Employer | Sanc. Date, ROI, Term, & Purpose | Details of Security Offered | Sanc. Amt. / Limit | EMI | O/s. Bal. as on Date |
|------------------------------|----------------------------------|-----------------------------|--------------------|-----|----------------------|
| | | | | | |
| | | | | | |
| | | | | | |

Have you / your Spouse ever stood as Guarantor? Yes No
 If yes, give details: _____

INCOME INFORMATION

| | APPLICANT | CO-APPLICANT |
|--|--|--|
| Type of Employment | Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Professional <input type="checkbox"/> Retired / Homemaker / Student / Others <input type="checkbox"/> | Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Professional <input type="checkbox"/> Retired / Homemaker / Student / Others <input type="checkbox"/> |
| Name & Contact Details of Organisation | _____ _____ _____ Nearest Landmark _____ Dist. _____ State _____ PIN <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> STD Code _____ Phone No. _____ FAX _____ E-mail: _____ Contact Person _____ | _____ _____ _____ Nearest Landmark _____ Dist. _____ State _____ PIN <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> STD Code _____ Phone No. _____ FAX _____ E-mail: _____ Contact Person _____ |
| Designation & Employee No. | | |
| Department | | |
| Date of Joining | DD <input type="checkbox"/> <input type="checkbox"/> MM <input type="checkbox"/> <input type="checkbox"/> YYYY <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | DD <input type="checkbox"/> <input type="checkbox"/> MM <input type="checkbox"/> <input type="checkbox"/> YYYY <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Total Experience | _____ Years | _____ Years |
| Retirement Year | | |
| Gross Annual Income | Rs. _____ /- p.a. | Rs. _____ /- p.a. |
| Net Annual Income | Rs. _____ /- p.a. | Rs. _____ /- p.a. |

Note:

- (1) Salaried Employees should attach copies of last 3 Months Payslips along with copies of Form 16 & ITR of the latest Assessment Year.
(2) Self-employed Persons / Professionals should attach the copies of ITRs, Income Computation Statements, & full set of Financials for the last 3 Assessment Years, along with a Note on the Business / Professional Activities.

LOAN INFORMATION

| | | | |
|-------------------------------|--|------------------------------------|---------------------------|
| Loan Required (Rs.): | Type of Rate of Interest: Floating / Fixed-3 / Fixed-5 / Fixed-10 | | |
| Term Desired (Max. 20 years): | Mode of Payment of EMI: Salary Ded. / ECS / PDC / Collecting Bank | | |
| Due Date of EMI: | Whether to start EMI immediately {required only in case of Const.}? Yes <input type="checkbox"/> No <input type="checkbox"/> | | |
| Purpose of Loan: | Purchase of New Flat | Purchase of Flat Resold | Construction of New House |
| | Purchase of Ready House | Extension of House / Flat | Improvement / Renovation |
| | Purchase of Plot | Plot Purchase + House Construction | |

FINANCIAL INFORMATION

| Particulars | Applicant [Rs.] | Co-applicant [Rs.] | Particulars | Applicant [Rs.] | Co-applicant [Rs.] |
|-----------------------------|-----------------|--------------------|----------------------------|-----------------|--------------------|
| Bank Savings / Deposits | | | Life Ins. Policies / PLI | | |
| Other Properties | | | Shares & Securities | | |
| Current Balance in PF / PPF | | | Other Assets (Pl. specify) | | |

Monthly Expenses: Rs. _____ /- p.m.

Are you a Shareholder of LICHFL? Yes / No

Are you opting for Griha Suraksha (Group Mortgage Redemption Assurance Scheme)? Yes / No

Bank A/c. Details [Please attach copies of Bank Statements for at least past 6 Months.]

| Name of the A/c. Holder | Name & Address of the Bank | Type of Account | Account No. |
|-------------------------|----------------------------|-----------------|-------------|
| | | | |

PROPERTY INFORMATION [Please attach copies of Title Documents.]

| |
|--|
| FULL ADDRESS OF THE PROPERTY _____ _____ |
| Nearest Landmark _____ Dist. _____ State _____ PIN <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Area of Land / Undivided Share of Land: _____ Sq. Ft. Built-up Area: _____ Sq. Ft. Carpet Area: _____ Sq. Ft. Name (s) of Owner (s): _____ Name of Lessor: _____ Term of Lease: _____ Dt. of Expiry of Lease : _____ |

Do you propose to Rent out the Dwelling Unit? Yes No If yes, Rent Expected: Rs. _____/- p.m.

| | | |
|--|---|--|
| In case of Purchase of Plot or Ready-built / Under Construction House / Flat: - Name & Address of Vendor / Builder / Society / Development Authority: _____ _____ Yr. of Const.: _____ % complete: _____ Exp. Completion Dt.: _____ Sale Deed Dt.: _____ Validity (days) _____ | In case of House Const. / Extn.: - Const. Stage (% completed): _____ Exp. Dt. of Completion: _____ [Note: Please attach the detailed Construction / Extension Estimates] | In case of Improvement / Renovation: - Year of Construction of the House / Flat: _____ [Note: Please attach detailed Improvement / Renovation Estimates] |
|--|---|--|

Cost / Value of the Property (Rs.):

Cost of Land / Undiv. Share of Land (UDL): _____ Cost of Flat / House (excl. Land / UDL Cost): _____
 Estimated Cost for Const. / Extn.: _____ Estimated Cost for Improvement / Renovation: _____
 Cost of Amenities: _____ **Total Cost:** _____ **Value of Property:** _____

Source of Funds (Rs.):

