

INDIVIDUAL LOAN APPLICATION FORM (excluding Companies/ Commercial/ LRD loans)

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
PAN		
Name as per PAN*		
(*I understand that my name as per PAN will be used for all loan related purpose)		
Father's/Husband's Name	Father's Name ☐ Husband's Name ☐	Father's Name ☐ Husband's Name ☐
Surname		
First Name		
Middle Name		
Mother's Surname		
First Name		
Middle Name		
Date of Birth	DD MM YYYY	DD MM YYYY
Sex	Male ☐ Female ☐ Other ☐	Male ☐ Female ☐ Other ☐
Marital Status	Single ☐ Married ☐ Other ☐	Single ☐ Married ☐ Other ☐
Residual Status	Resident Indian ☐ Non-Resident Indian* ☐ (* Non-Resident Indian to submit separate NRI/ PIO form and FATCA/CRS declaration)	Resident Indian ☐ Non-Resident Indian* ☐ (* Non-Resident Indian to submit separate NRI/ PIO form and FATCA/CRS declaration)
Educational Qualification		
Name of Institute / University		
Identity proof	Passport ☐ Voter Id ☐ Driving Licence ☐ Others ☐ Please specify_____	Passport ☐ Voter Id ☐ Driving Licence ☐ Others ☐ Please specify_____
Category	SC/ST ☐ OBC ☐ Others ☐	SC/ST ☐ OBC ☐ Others ☐
Dependents	Please specify Relation of Co-applicant with Applicant: _____ No. of Dependents: Children _____ Adults _____	
Current Residence /Permanent Address* (*if permanent address is different, kindly give details in the box on the next page)	Flat/ Unit/ Floor/ Block No. _____ Name of Building Premises _____ Road / Street _____ Nearest Landmark _____ Area / Locality _____ Town / City/ Dist. _____ State/ Union Territory _____ PIN STD Code _____ Phone _____ No. of years at above Residence _____ Residence Status: Self-Owned ☐ Owned by Family ☐ Rented ☐ Employer Leased ☐	Flat/ Unit/ Floor/ Block No. _____ Name of Building Premises _____ Road / Street _____ Nearest Landmark _____ Area / Locality _____ Town / City/ Dist. _____ State/ Union Territory _____ PIN STD Code _____ Phone _____ No. of years at above Residence _____ Residence Status: Self-Owned ☐ Owned by Family ☐ Rented ☐ Employer Leased ☐

Applicant's Signature: _____

Co-applicant's Signature: _____

Mobile Number* (tick the registered mobile number)	1. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ 2. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ 3. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	Email ID (personal)* _____
* I/We confirm that above mentioned Mobile Number and E-mail id will be updated as my registered Mobile and email id in LICHFL records and all communication will be received on this mobile and email id. If not selected, mobile number filled in sr. no. 1 will be selected as registered number.		
Permanent Address	Flat / Unit / Floor / Block No. _____ Name of Building Premises _____ Road / Street _____ Nearest Landmark _____ Area / Locality _____ Town / City/ Dist. _____ State / Union Territory _____ PIN ☐ ☐ ☐ ☐ ☐ ☐	Flat / Unit / Floor / Block No. _____ Name of Building Premises _____ Road / Street _____ Nearest Landmark _____ Area / Locality _____ Town / City/ Dist. _____ State / Union Territory _____ PIN ☐ ☐ ☐ ☐ ☐ ☐

INCOME INFORMATION

	APPLICANT	CO - APPLICANT
Occupation	Salaried ☐ Self-Employed ☐ Professional ☐ Retired ☐ Homemaker ☐ Student ☐ Others ☐	Salaried ☐ Self-Employed ☐ Professional ☐ Retired ☐ Homemaker ☐ Student ☐ Others ☐
Employer / Business Name & Contact Details	_____ _____ Dist. _____ State _____ PIN ☐ ☐ ☐ ☐ ☐ ☐ STD Code _____ Phone _____ Fax _____ Email (Official): _____ Contact Person _____	_____ _____ Dist. _____ State _____ PIN ☐ ☐ ☐ ☐ ☐ ☐ STD Code _____ Phone _____ Fax _____ Email (Official): _____ Contact Person _____
If Salaried:		
Designation & Emp. No.		
Department		
Date of Joining	DD ☐ ☐ MM ☐ ☐ YYYY ☐ ☐ ☐ ☐	DD ☐ ☐ MM ☐ ☐ YYYY ☐ ☐ ☐ ☐
Total Experience	☐ ☐ Years	☐ ☐ Years
Retirement Age		
Gross Annual Income		
Net Annual Income		
If Self-Employed/Professional:		
Nature of Business		
No. of years in Present Business		
Whether office Premises is owned?		
Gross Annual Income	Rs. _____ /- p.a.	Rs. _____ /- p.a.
Net Annual Income	Rs. _____ /- p.a.	Rs. _____ /- p.a.

