

Loan
Officer

Receipt
Number

Micro Housing Finance Corporation Limited ("MHFC")
#3, Victoria Building, 1st Floor,
S A Brelvi Road, Off Horniman Circle, Fort
Mumbai 400 001
www.mhfcindia.com



HOME LOAN APPLICATION FORM

I/We request that a loan of Rs. _____ (Rupees _____ only) may be granted to me against the security of mortgage of property. Necessary particulars for the consideration of this application are given below:

INSTRUCTIONS (Please read carefully)

- All details must be filled in. If not applicable please write N. A.
- In order to ensure faster processing, applicants should ensure that the application is complete in every respect and all the required documents are submitted with this application.
- MHFC reserves the right to reject any application at any stage without assigning any reason.

Application Number

Please affix recent photograph of Applicant here

Please affix recent photograph of Co Applicant here

Sign across the Photo

Sign across the Photo

PERSONAL DETAILS

Details		APPLICANT	CO APPLICANT
Full Name	First Name	_____	_____
	Middle Name	_____	_____
	Surname	_____	_____
Father / Husband's Name	First Name	_____	_____
	Middle Name	_____	_____
	Surname	_____	_____
Date of Birth and Age	____/____/____ (dd/mm/yy) _____ years	____/____/____ (dd/mm/yy) _____ years	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other	
Current Residential Address	_____	_____	
	_____	_____	
	_____ Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____ Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Staying for Permanent Address	<input type="checkbox"/> Rented <input type="checkbox"/> Owned	<input type="checkbox"/> Rented <input type="checkbox"/> Owned	
	<input type="checkbox"/> Family/ Others <input type="checkbox"/> Company Provided	<input type="checkbox"/> Family/ Others <input type="checkbox"/> Company Provided	
	_____ years	_____ years	
Address for Communication	<input type="checkbox"/> Same as Current Residential Address	<input type="checkbox"/> Same as Current Residential Address	
	_____	_____	
	_____ Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____ Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Contact Number	<input type="checkbox"/> Current <input type="checkbox"/> Permanent	<input type="checkbox"/> Current <input type="checkbox"/> Permanent	
	Tel. No. (with STD code) _____	Tel. No. (with STD code) _____	
Highest Educational Level	Mobile No. _____	Mobile No. _____	
	_____	_____	
Vocational Qualifications	_____	_____	
	_____	_____	



INCOME DETAILS: HOUSEHOLD (Details of dependents)					
Full Name	Age (years)	Gender	Relationship to Applicant	Occupation*	Income
1.					
2.					
3.					
4.					
5.					
6.					

* Please fill Class & Name of School/ College (for children)

TOTAL INCOME DETAILS	
Applicant	Rs. _____
Co Applicant	Rs. _____
Family members	Rs. _____
Other Income	Rs. _____
TOTAL HOUSEHOLD MONTHLY INCOME	Rs. _____

EXPENSE DETAILS: MONTHLY					
Item	Amount (Rs.)	Paid by Employer/ Insured	Item	Amount (Rs.)	Paid by Employer/ Insured
Rent	_____	<input type="checkbox"/>	Food	_____	<input type="checkbox"/>
Domestic Fuel	_____	<input type="checkbox"/>	Personal Expenses	_____	<input type="checkbox"/>
Electricity	_____	<input type="checkbox"/>	Entertainment	_____	<input type="checkbox"/>
Water	_____	<input type="checkbox"/>	Conveyance	_____	<input type="checkbox"/>
Sanitation/ Toilet	_____	<input type="checkbox"/>	Mobile <input type="checkbox"/> Prepaid <input type="checkbox"/> Postpaid	_____	<input type="checkbox"/>
Cable Television	_____	<input type="checkbox"/>	Landline	_____	<input type="checkbox"/>
TOTAL MONTHLY EXPENSES			Rs. _____		

EXPENSE DETAILS: ANNUAL					
Item	Amount (Rs.)	Paid by Employer/ Insured	Item	Amount (Rs.)	Paid by Employer/ Insured
Children Education (School fee, Private tuition, Books, Uniform, etc)	_____	<input type="checkbox"/>	Money sent to Native place	_____	<input type="checkbox"/>
Medical	_____	<input type="checkbox"/>	Travel to Native place	_____	<input type="checkbox"/>
House Repairs	_____	<input type="checkbox"/>	Wedding	_____	<input type="checkbox"/>
TOTAL ANNUAL EXPENSES			Rs. _____		



ASSET DETAILS: HOUSEHOLD

Land / Property Location: _____

Area _____ Use _____

Financial Assets (FDs, Post Office Schemes, PF)

Asset Holder's Name	Asset Type	Maturity Amount (Rs)	Maturity Date (dd/mm/yy)
1.			/ /
2.			/ /
3.			/ /
4.			/ /
5.			/ /
6.			/ /

Jewellery _____ Tola **OR** Rs. _____

Two Wheeler

Television

Refrigerator

Owned Rented On Credit

Owned Rented On Credit

Owned Rented On Credit

Bank Account Details: Applicant & Co Applicant

Name of Account Holder	Name of Bank and branch	Account No.	Current/Savings A/C	Date of opening	Balance
1.					
2.					
3.					