Savings in Bank: _____ Provident Fund (Refundable / Non-Refundable): _____
 Disposal of Investment / Property: _____ Loan from Employer: _____
 Loan from LICHL: _____ Others: _____ **Total Funds:** _____

LIFE INSURANCE POLICY DETAILS

| Policy No. | Name of Insurer & Branch | Name of Policyholder | Type of Policy & Term | Sum Assured (Rs.) | Premium Amount (Rs.) | Mode of Premium Pmt. [M / Q / H / Y] | Dt. of Comm. | Present Surrender Value (Rs.) |
|------------|--------------------------|----------------------|-----------------------|-------------------|----------------------|--------------------------------------|--------------|-------------------------------|
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REFERENCES

| | |
|--|--|
| Name: _____ Address: _____ _____ Dist. _____ State _____ PIN <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> STD Code _____ Ph. # (R) _____ Ph. # (O) _____ Mob. # _____ E-mail ID: _____ | Name: _____ Address: _____ _____ Dist. _____ State _____ PIN <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> STD Code _____ Ph. # (R) _____ Ph. # (O) _____ Mob. # _____ E-mail ID: _____ |
|--|--|

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 LICHL decides to grant to me / us. I / We have no Insolvency Proceedings against me / us nor have I / we ever been adjudicated Insolvent and further confirm that I / we have read the LICHL Brochure giving details of its Loan Schemes and understood its contents. I / We have understood and selected the Interest Rate Option available. I / We are aware that the option on Interest Rate once selected cannot be changed and change (s) may be permitted only at the sole discretion of LICHL on such Terms and Conditions as may be decided by LICHL. I / We agree that LICHL may take up such references and make enquiries in respect of this Application, as it may deem necessary from my / our Banker (s) or Employer (s) or Others. I / We undertake to inform LICHL 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 LICHL directly every Month [Applicable only in Salary Deduction Cases]. LICHL may make available any information contained in this Form and other Documents submitted to LICHL and information pertaining to the Loan to any Institution or Body. LICHL may seek / receive information from any source / person to consider this Application. I / We further agree that my / our Loan shall be governed by the Rules of LICHL which may be in force from time to time. I / We understand that the Upfront Fee is not refundable under any circumstances, and the Loan Sanction or Rejection is at the sole discretion of LICHL, even after payment of such Fee. I / We am / are aware that the Original Title Deeds (including the Chain of Title) in respect of the Property standing in my / our name will have to be deposited to LICHL as Security for the Loan. In purchase cases, I / we am / are aware that the Loan Cheque will be given in the favour of the Vendor only and I / we agree to this procedure.

Applicant's Signature : _____

Co-applicant's Signature : _____

Place: _____ Date: _____

Recent Passport-size
Photograph of the
Applicant with
Signature across

Recent Passport-size
Photograph of the Co-
applicant with Signature
across

Mail Correspondence to: Residence Address Office Address Permanent Address

ADDENDUM TO APPLICATION UNDER GRIHA PRAKASH

LOAN ENHANCEMENT UNDER NEW GRIHA LAXMI

If Loan Enhancement is sought under New Griha Laxmi Scheme, please provide details below. [Please attach separate sheet if space is insufficient]

In case the Security is **Life Insurance Policies** [Please attach Surrender Value Quotations].

| Policy No. | Name of Insurer & Branch | Name of Policyholder | Plan & Term | Sum Assured (Rs.) | Premium Amt. (Rs.) | Mode of Premium Pmt. [M / Q / H / Y] | Dt. of Comm. | Present Surrender Value (Rs.) |
|------------|--------------------------|----------------------|-------------|-------------------|--------------------|--------------------------------------|--------------|-------------------------------|
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In case the Security is **Fixed Deposits of Nationalised Banks** [Please attach copies of FD Receipts]

| F.D. No. | Name of the Bank & Branch | Name of the Depositor | Face value of the FDR (Rs.) | Date of Commencement | Date of Maturity |
|----------|---------------------------|-----------------------|-----------------------------|----------------------|------------------|
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In case the Security is **Post Office Instruments (NSC, KVP, etc.)** [Pl. attach copies of Instruments]

| Certificate No. | Name & Address of P.O. | Name of the Certificate Holder | Denomination of Certificate (Rs.) | Date of Issue | Date of Maturity |
|-----------------|------------------------|--------------------------------|-----------------------------------|---------------|------------------|
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DECLARATION

I / We am / are aware that the Original Life Insurance Policy Documents / Fixed Deposit Receipts of Nationalised Banks / Post Office Instruments after Assignment / Marking of Lien of LICHFL, as applicable, standing in my / our name will also have to be deposited to LICHFL as Security for the Loan.

Applicant's Signature: _____

Co-applicant's Signature: _____

Recent Passport-size

Photograph
of the Applicant
With Signature
across

Recent Passport-size

Photograph
of the Co-Applicant
With Signature
across

File No. _____

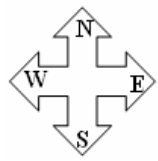
Agent: _____

HLA/DSA/CRA Code: _____

LIC HOUSING FINANCE LTD.

| | APPLICANT | | | CO-APPLICANT | | |
|--------------------|-----------|------------|-------------|--------------|------------|-------------|
| Specimen Signature | | | | | | |
| Full Name | Surname | First Name | Middle Name | Surname | First Name | Middle Name |

Please draw Route Map of the Property in the space provided below.



FOR OFFICE USE
(To be completed by the Area Office)

| S. No. | Date of Visit | Visited by | Observation | Amount Paid, if any | Initials |
|--------|---------------|------------|-------------|---------------------|----------|
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