



Channel:

☐ CP / AM

Name:

Sales Ref No.:

Application Date:

☐ Direct☐ New

Existing

If Existing provide Cust Code

Branch Name:

Read the Instructions and Guidelines section of the form

Please fill the form with BLACK INK and BOLD LETTERS, All fields in "*" are MANDATORY

HOME LOAN APPLICATION FORM

Purpose of Loan ☐ Home Loan ☐ Home Improvement ☐ Home Extension Loan ☐ Plot Purchase ☐ NRPL ☐ LAP ☐ Top Up

Applicant's Details (in block letter)

* Name: FIRST NAME MIDDLE NAME LAST NAME

* Father's Name:

* Mother's Name:

* Current Residential Address

Plot/House/Flat/Street No. & Name:

Locality/Colony Name: City/Taluka/Village:

District: State: Pincode:

Land Mark:

* Mobile No. (+91): Alternate Mobile No.:

Phone No. (with STD Code) -

* E-mail ID:

* Correspondence Address: ☐ Residence ☐ Office

* Current Resident Ownership: ☐ Own ☐ Parental ☐ Rented ☐ Employer ☐ Others Period of stay:

If Rented Rent p m:

* Resident Status: ☐ Resident India ☐ NRI / OCI / PIO

* Permanent Residential Address ☐ Please tick if Permanent Address is same as Current Address

Plot/House/Flat/Street No. & Name:

Locality/Colony Name: City/Taluka/Village:

District: State: Pincode:

Land Mark:

* No. of Adult Family Dependents: Children Others

* Qualification: ☐ Below SSC ☐ S.S.C ☐ H.S.C ☐ Graduate/Diploma ☐ Post Graduate ☐ Professional

* Applicant Aadhar No.:

* Passport/Driving License/Voter ID No.:

* Passport/Driving License Expiry Date: DDMMYY

* Date of Birth: DDMMYY * Age: * Gender ☐ Male ☐ Female ☐ Others

* Category: ☐ SC ☐ ST ☐ OBC ☐ General

* Religion: ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Buddhism ☐ Zoroastrianism ☐ Others

* Marital Status: ☐ Married ☐ Single ☐ Others If Married, Spouse Name:

Spouse Aadhar No.:

Spouse Mobile No.:

Spouse Gender: ☐ Male ☐ Female ☐ Others

* C-KYC No. (If Available):

Applicant's Occupational Details (in block letter)

* Occupational Category: ☐ Salaried ☐ Business ☐ Professional ☐ Others

* Employer/Business Name:

Plot/House/Flat/Street No. & Name:

Locality/Colony Name: City/Taluka/Village:

District: State: Pincode:

Land Mark:

Company's Email ID: Phone No. (with STD Code) - Ext No.

* If Salaried ☐ Public Ltd ☐ MNC ☐ Educational Inst. ☐ Central/State Govt. ☐ Public Sector Unit ☐ Private Ltd. ☐ Proprietor/Partnership ☐ Others Designation Dept.

Employee Code Date of Joining: DDMMYY Total Work Experience:

* If Professional ☐ Doctor ☐ CA/ICWA/CS ☐ Architect ☐ Lawyer ☐ Others (Specify)

* If Business ☐ Trader ☐ Manufacturer ☐ Whole-Seller ☐ Service Provider ☐ Farmer

* Legal Status ☐ Proprietary ☐ Partnership ☐ LLP ☐ Pvt Ltd ☐ Public Ltd ☐ Trust ☐ Society ☐ HUF

Date of commencement of Business/Profession: DDMMYY

* Registered with GST ☐ Yes ☐ No * If Yes, GSTIN

FEES AND CHARGES ONCE PAID IS NOT REFUNDABLE

Ver 4.0 - 08/2021

All charges/fees to be paid through AHFL Branches/ AHFL Representatives by A/c payee Cheque/DD favoring 'Aadhar Housing Finance Ltd'. Please obtain valid AHFL Receipt in case of any cash payment.