PAST EMPLOYMENT/ BUSINESS DETAILS

Employer/ Business Details (for last 5 years)	Designation	From	To	Reason for Change
Applicant				
Co-Applicant				

Mail Correspondence to: Residence Address ☐ Office Address ☐ Permanent Address ☐

Applicant's Signature: _____

Co-applicant's Signature: _____

LOAN INFORMATION

Loan Required (Rs.): _____ (In words): _____ Only.			
Whether loan is for Takeover from another institute? Yes ☐ No ☐ if yes, separate Annexure for Takeover loan details to be submitted.			
Term Desired: _____ years (Max. 30 years for Salaried and 25 years for Self-Employed. For Non-Housing Loan, max term is 15 years)		Type of Rate of Interest: ☐ Floating ☐ Fixed	
Purpose of Loan:	☐ Purchase of Flat Under construction - Builder	☐ Purchase of Flat Ready built – Builder	☐ Purchase of Flat ready built – Resale
	☐ Purchase of House Under construction - Builder	☐ Purchase of House Ready built – Builder	☐ Purchase of House ready built – Resale
	☐ Improvement / Renovation	☐ Construction of House	☐ Extension of House
	☐ Purchase of Plot	☐ Purchase of Plot (Govt.)	☐ Plot Purchase + House Construction
	☐ Non-Housing Loan*	☐ In case of existing borrower taking additional loan, purpose _____ Existing loan A/c no. _____	

*Separate Annexure for Non-Housing loan details to be submitted .

FINANCIAL INFORMATION

Bank A/c Details:

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

Assets Details:

Particulars	Applicant [Rs.]	CO-Applicant [Rs.]	Particulars	Applicant [Rs.]	CO-Applicant [Rs.]
1. Bank Savings / Deposits			4. Life Ins. Policies / PLI (current value)		
2. Other Properties			5. Shares & Securities		
3. Current Balance in PF / PPF			6. Other Assets (Pl. specify)		

Liabilities Details: Loans / Cash Credit / Overdraft Facilities availed: [Please attach separate sheet if space is insufficient]

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

Total Net worth of Applicant/ Co-applicant (Total Assets - Total Liabilities): Rs. _____/-.

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

Have you / your Spouse ever stood as Guarantor for any loan from LIC HFL? Yes No if yes, give details:

Loan a/c number: _____ Name of the borrower: _____

PROPERTY INFORMATION

FULL ADDRESS OF THE PROPERTY (for all purpose including purchase cases where property is finalized):	
Flat/Unit/Block/Plot no. _____ Floor No. _____	
Name of Building/Premises _____	
Area / Locality _____ Nearest Landmark _____	
Town/City/Dist _____	PIN
State/Union Territory _____	
Property Owner Name/s _____ Property Value _____	

Applicant's Signature: _____

Co-applicant's Signature: _____

Sources of Funds (Rs.):

Means of Finance	Total Requirement	Invested so far
Self-Contribution – savings in Bank		
Provident Fund (refundable/ non-refundable)		
Disposal of Investment / Property		
Loan (s) from LICHFL		
Others (Pl. Specify) _____		
Total Funds		

GENERAL

Whether the Applicant/ Co-Applicant are Politically Exposed Person (PEP)? Yes ☐ No ☐

If yes, Provide details _____

Have you or the Co-Applicant (s) earlier applied to LICHFL for a loan? Yes ☐ No ☐

