



Kerala Housing finance limited

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HEAD OFFICE & REGISTERED
2ND FLOOR, PAN AFRICAN PLAZA, M.G., Road, THIRUVANTHAPURAM-695 001
Ph: 0471-2466541, 3012344

Individual Residential Loan Application Form

(I) INSTRUCTIONS (Please read carefully)

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| <p>(1) Please read BROCHURE carefully.</p> <p>(2) Incomplete applications are liable to be rejected.</p> <p>(3) The application form aims at obtaining relevant details for the consideration of your loan application. It cannot cover all circumstances, and if there are any matters which may have a bearing on the decision these should be set out in a covering letter.</p> <p>(4) please write/type in BLOCK capitals.</p> <p>(5) Fill in <input checked="" type="checkbox"/> wherever applicable.
E.g. Marital status
Single <input type="checkbox"/> Married <input type="checkbox"/> Others <input type="checkbox"/></p> | <p>(6) All details must be filled in. If not applicable, please write NA.</p> <p>(7) Applications should ensure that the application is complete in every respect and all the relevant documents listed in it below are submitted along with this application.</p> <p>(8) K.H.F.L. Reserves the right to reject an application at any state without assigning any reason.</p> <p>(9) Please attach additional sheets wherever necessary.</p> |
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(II) SUPPORTING DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION

APPLICABLE TO ALL APPLICANTS

- (1) If the applicant proposes to obtain financial assistance for acquisition of residential accommodation from any other source, the names and addresses of those sources with amounts and repayment terms.
- (2) Allotment letter and by-laws of the co-operative society/association of apartment owners.
- (3) Copy of approved drawing of proposed construction/purchase/extension/renovation.
- (4) Agreement for sale/details cost estimate from Architect/Engineer for the proposed dwelling unit.

APPLICABLE TO EMPLOYED APPLICANTS

- (1) Certificate of Employment.
- (2) Latest Salary Slip/Certificate showing deductibles.
- (3) 3 years annual salary certificate if applicable.

APPLICATION TO SELF-EMPLOYED APPLICANTS

- (1) Balance Sheet and Profit and Loss Account.
- (2) Individual Income-tax Returns for the last three years certified by a Chartered Accountant.
- (3) A note on the nature of business, form of organization, clients, suppliers etc.
- (4) Others relevant Papers as per check list.

(III) LOAN PROCESSING AND DISBURSEMENT (For office use only)

LOAN AMOUNT REQUESTED	Rs.	DATE OF APPLICATION
PROCESSING FEE	Rs.	DATE PAID
LEGAL & TECHNICAL FEE	Rs.	DATE PAID
LOAN AMOUNT SANCTIONED	Rs.	DATE OF SANCTION
TERM OF REPAYMENTYrs	RATE OF INTEREST

DISBURSEMENT

INSTALMENT NO/S	DATE	AMOUNT	REMARKS
1			
2			
3			
4			

RATE OF INTEREST % Per annum

FORM ISSUED TO:

FORM ISSUED ON:

PERSONAL MEMORANDA OF APPLICANT				PERSONAL MEMORANDA OF APPLICANT				
AFFIX RECENT PHOTOGRAPH	DATE OF BIRTH	AGE		DATE OF BIRTH	AGE			
		Yrs			Yrs			
	MARITAL STATUS				MARITAL STATUS			
	MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> OTHERS <input type="checkbox"/>				MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> OTHERS <input type="checkbox"/>			
	EDUCATIONAL QUALIFICATIONS				EDUCATIONAL QUALIFICATIONS			
	Whether belonging to SC/ST Yes/No				RELATIONSHIP WITH APPLICANT			
	NUMBER OF DEPENDENTS				NUMBER OF DEPENDENTS			
	CHILDREN	OTHERS			CHILDREN	OTHERS		
NAME IN FULL (MR/MRS/MISS)				NAME IN FULL (MR/MRS/MISS)				
SURNAME		NAME		SURNAME		NAME		
RESIDENTIAL ADDRESS				RESIDENTIAL ADDRESS				
TELEPHONE				TELEPHONE				
DEPOSITS WITH K.H.F.L.		PRESENT ACCOMMODATION		DEPOSITS WITH K.H.F.L.		PRESENT ACCOMMODATION		
<input type="checkbox"/> S ₁	<input type="checkbox"/> S ₂	<input type="checkbox"/> S ₃	<input type="checkbox"/> OWN	<input type="checkbox"/> FAMILY	<input type="checkbox"/> S ₁	<input type="checkbox"/> S ₂	<input type="checkbox"/> S ₃	
<input type="checkbox"/> S ₄	<input type="checkbox"/>	<input type="checkbox"/> NONE	<input type="checkbox"/> RENTED	<input type="checkbox"/> EMPLOYER	<input type="checkbox"/> S ₄	<input type="checkbox"/>	<input type="checkbox"/> NONE	
NO OF K.H.F.L. SHARES		IF RENTED, MONTHLY RENT PAID		NO OF K.H.F.L. SHARES		IF RENTED, MONTHLY RENT PAID		
Nos. Value Rs.		Rs.pm		Nos. Value Rs.		Rs.pm		
INSTALMENT YOU-CAN PAY P/M		MONTHLY EXPENDITURE (appr.)		INSTALMENT YOU-CAN PAY P/M		MONTHLY EXPENDITURE (appr.)		
Rs.		Rs.		Rs.		Rs.		
PAST OCCUPATION HISTORY (FOR 5 YEARS): ATTACH SEPARATE SHEET, IF NECESSARY.								
	NAME OF EMPLOYER/BUSINESS	POSITION HELD DESIGNATION	GROSS SALARY	NET SALARY				
APPLICANT								
CO-APPLICANT								
DATE OF JOINING		DATE OF RETIREMENT		DATE OF JOINING		DATE OF RETIREMENT		
If you have changed your employment during the last five years, please indicate nature of change and reason for change.				If you have changed your employment during the last five years, please indicate nature of change and reason for change.				
FINANCIAL STATEMENT OF THE APPLICANT								
PARTICULARS				ASSETS(RS)				
■ SAVING IN BANK				■ SAVING IN BANK				
■ IMMOVABLE PROPERTY (Specify)				■ IMMOVABLE PROPERTY (Specify)				
■ CURRENT BALANCE IN PROVIDENT FUND (Applicant's share)				■ CURRENT BALANCE IN PROVIDENT FUND (Applicant's share)				
■ OTHERS ASSETS (Specify)				■ OTHERS ASSETS (Specify)				
1)				1)				
2)				2)				
LIFE INSURANCE POLANCY (IES)				LIFE INSURANCE POLANCY (IES)				
POSTAL (AMOUNT)				POSTAL (AMOUNT)				
MATURITY DATE (S)				MATURITY DATE (S)				
ANNUAL PREMIUM				ANNUAL PREMIUM				
AMOUNT DEPOSITED				AMOUNT DEPOSITED				
POLICY NO.				POLICY NO.				
Please indicate below all loans proposed/taken from Employer, Provident Fund etc. and all other liabilities and installment (s) Payable per month including interest against each loan.								
LIABILITIES (Rs)								
1. EMPLOYER				1. EMPLOYER				
2. PROVIDENT FUND				2. PROVIDENT FUND				
3. CREDIT SOCIETY				3. CREDIT SOCIETY				
4. FAMILY & FRIENDS				4. FAMILY & FRIENDS				
5. OTHERS (Specify)				5. OTHERS (Specify)				

GENERAL

- ◆ IS THE HOUSE OR FLAT INTENDED FOR SELF-OCCUPATION IMMEDIATELY UPON COMPLETION? Yes No
- ◆ DOES THE APPLICANT(S) OR THE SPOUSE OF THE APPLICANT(S) OR ANY MINOR CHILD OF THE APPLICANT(S) OWN ANY RESIDENTIAL ACCOMMODATION?
- ◆ IN CASE OF PURCHASE HAVE ALL PROPERTY TAXES BEEN PAID UP TO DATE?
- ◆ IS THE LEGAL TITLE OF THE PROPERTY CLEAR?
- ◆ WILL KHFL BE ABLE TO OBTAIN A FIRST MORTGAGE OF THE PROPERTY?
- ◆ IS/ARE THE APPLICANT(S) A CITIZEN(S) OF INDIA?
- ◆ HAS/HAVE THE APPLICANT(S) OR SPOUSE OF THE APPLICANT(S) EARLIER APPLIED TO K.H.F. FOR A LOAN?
- ◆ HAS/HAVE THE APPLICANT(S) GIVEN GUARANTEE(S) FOR ANY BORROWER(S) K.H.F.L?
- ◆ WHAT OTHER SECURITY WILL YOU BE ABLE TO PROVIDE?