All charges/fees to be paid through AHFL Branches/ AHFL Representatives by A/c payee Cheque/DD favoring 'Aadhar Housing Finance Ltd'. Please obtain valid AHFL Receipt in case of any cash payment.

* Name:

FIRSTNAMEMIDDLENAMELASTNAME

* Father's Name:

MOTHER'S NAME:

* Relationship with Applicant

* Current Residential Address

Plot/House/Flat/Street No. & Name:

Locality/Colony Name:

City/Taluka/Village:

District:

State:

Pincode:

Land Mark:

* Mobile No. (+91):

Alternate Mobile No.:

Phone No.(with STD Code)

* E-mail ID:

* Correspondence Address:

ResidenceOffice

* Current Resident Ownership:

OwnParentalRentedEmployerOthers

Period of stay:

If Rented Rent p m:

* Resident Status:

Resident IndiaNRI / OCI / PIO

* Permanent Residential Address

Please tick if Permanent Address is same as Current Address

Plot/House/Flat/Street No. & Name:

Locality/Colony Name:

City/Taluka/Village:

District:

State:

Pincode:

Land Mark:

* Qualification:

Below SSCS.S.CH.S.CGraduate/DiplomaPost GraduateProfessional

* Co-Applicant Aadhar No.:

* Passport/Driving License/Voter ID No.:

* Pan No.:

* Passport/Driving License Expiry Date:

DDMMYYYY

* Date of Birth:

DDMMYYYY

* Age:

*Gender

MaleFemaleOthers

* Category:

SCSTOBCGeneral

* Religion:

HinduMuslimChristianSikhJainBuddismZoroastrianismOthers

* Marital Status:

MarriedSingleOthers

If Married, Spouse Name:

Spouse Aadhar No.:

Spouse Mobile No.:

Spouse Gender:

MaleFemaleOthers

* No. of Adult Family Dependents: ChildrenOthers

* C-KYC No.(If Available):

[illegible]

Additional Information

* **Loan Details** (Is applicable only if applicant/co-applicant has a loan outstanding)

Sr.No.	Applicant / Co-Applicant	Name of Institute	Purpose of Loan	EMI	Outstanding Loan Amount	Outstanding Tenure
1.	App <input type="checkbox"/> Co-App <input type="checkbox"/>					
2.	App <input type="checkbox"/> Co-App <input type="checkbox"/>					
3.	App <input type="checkbox"/> Co-App <input type="checkbox"/>					
4.	App <input type="checkbox"/> Co-App <input type="checkbox"/>					
5.	App <input type="checkbox"/> Co-App <input type="checkbox"/>					

* **Credit card Details**

Sr.No.	Applicant / Co-Applicant	Name of Institute	Credit Card No.	Average EMI on Credit Card	EMI Outstanding on Credit Card
1.	App <input type="checkbox"/> Co-App <input type="checkbox"/>				
2.	App <input type="checkbox"/> Co-App <input type="checkbox"/>				
3.	App <input type="checkbox"/> Co-App <input type="checkbox"/>				
4.	App <input type="checkbox"/> Co-App <input type="checkbox"/>				
5.	App <input type="checkbox"/> Co-App <input type="checkbox"/>				

* **Bank A/C Details**

Sr.No.	Applicant / Co-Applicant	Bank Name	Account Type	Account No.	Account Opening Date
1.	App <input type="checkbox"/> Co-App <input type="checkbox"/>		Savings <input type="checkbox"/> Current <input type="checkbox"/> Salary <input type="checkbox"/> CC/OD <input type="checkbox"/>		M M Y Y Y Y
2.	App <input type="checkbox"/> Co-App <input type="checkbox"/>		Savings <input type="checkbox"/> Current <input type="checkbox"/> Salary <input type="checkbox"/> CC/OD <input type="checkbox"/>		M M Y Y Y Y
3.	App <input type="checkbox"/> Co-App <input type="checkbox"/>		Savings <input type="checkbox"/> Current <input type="checkbox"/> Salary <input type="checkbox"/> CC/OD <input type="checkbox"/>		M M Y Y Y Y
4.	App <input type="checkbox"/> Co-App <input type="checkbox"/>		Savings <input type="checkbox"/> Current <input type="checkbox"/> Salary <input type="checkbox"/> CC/OD <input type="checkbox"/>		M M Y Y Y Y
5.	App <input type="checkbox"/> Co-App <input type="checkbox"/>		Savings <input type="checkbox"/> Current <input type="checkbox"/> Salary <input type="checkbox"/> CC/OD <input type="checkbox"/>		M M Y Y Y Y