Insurance Details: Applicant & Co Applicant

Type of Insurance	Maturity amount	Premium	Year of Maturity	Name of Beneficiary	Relationship with Applicant
1.					
2.					
3.					

LIABILITIES DETAILS: HOUSEHOLD

Name of Institution (if Informal Sources, write Informal)	Purpose of Loan	Total Loan Amount	Total Tenor (Months)	EMI	Balance Outstanding (Rs)	Balance Term (Months)
1.						
2.						
3.						
4.						
5.						
6.						



LOAN DETAILS			
Estimated Requirement of Funds (Rs)		Expected Sources of Funds (Rs)	
Purchase Price	_____	Down Payment	_____
Stamp Duty	_____	Sources of Down Payment	_____
Registration	_____	Savings	_____
Others (Insurance, Water, Electric meter, etc)	_____	Liquidation of Assets	_____
		Loan from Family/ Friends	_____
		Others (Pl. specify _____)	_____
		MHFC Loan	_____
Total Funds Required	Rs _____	Total Source of Funds	Rs _____
Term of Loan Requested (15 years max)	_____ years		
Repayment Method	<input type="checkbox"/> PDC <input type="checkbox"/> Deduction from Salary <input type="checkbox"/> Standing Instructions (ECS)		
Maximum Affordable EMI	Rs. _____ per month		
Property Address (for which the loan is requested)	_____ _____ _____ Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Built up area (sq. ft.)	_____		
Stage of Completion	<input type="checkbox"/> Completed <input type="checkbox"/> Under Construction		
If under construction	Expected date of possession ____/____/____ (dd/mm/yy)		
Do you intend to live in this house	<input type="checkbox"/> Yes <input type="checkbox"/> No		
GUARANTOR DETAILS			
Full Name	_____		
Relationship to Applicant	_____		
Residential Address	_____ _____ Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Contact Number	Tel. No. (with STD code) _____		Mobile No. _____
Profession and Employer (if any)	_____		
Office/ Place of Business Address	_____ _____ Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Gross Income per year	Rs. _____		
Identification Number	PAN _____ Voter ID _____ Driving License _____ Ration Card _____ Passport _____ Other (_____) _____		



REFERENCE DETAILS			
Details	Reference No. 1*		Reference no. 2
Full Name	_____		_____
Residential Address	_____ _____		_____ _____
	_____ Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		_____ Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Contact Number	Tel. No. (with STD code) _____	Mobile No. _____	Tel. No. (with STD code) _____ Mobile No. _____
Reference of / Known for / Relationship	Applicant / Co Applicant	_____ years	Applicant / Co Applicant _____ years

* If salaried employee, then this reference should be from employer

DECLARATION

I / We do hereby declare that all the particulars and information given in the application form are true, correct, complete and updated in all respects and I/We have not withheld any information and that they shall form the basis of any loan MHFC may decide to grant me/us. I/We acknowledge that in case MHFC finds any information to be incorrect, it can initiate appropriate action as per the terms of the loan agreement. I/We confirm that there are no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent and further confirm that I/We have read the brochure, terms and conditions applicable to this loan and understood the contents. I/We understand and agree that the application fee and processing fees are non refundable and my/our application being rejected by MHFC for any reason whatsoever, or the same being withdrawn by me, I/We shall not be entitled for the refund of the same either in part or full. I am/ We are aware that the repayments are by way of Equated Monthly Instalments (EMI) comprising principal and interest and are calculated on the basis of monthly rests. I/We also undertake to inform MHFC of changes in my/our occupation/employment and to provide any further information that the company may require. I/We further agree that my/our loan shall be governed by the terms and conditions of MHFC that are in force and may be amended by the company from time to time. I/We shall not hold MHFC responsible for the quality of construction, delay in completion of construction, change in specification and delivery of the property for which the loan is applied for. I/We further agree that MHFC at its sole discretion may reject my application without providing any reasons, and that I/We reserve no right to appeal against this decision of the company. I am/We are applying for a loan to acquire the property for own use and not for speculative purpose. I am/ We are resident(s) and citizen(s) of India. I/We shall advise MHFC on the change in my/our resident status. I/we have read, understood and acknowledge and agree that MHFC may refer my/our name(s) to credit referencing agencies and/or make such references and enquiries as it may consider necessary. I/We hereby authorize to disclose such information relating to my/our credit facility to such parties as deemed necessary at the sole discretion of MHFC. Further I/we have read, understood, acknowledge and agree that a request and demand from any authority under statutory law will be mandatorily complied by MHFC.

Signature of Applicant

Date: ____/____/____ (dd/mm/yy)

Signature of Co-applicant

Date: ____/____/____ (dd/mm/yy)

SANCTION TERMS

Sanctioned Loan Amount	_____
Applicable Interest Rate p.a.	_____
Approved Term of Loan	_____
EMI	_____
Processing Fees / Charges	_____
Prepayment terms	Currently NIL