THE PARTICULARS OF PROPERTY TO BE ACQUIRED

ADDRESS OF PROPERTY (Mention Dwelling Unit No. street, City and Pin Code)		IS THE DWELLING UNIT PROPOSED <input type="checkbox"/> READY <input type="checkbox"/> UNDER CONSTRUCTION <input type="checkbox"/> NOT SELECTED <input type="checkbox"/>	MONTH OF COMPLETION (Expected) MONTH Year		
		IS THE LAND FREEHOLD <input type="checkbox"/> LEASEHOLD <input type="checkbox"/> UNEXPIRED TERM OF LEASE Years	TYPE: BUNGLOW <input type="checkbox"/> ROW HOUSE <input type="checkbox"/> APARTMENT <input type="checkbox"/> FLAT <input type="checkbox"/> OTHERS <input type="checkbox"/>		
		EXPENSES PER MONTH ON PROPERTY Rs.			
STATUS <input type="checkbox"/> SOLE OWNER <input type="checkbox"/> CO. OWNER	NAME(S) OF THE OTHER OWNER (S)	NAME(S) OF OWNER/KEY PERSON IN DEVELOPERS ORGANISATION	MEMBER OF CO-OP SOCIETY <input type="checkbox"/> EXISTING <input type="checkbox"/> PROPOSED	MEMBER OF ASSN. OF APARTMENT OWNERS <input type="checkbox"/> EXISTING <input type="checkbox"/> PROPOSED	NO. OF MEMBERS IN SOCIETY/ASSN.
NAME & ADDRESS OF SOCIETY/ASSOCIATION OR APARTMENT OWNERS (AAO)		IF THE SOCIETY OR A.A.O. HAS BORROWED OR PROPOSED TO BORROW FROM ANY SOURCE PLEASE INDICATE THE SOURCE & AMOUNT SOURCE..... AMOUNT Rs.....			

DETAILS OF LOAN

PURPOSE OF THE LOAN	ESTIMATED REQUIREMENT OF FUNDS	ESTIMATED AVAILABILITY OF FUNDS
CONSTRUCTION <input type="checkbox"/>	(1) TOTAL PURCHASE PRICE (COST)/ CONSTRUCTION COST Rs	(5) LOAN REQUESTED FROM K.H.F.L. Rs
PURCHASE <input type="checkbox"/>	(2) INCIDENTAL COST Rs	(6) SAVINGS FROM BANK Rs
EXTENSION <input type="checkbox"/>	(3) CONTINGENCY Rs	(7) DISPOSAL OF INVESTMENT Rs
	(4) ESTIMATED REQUIREMENT OF FUNDS (SUM OF 1 TO 3) Rs	(8) AMOUNT ALREADY SPENT SOURCE Rs
		(9) PF (REFUNDABLE/NON REFUNDABLE) Rs
		(10) OTHERS (SPECIFY) Rs
		(11) ESTIMATED AVAILABILITY OF FUNDS (SUM OF 5 TO 10) Rs

NOTE: estimated requirement of funds (4) should at least equal estimated availability of funds (11)

BANK DETAILS

NAME OF A/C HOLDER	TYPE OF A/C	NAME OF BANK AND BRANCH	ACCOUNT NO

COMPLETE ITEM (A) OR (C) WHICHEVER APPLICABLE

<p>(A) LOAN FOR CONSTRUCTION</p> <p>PURCHASE PRICE OF LAND : Rs</p> <p>ESTIMATED COST OF CONST.: Rs</p> <p>AREA OF LAND : SQM</p> <p>PROPOSED BUILT UP AREA : SQM</p> <p>NO. OF DWELLING UNIT :</p> <p>HAS SANCTION FOR CONSTRUCTION FROM THE COMPETENT AUTHORITY BEEN OBTAINED</p> <p style="text-align: right;">Yes/No</p> <p>IF YES GIVE DETAILS</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>(B) LOAN FOR PURCHASE (including purchase) (when building is under construction)</p> <p>PURCHASE PRICE OF DWELLING UNIT Rs</p> <p>BUILT UP AREA Rs</p> <p>IS THE DWELLING UNIT BOOKED? YES/NO (if yes amount paid) Rs</p> <p>PRESENT OWNER</p> <p>.....</p> <p>IF THE DWELLING UNIT HAS NOT BEEN BOOKED INDICATE INTENDED LOCATION.....</p> <p>AREA OF DWELLING UNIT SQM</p> <p>ESTIMATED VALUE Rs</p> <p>HAS THE COMPLETION CERTIFICATE FROM THE COMPETENT AUTHORITY BEEN OBTAINED?</p> <p style="text-align: right;">YES/NO</p> <p>(if YES, give particulars & date of sanction)</p>	<p>(C) LOAN FOR EXTENSION/RENOVATION AGE OF STRUCTURE</p> <p>ORIGINAL COST OF LAND Rs</p> <p>CONSTRUCTION COST Rs</p> <p>COST OF EXTENSION Rs</p> <p>BUILT UP AREA OF EXTENSION Rs</p> <p>PARTICULARS OF EXTENSION:</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>INTENDED USE OF EXTENSION</p> <p>.....</p> <p>.....</p> <p>HAS THE SANCTION FROM COMPETENT AU- THORITY BEEN OBTAINED?</p>
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