* **Asset Details**

Sr.No.	Applicant / Co-Applicant	Bank Balance	Value of Immovable Property	Current Balance in PF & Super Annuation	Value of Shares & Securities	Fixed Deposits / Gold	Cash in Hand
1.	App <input type="checkbox"/> Co-App <input type="checkbox"/>						
2.	App <input type="checkbox"/> Co-App <input type="checkbox"/>						
3.	App <input type="checkbox"/> Co-App <input type="checkbox"/>						
4.	App <input type="checkbox"/> Co-App <input type="checkbox"/>						
5.	App <input type="checkbox"/> Co-App <input type="checkbox"/>						

Property Details

* Property selected ☐ Yes ☐ No If Yes provide the details below

* Property Ownership ☐ Male ☐ Female ☐ Joint

* Property Owner Name:

* Property Co-owner 1

* Property Co-owner 2

* Plot/House/Flat/Street No. & Name:

* Locality/Colony Name: City/Taluka/Village:

* District: State: Pincode:

* Land Mark:

* Land Area (Sq.Mtr.) Built up Area (Sq.Mtr.)

* Construction stage ☐ Ready ☐ Under Construction Stage of construction %

Land Type ☐ Freehold ☐ Leasehold

Loan Requirement Details

* Land Cost	₹ <input type="text"/>	* Amount Spent	₹ <input type="text"/>
* Agreement Value	₹ <input type="text"/>	* Balance Funds	₹ <input type="text"/>
* Amenities Agreement	₹ <input type="text"/>	* 1) Saving	₹ <input type="text"/>
* Stamp Duty/Reg.Charge	₹ <input type="text"/>	* 2) Disposal of Asset	₹ <input type="text"/>
* Cost of Construction/Ext/Imp	₹ <input type="text"/>	* 3) Family	₹ <input type="text"/>
* Incidental	₹ <input type="text"/>	* 4) Others	₹ <input type="text"/>
* (A) Total Requirement of Funds	₹ <input type="text"/>	* Total Balance Fund (1+2+3+4)	₹ <input type="text"/>
		* Loan Required	₹ <input type="text"/>
		* (B) Total source of Funds	₹ <input type="text"/>

References

Reference 1

* Name:
* Address:
Pin:
* Mobile (+91)
* Relationship with Applicant:

Reference 2

* Name:
* Address:
Pin:
* Mobile (+91)
* Relationship with Applicant:

Would you be interested in taking insurance arranged by AHFL

☐ YES ☐ NO

(If yes provide below details)

Applicant Details Height (in cms): Weight (in kg):

Co-Applicant Details Height (in cms): Weight (in kg):

DO YOU SMOKE Yes ☐ No ☐

DO YOU SMOKE Yes ☐ No ☐

Particulars	Name	Gender	Date of Birth	Relationship with Insured Person	Marital Status	Relationship with Nominee
Nominee		Male <input type="checkbox"/> Female <input type="checkbox"/>	DD/MM/YYYY			
Appointee (If Nominee is Minor)		Male <input type="checkbox"/> Female <input type="checkbox"/>	DD/MM/YYYY			

Declaration

I/We declare that all the particulars and information given in this application form are true, correct and complete and that they shall form the basis of any loan AHFL may decide to grant to me/us. I/We hereby authorize AHFL or its authorised representatives to verify the details furnished/to be furnished by me/us for the purpose of the loan from AHFL. I/We confirm that I/We have/had no insolvency proceedings against me/us nor have I/We been adjudicated insolvent. I/We further confirm that I/We have read the brochure and understood the content. All payments in favour of AHFL should be made only by a crossed cheque or demand draft. I/We undertake to inform to AHFL regarding any changes in my/our occupation/employment. I/We further agree that my/our loan shall be governed by the rules of AHFL which are in force at the time of making the application and which may be changed in future at the sole discretion of AHFL.