If yes, Provide details _____

REFERENCES

Name: _____

Address: _____

_____ Dist _____

State _____ PIN

STD Code _____ Phone (R) _____

Phone (O) _____ Mobile _____

E-mail: _____

How is the referee known to you: ☐ Friend ☐ Colleague

☐ Others _____

Name: _____

Address: _____

_____ Dist _____

State _____ PIN

STD Code _____ Phone (R) _____

Phone (O) _____ Mobile _____

E-mail: _____

How is the referee known to you: ☐ Friend ☐ Colleague

☐ Others _____

DECLARATION

I / We declare that all the particulars and information given in the Application Form (and all documents referred to or provided herewith) are True, Correct, Complete and up to date in all respect and I/we have not withheld any material information. I / We authorize LICHFL to make inquiries related to or verify said information directly or through any third party. I / We further acknowledge LICHFL's right to seek any information from any other source in this regard. I / We understand that all the above-mentioned information shall form the basis of the contract for any loan that LICHFL decides to grant me/us at its sole discretion. I / We have no Insolvency Proceedings against me / us, nor have I / we ever been adjudicated Insolvent. I / We confirm there is no attachment order / proceedings against any of my/our properties nor is any receiver appointed in respect thereof. I / We have understood and selected the term and Interest Rate Option available. I / We am / 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 LICHFL on such Terms and Conditions as decided by LICHFL. I / We agree that LICHFL may take up such references and make enquiries in respect of this Application, as it may deem necessary from my / our Banker (s) or Others. I / We undertake to inform LICHFL regarding any change in my / our Occupation and to provide any further information that LICHFL may require. I / We agree and undertake to provide any further information that LICHFL may require. I / We agree and understand that LICHFL reserves the right to retain the application form, and the documents provided therewith and will not return the same to me/us. I / we acknowledge that LICHFL remains entitled to assign any activities to any third-party agency at its sole discretion. I / We hereby consent to, agree and authorize LICHFL to make available any information contained in this Form and other Documents submitted to LICHFL and information pertaining to the Loan to any Institution or Body, without any specific consent or authorization from me/us. LICHFL 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 LICHFL 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 LICHFL, 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 LICHFL 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, and I / we agree to this procedure. "The approach for gradation of risk and applicability of Rate of Interest for the customers will be based on factors such as nature of loan, Credit Bureau score based on credit history of the customer, nature of product, type of asset being financed, customer profile, Loan quantum. The applicable Rate of Interest would be revised subject to the terms as specified in the loan agreement/Sanction letter. Please check the LICHFL's website (www.lichousing.com/comprehensive-notice-board) for the latest ROI structure and other charges." I / We hereby acknowledge that I / We are aware of the approach for gradation of risk and have understood the Rate of Interest charged for different categories of loans.

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
Applicant with
Signature across

Details of Property (to be Purchased/ Constructed/ Renovated/ Offered as Security)

Date:

I, _____ refer to the application no. _____ dated _____ submitted by me for availing loan by LIC Housing Finance Limited.

Details of Property is as follows:

Flat/ Unit/ Block No. / Plot No.

Floor No.

Khasra/ Hissa/ Survey no.

Name of Building/ Premises

Road/ Street

Nearest Landmark

Area / Locality

Taluka/ Sub-division

Town/ city/ Dist.

State/ Union Territory

PIN

Area of Plot/Site

Built-up Area

Sq. Ft.

Sq. Ft.

Cost / Value of the Property (Rs.):

1. Cost of Land: _____
2. Cost of Undiv. Share of Land in case land is sold as UDS: _____
3. Cost of Flat / House (incl. Land / UDL Cost): _____
4. Cost of Flat / House (excl. Land / UDL Cost, if sold separately): _____
5. Estimated Cost for Const. / Extn. _____
6. Estimated Cost for Improvement / Renovation: _____
7. Cost of Amenities _____
8. Total Cost: _____
9. Value of Property: _____
10. Market Value of Property (in case of LAP loan): _____

I hereby confirm that all the details mentioned by me as above are correct and the property being offered as security is unencumbered.

I agree that if anything stated by me herein above is later revealed to be false then the same will constitute an event of default under the Loan Agreement executed with LICHFL and accordingly LICHFL will have the right to initiate appropriate recovery proceedings for recovering the outstanding dues in the loan account.

Thanking you,

You sincerely,

Applicant

Co-Applicant (s)

End use letter

Date:

Sub: Application for Loan

Dear Sir/Madam,

I, _____ refer to the application no. _____
dated _____ submitted by me for availing the _____ loan from LIC Housing Finance Limited.

