



EMPLOYER / FIRM/  
COMPANY NAME & ADDRESS:

PIN CODE

TELEPHONE

CORRESPONDENCE ADDRESS

RESIDENCE

OFFICE

PERMANENT

TELEPHONE

RESIDENCE

OFFICE

PERMANENT

APPLICANT

CO-APPLICANT

TOTAL WORK  
EXPERIENCE

YEARS

YEARS

IF SALARIED

PUBLIC LTD

MNC

GOVERNMENT

PVT LTD

PUBLIC LTD

MNC

GOVERNMENT

PVT LTD

PARTNERSHIP

PROPRIETORSHIP

OTHERS

PARTNERSHIP

PROPRIETORSHIP

OTHERS

DESIGNATION

DEPARTMENT

EMPLOYEE CODE

DATE OF JOINING

D D M M Y Y

RETIREMENT AGE

YEARS

DAY OF SALARY CREDIT

D D M M Y Y

IF SELF EMPLOYED

DATE OF COMMENCEMENT OF BUSINESS/PROFESSION

D D M M Y Y

PROFESSION

DOCTOR

CS/CWA/CA

ARCHITECT

OTHER

IF BUSINESS

TRADER

MANUFACTURER

SERVICE INDUSTRY

OTHER

DOCTOR

CS/CWA/CA

ARCHITECT

OTHER

TRADER

MANUFACTURER

SERVICE INDUSTRY

OTHER

SAVINGS, INCOME ETC

NAME - APPLICANT / CO APPLICANT	MONTHLY INCOME	OTHER INCOME	SOURCE	AVERAGE INCOME	SAVING BANK A/C

DETAILS OF LIQUID AND MOVABLE ASSETS

VALUE OF ASSETS IN RS

ASSET TYPE	APPLICANT	CO APPLICANT
GOLD		
BANK DEPOSITS		
PROVIDENT FUND		
SHARES & BONDS		
MUTUAL FUNDS		
AUTOMOBILE VEHICLE		
ANY OTHER, PLEASE SPECIFY		
TOTAL		

BANK ACCOUNT DETAILS

NAME	ACCOUNT TYPE	ACCOUNT NO.	BANK NAME	BRANCH

CREDIT CARD DETAILS

NAME	BANK NAME	BRANCH	CREDIT CARD NO.	OUTSTANDING AS ON

LOAN AVAILED DETAILS

NAME	INSTITUTION	LOAN TYPE	DISBURSED AMOUNT	EMI	EMI DATE	OUTSTANDING AMOUNT

LIFE INSURANCE

INSURANCE COMPANY

HOLDER NAME

POLICY NO.

MATURITY DATE

PREMIUM

PAID UP VALUE

PAID UP VALUE

LOAN REQUESTED

AMOUNT ₹

TERM

Yrs

YOUR MONTHLY EXPENDITURE ₹ :

Instalment you and co-applicant (if any)  
can pay to MHIL per month ₹ :

Payment Method:

PDC

ACH

Salary Deduction

RATE FREQUENCY

ANNUAL

MONTHLY

RATE OPTION

FIXED

FLOATING

COMBINATION

Signature

Applicant

Co-Applicant

TYPE OF LOAN

PURCHASE OF RESIDENTIAL PROPERTY

BALANCE TRANSFER

HOME EQUITY

RESALE PROPERTY

TOP UP

NON RESIDENTIAL PREMISES LOAN

IMPROVEMENT / EXTENSION

PLOT PURCHASE & CONSTRUCTION LOAN

SHORT TERM BRIDGING

CONSTRUCTION

PLOT PURCHASE

PROPERTY SELECTED

YES

NO

AREA

SQ. FT / SQ. MTR

PROPERTY

FREEHOLD

LEASEHOLD

OWNERSHIP

SOLE

JOINT

CONSTRUCTION STAGE

READY

UNDER CONSTRUCTION

PROPERTY ADDRESS

PURCHASED FROM

BUILDER

SOCIETY

DEVELOPMENT AUTHORITY/HOUSING BOARD

SELF CONSTRUCTION

RESALE

BUILDER DETAILS

Project Name

Is Project RERA Registered? (Yes/No)

Project Start date

Project developed by (Firm Name)?