I/We hereby give my/our consent and authorize Aadhar Housing Finance Ltd (AHFL) to use and share personal data/information related to me/us and my/our account with your related parties, affiliates, group entities and partners/service providers (the said entities), for sourcing and promoting financial products/services to me/us. Accordingly the said entities/parties may contact me/us for marketing their financial products and services.

I/We hereby give my/our consent that if any discrepancy is found or observed from the information given above and the documents produced in support thereof, AHFL shall have the sole discretion to cancel the sanction at any stage and recall the loan if already disbursed, in such an event, the processing fee shall be liable to be forfeited.

I/We authorize AHFL or its agent/service provider to carry out CIBIL/other bureau enquiries/reports, share customer data, make references, and carry out any other third-party vendor checks/verifications relating to information in this application form and supporting documents which AHFL considers necessary.

I/We shall indemnify AHFL against any loss or damage (which AHFL may suffer) because of any action / claim raised by such institutions or any third party for referring, conducting investigations and/or making disclosures in terms of the preceding clause.

I/WE ALSO UNDERSTAND AND AGREE THAT THE LOGIN FEES ARE NON-REFUNDABLE.

It is the responsibility of the customer to communicate the GSTIN of a particular state for the purpose of billing. The determination of the location of supplier of service shall be at the sole discretion of AHFL and would be determined basis applicable GST law.

☐ I/We hereby authorize AHFL, its group companies, agents/representatives providing me/us information on various products, offers and services provided by AHFL/its group through any mode (telephone calls/SMS/emails).

☐ I/We declare that my current address would be considered for the purpose of GST if I/We am/are not registered under GST Act.

☐ I We declare that my address registered under GST would be considered for the purpose of GST if I/We am/are not registered under GST Act

☐ I/We declare & confirm that I am/we are submitting my/our Aadhaar Card copy with UID No. for VID based authentication /verification with my/our explicit consent for the purpose of sanctioning Housing/mortgage Loan by AHFL.

X

Applicant Signature

Date:

Affix a
latest photograph
of the
Applicant

Affix a
latest photograph
of the
Co-Applicant

X

Co-Applicant Signature

Date:

General Information

* If the legal title of the property is clear, will AHFL get first mortgage?

☐ Yes ☐ No

* Has/Have applicant(s) applied to AHFL earlier

☐ Yes ☐ No

* Has/Have applicant(s) given Guarantee to any loan with AHFL

☐ Yes ☐ No

* Do you intend to give the dwelling unit on rent

☐ Yes ☐ No

* In which language would you like to receive any future communication from AHFL

☐ Local Language ☐ English

* Has/Have the applicants obtained any subsidy from Govt./ Banks/Institutions earlier

Yes / No (If Yes, give details _____)

* Interest Option ☐ Fixed ☐ Variable ☐ Fixed + Variable

X

Applicant Signature

X

Co-Applicant Signature

ADDITIONAL INFORMATION FOR PMAY CLSS

ELIGIBLE PRODUCT - Construction/ Purchase of House Flat / Resale Purchase/Extension/Improvement/Plot+Construction/Internal BT & Seller BT.

BRANCH: DATE: **Purpose of Loan** ☐ Home Loan ☐ Home Improvement ☐ Home Extension Loan ☐ Plot Purchase ☐ NRPL ☐ LAP ☐ Top UpApplicant Name: Co - Applicant Name: 1. Whether the family owns any house ☐ Yes ☐ No / residential land ☐ Yes ☐ No anywhere in India

c. If yes, then location details

i. Locality ii. City iii. State Extent of land in Sq.mtrs 2. Type of the existing house based on roof type ☐ Pucca (CC & Stone Slab) ☐ Semi-Pucca (Asbestos/Steel Sheet, Tiled)☐ Katcha (Grass/Thatched, Tarpaulin, Wooden)3. Size of new dwelling unit (Carpet area in square meters)