<u>The said loan is for the purpose of (Kindly tick the appropriate box)</u>	
☐	Business Expansion and Other Business Requirements
☐	Children's Education
☐	Children's Marriage
☐	Extension of the Residential Property: ☐ For Personal use ☐ For Commercial use
☐	Foreign Travel ☐ For Personal Purpose ☐ For Commercial Purpose
☐	Housing Loan Takeover
☐	Medical Expenses
☐	Purchase of Another Property ☐ For Personal use ☐ For Commercial use
☐	Purchase of Office/Equipment
☐	Repair and Renovation of the Non-Residential Property
☐	Repair and Renovation of the Residential Property
☐	Repayment of other Loan/s
☐	Other Personal Need, specify _____
☐	Other Commercial Need, specify _____

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and also agree and undertake to utilize the facility only for the above mentioned purpose and that the loan shall not be used for the purpose of:

- Any illegal and/or antisocial and/or litigation activity;
- Speculative purposes including but not limited to participation in stock markets/IPOs;
- Any other nefarious activities.

I further agree, confirm and undertake that the purpose of use of funds under the loan shall not be changed in any manner during the tenor of the loan.

I agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Loan Agreement executed with LIC HFL and accordingly LIC HFL will have the right to initiate appropriate recovery proceedings for recovering the outstanding dues in the loan account.

Thanking you,
You sincerely,

Applicant

Co-Applicant (s)

Details for Non-Resident Indian/ Persons of Indian Origins

Date:

I, _____ refer to the application no. _____ dated _____ submitted by me for availing loan by LIC Housing Finance Limited.

Personal Information:

Passport Number.

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Expiry Date

--	--	--	--	--	--	--	--

NRI / PIO proof (*tick the proof submitted)

☐ Visa ☐ Permanent Res. Card ☐ PIO Card

Expiry Date of proof submitted

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Full contact Address

(In country of stay)

Office Address

PIN/ZIP _____ Country Code _____ Area code _____

Income Information:

Date of leaving India

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date of joining current Job

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Employment Details

If yes, specify date of expiry of contract:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Whether Employment is contractual? ☐ Yes ☐ No

Whether contract would be renewed? ☐ Yes ☐ No

Expectation on return to India

Nature of Job _____

Reference (From Country of stay/work)

Income expected Rs. _____

Name: _____

Address: _____

PIN/ZIP _____ Country Code _____ Area code _____

Mobile _____ Email Id: _____

Power of Attorney

Loan Procedures shall be completed by: ☐ Yes ☐ No

If Power of Attorney shall complete the Procedures, provide details as below:

Recent Passport-size
Photograph of the
Power of Attorney
with
Signature across

Attorney's Specimen Signature: _____

Attorney's Address: _____

Nearest Landmark: _____

Dist.: _____ State _____ Pin:

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STD Code: _____ Mobile No.: _____

Relationship with Applicant: _____

I hereby declare that the above information provided by me is true and correct to the best of my knowledge and belief. I am aware that any false information provided by me may lead to rejection of my loan application or termination of the loan agreement and LIC HFL shall also have the right to take legal action against me. I further undertake to abide by the procedures laid down by the Reserve Bank of India in respect of Housing Loans to NRIs / PIOs from time to time.

Signature

Letter from Applicant(s) for Takeover Loans

Date:

Sub: Application for Takeover of Loan

Dear Sir/Madam,

I, _____ refer to the application no. _____ dated _____ submitted by me for availing the facility of takeover of loan by LIC Housing Finance Limited.

Details of Takeover loans is as follows:	
Borrower/s Name	
Type of Loan	
Name of the Financial Institution	
Loan A/c no.	
Purpose/use of loan	
Whether the loan was for personal use or commercial/business use	
Current ROI	
Sanction date	
Sanction amount	
Tenure	
EMI	
Current Outstanding	
Security Offered	
Whether the Property given as security for this loan is linked to any other Credit Facility as Cross collateral, If Yes given details	
Guarantees Given if any	
Additional Collateral Security if any	

I hereby confirm that all the details mentioned by me as above are correct and the property being offered as security is unencumbered and not mortgaged as additional collateral with any other Bank or Financial institute except with _____ (kindly mention the name of the bank/ financial institute which has provided the present loan sought to be taken over).

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose.

I agree that if anything stated by me herein above is later revealed to be false then the same will constitute an event of default under the Loan Agreement executed with LICHFL and accordingly LICHFL will have the right to initiate appropriate recovery proceedings for recovering the outstanding dues in the loan account.

Thanking you,
You sincerely,

Applicant

Co-Applicant (s)