Name of the Prop. / Part. / Director

Pan Number / Aadhar Number

If RERA registered, please mention  
registration number

Project Completion date

Legal status of the firm?  
(Proprietor/Partnership/LLP/Pvt.Ltd/Ltd)

Number of Projects Completed  
(As a part of above mentioned firm)

Number of Projects Completed  
(As a part of other firm)

1

2

3

4

ESTIMATE OF REQUIREMENT OF FUNDS

PLOT COST	₹								
TOTAL PURCHASE/CONSTRUCTION COST	₹								
STAMP DUTY- REGD CHARGES ETC	₹								
COST OF CONSTRUCTION/EXTENTION/ IMPROVEMENT/INCIDENTAL	₹								
ESTIMATED REQUIREMENT OF FUNDS	₹								

ESTIMATE SOURCE OF FUNDS

SAVING	₹								
FAMILY	₹								
DISPOSAL OF INVESTMENT	₹								
OTHERS	₹								
LOAN REQUIREMENT	₹								
ESTIMATED SOURCES OF FUND	₹								

How Many residential Properties do you own? (in numbers)  Applicant ☐ Co-applicant ☐ Jointly ☐

Please indicate the end use of property to be purchased/ constructed: ☐ Self Occupied ☐ Rental ☐ Investment ☐

Is the legal title of the property clear? ☐ Yes ☐ No

Will MHIL be able to get its 1st Mortgage? ☐ Yes ☐ No

Have/has applicants applied to MHIL earlier: ☐ Yes ☐ No

Have/has applicant given guarantee to any loan with any bank/FL? ☐ Yes ☐ No

If yes, borrower name:  Loan Acc. no:  Amount  Bank/FL:

How do you get to know of Muthoot Homefin (India) Ltd

☐ Advertisement ☐ Event ☐ Web ☐ Existing Muthoot Group Customer ☐ Builder/developer ☐ Friends/relatives ☐ Others

Do you own: ☐ Computer ☐ Car ☐ Two wheeler ☐ A/c ☐ Immovable property

Are you willing to avail Credit Life Insurance through MHIL? ☐ Yes ☐ No

Are you willing to avail property insurance through MHIL? ☐ Yes ☐ No

Are you willing to avail the PMAY-CLSS scheme? ☐ Yes ☐ No

Are you willing to avail the CMAY-CLSS scheme? ☐ Yes ☐ No

Have you any existing relationship with MHIL/its employee/s ☐ Yes ☐ No

If yes, provide details:

PMAY Related Information

Family Members Name including Applicants / co applicants	(Male/Female /Transgender)	DOB (DD/MM/YYYY)	Aadhar No.	Annual Income	Relationship with first Applicant	Proposed Property Owner? (Yes/No)	Applicant / Co applicant to the loan? (Yes / No)	Any Disability (Yes/No) - If yes, attach certificate.
1)								
2)								
3)								
4)								
5)								
Total Household Income (Annual Income)								
whether family owns any house (Yes/No)			If Yes, is it Pucca/ Semi pucca/ Katcha?			Whether family owns residential land having no constructed structure thereon? (Yes/No)		
Whether Subsidy already availed from State/UT through Urban Local body/ Authorities etc. (Yes / No)		Proposed Property Area (Sq. ft)		Proposed Property Location		Whether proposed property cost is already subsidised under PMAY Scheme by Builder / developer? (Yes/No)		
For Office Use only	PMAY Town Code of Proposed Property (Note: This is not a Postal Pin code)					PMAY Scheme based on Income & Carpet Area (EWS/LIG/MIG1/ MIG2)		

REFERENCE - 1

REFERENCE - 2

NAME									
ADDRESS									
CONTACT NUMBER									
EMAIL ID									
OCCUPATION									
HOW IS THE REFERENCE KNOWN TO YOU?	<input type="checkbox"/> Friend	<input type="checkbox"/> Colleague	<input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Friend	<input type="checkbox"/> Colleague	<input type="checkbox"/> Others <input type="text"/>			