4. Beneficiary Family Details (Adult Unmarried children of applicant)

Name	Relationship with Applicant	Gender	Date of Birth (DD/MM/YYYY)	Aadhaar UID
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

5. Whether Person with Disability ☐ Yes ☐ No

6. Preferred component of Mission under which beneficiary need assistance under PMAY-CLSS (U)

Gross Household Family Income Credit linked subsidy Category - ☐ EWS ☐ LIG ☐ MIG-I ☐ MIG-II

Declaration : I/we hereby confirm and declare that the information mentioned hereinabove is true and correct, I/we hereby confirm that I have read and understood the PMAY (U) CLSS scheme guidelines, further I am aware that only by executing this declaration the PMAY Scheme shall not be applicable to me. The benefits of the scheme shall be applicable only if the conditions stipulated in the scheme guideline is duly complied by me and on satisfactory compliance, approval & receipt of subsidy amount from the Nodal agency the subsidy under the scheme shall be credited in my home loan account by AHFL. I also agree that in case of rejection due to misrepresentation of the facts, I/we shall be solely responsible for the same.

X

Sign / Thumb Impression of Applicant / Head of Household

Guidelines of the PMAY CLSS Scheme

1. Family Definition :-
A beneficiary family comprise husband, wife and adult unmarried children
2. Scheme Categorized based on Gross Annual Income of the family
Income :- 1 to 3 Lakh = EWS, 3 to 6 Lakh = LIG, 6 – 12 Lakh = MIG I, 12 – 18 Lakh = MIG II
3. Scheme is Effective from 17th June 2015 for EWS /LIG & from 01.01.2017 for MIG I & MIG II
4. Carpet Area :- EWS/LIG = 30/60 Square meter respectively , limit is restricted for Extension & Improvement. No limit for new purchases.
MIG I :- 160 Square Meter and MIG II 200 Square Meter. (Carpet Area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls).
5. Construction on property should be completed with basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. mentioned under scheme guideline to receive the subsidy claim.
6. Eligible Housing Loan amount for Interest Subsidy :- EWS/LIG – Rs.6 Lakh , MIG I = Rs.9 Lakh , MIG II = Rs.12 Lakh.
7. Maximum Loan Tenure :- 20 Years (subsidy amount varies/lower, if disbursement amount and tenure is less than the limit mentioned)
8. Property Ownership Eligible Criteria for EWS/LIG Category
 - Property In the name of Female or Joint ownership (male/female combination)
 - Property in the name of Male(Unmarried) :- An adult earning member
 - Property in the name of Male (Married) :- Plot purchase (Kutch house) prior to 17-06-2015 (sale deed date). Now Loan is taken for construction.
9. For MIG Category :- Property ownership of male/female is non-mandatory. Either of the spouse can be owner of the property.
10. The beneficiary /applicants should not own a pucca house either in his/her name. Applicants should be First time home buyers who will be the end users.
11. A beneficiary family will be eligible for availing only a single benefit under any of the existing options i.e. slum redevelopment with private partner, credit linked subsidy, direct subsidy to individual beneficiary and affordable housing in partnership, as detailed in PMAY (U) guidelines
12. Property Location/Town Eligible for PMAY CLSS Scheme - All Statutory Towns as per Census 2011 and towns notified subsequently would be eligible for coverage under the Mission.

Note: States/UTs will have the flexibility to include in the Mission the Planning area as notified with respect to the Statutory Town and which surrounds the concerned municipal area.

13. Upon receipt of interest subsidy claim amount will be credited upfront to the loan account of beneficiaries and resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).

Kindly submit below documents for processing of the PMAY CLSS Scheme.

- A. PMAY Declaration Cum Affidavit with Signature of Applicant & Co-Applicant - duly notarized. C. Aadhar UID copy of the family – Self attested
B. PMAY CLSS Beneficiary Information Form – duly signed D. Builder Declaration - For property purchase from the builder