## 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 any loan MHIL may decide to grant me/us. I/We confirm that, I/We have/had no insolvency proceedings pending against me/us nor have been adjudicated insolvent and further confirm that, I/We have read brochure and understood the contents. I/We are aware that the fees paid by me/us are not refundable. I am/We are aware that MHIL offers loans under a fixed interest rate option as well as under floating interest option and that I/We have selected the option indicated in the application form. I am/We are aware that the Equated Monthly Instalment comprising principal and interest is calculated on the basis of annual rests as also on the basis of monthly rests and that I/We have selected the option indicated in the application form. I/We are aware that the options on interest rate and the frequency of rests once selected cannot be changed and any change(s) may be permitted only at the sole discretion of MHIL on such terms and conditions as decided by MHIL. I/We agree that MHIL may take up such references and make such enquires in respect of this application, as it may deem necessary. I/We undertake to inform MHIL regarding any change in my/our occupation/employment and to provide any further information that MHIL may require. I/We also undertake to authorise my/our employer(s) to deduct Equated Monthly Instalments from my/our salary and remit the same to the MHIL directly every month. MHIL may make available any information contained in this form and other documents submitted to MHIL and information pertaining to the loan to any institution or body. MHIL 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/norms of MHIL which may be in force from time to time and MHIL shall be entitled to reject my/our application without giving any reasons therefore.

I/We specifically declare and agree that if any of my/our documents found forged or false, or any of my/our details found false or fake, I/we, jointly or severally, shall be liable to pay 2% of loan amount applied or Rs.25000/- (Whichever is less) to you Muthoot Homefin (India) Ltd. towards charges incurred on processing my/our application. I/we further authorise Muthoot Homefin (India) Ltd. to recover the said dues from me/us.

**DATE:** \_\_\_\_\_

**PLACE:** \_\_\_\_\_

**SIGNATURE:** \_\_\_\_\_

Applicant

Co-Applicant

## GENERAL INSTRUCTIONS

Please take photocopy of all the documents submitted to MHIL.

Do not overwrite nor use correction fluid. If required please strike off and rewrite with due authentication.

Fill tick wherever necessary.

EXP:- Marital Status Married    Single    Other

All details must be filled in, please write NA if not applicable.

Applicants should ensure that the application is complete in every respect and all the required documents are submitted with this application. A complete form with necessary documents will help us process your application faster.

### **Personal details:**

First Name, Middle Name and Last name of the Applicant and Co-applicant is required to be mentioned along with his/ her Father's or Husband's Name and Mother's maiden name.

Please mention your addresses, if present address and permanent address is same kindly write "Same as above".

Correspondence address — select the option where the applicant desires his /her correspondence regarding the loan related documents to be sent by MHIL

Dates:- Dates to be filled in the DD/MM/YY format DD- Day, MM- Month, YY- Year.

No of Dependents:- Mention the total number of dependents children, parents, unmarried sister/brother etc.

Period of stay:- Mention the number of years and month in present accommodation.

### **Occupational Details:**

Experience: Mention the total work/professional experience.

Retirement date and age: Please mention the date of retirement in DD/MM/YY and age of retirement.

Company/business name: Mention the full name of company or business.

Salary date: Please mention the date when salary is credited in account or received.

**Schemes:** Mention the schemes for example RHF/PSL/UHF/PMAY Etc

### **Loan request:**

Rate frequency: Annual rest- The principal repayment is adjusted in the end of each financial year.

Monthly rest - The principle repayment adjusted at the end of every month.

**Interest:** - Fixed Rate of Interest: - Rate of interest would remains constant during the entire tenure of the loan regardless of increase or decrease in the RPLR Rate.

Floating Rate:- Rate of interest is floating with the change effected by the company from time to time due to change in market condition.

**Loan required:** The total amount of loan required after considering amount already spent or to be spent from balance fund.

**Estimate of Requirement:** Mention the total loan requirement with bifurcation of loan amount.

**Estimate Source of Fund:** Mention the total source of funds including own source of fund and loan requirement.

**Land / Plot cost:** It is mentioned in the sale deed and is only applicable if the applicant is constructing house in his/her own land/plot if buying a plot.

**Construction cost:** This is the cost estimate prepared by the certified Architect/ Engineer or Per Sq.ft rate prevailing in the market.

**Extension and Improvement cost:** A cost estimated for the extension or improvement of house/flat/ residential unit.

**Insurance:** MHIL offers you a specially designed credit life insurance cover at an attractive price. Credit life insurance is important in order to repay your loan in case of loss of life of any person/ persons.

## ■ MUTHOOT HOMEFIN (INDIA) LIMITED ■

Corporate Identification Number (CIN) - U65922KL2011PLC029231

Regd. Office: Muthoot Chambers, Kurian Towers, Banerji Road, Ernakulam (North) Cochin, Kerala - 682018

Corporate Office: Unit No. 1201 & 1202, 12th Floor, A Wing, Lotus Corporate Park, Goregaon (East), Mumbai - 400063.

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