INDIVIDUAL LOAN APPLICATION FORM

PERSONAL AND EMPLOYMENT DETAILS

Mamta Housing Finance Company Pvt. Ltd.
HTC Towers, 41 GST Road, Guindy, Chennai - 600 032.
Phone : +91 44 4513 8866 | www.mamtahousingfinance.com
CIN : U65922TN2014PTC094409

	Applicant	Co-applicant / Guarantor
Surname		
First Name		
Middle Name		
Father's / Husband's Name	Father's Name Husband's Name	Father's Name Husband's Name
Surname		
First Name		
Middle Name		
Current / Permanent* Residential Address	*(If Permanent Address is different kindly give details in the box provided on the next page.)	Relationship with applicant
Flat / Door / Block No		
Name Of Premises / Building		
Road / Street		
Land Mark / Post Office		
Area / Locality		
Taluk / Sub - Division		
Town / City / District		
State / Union Territory		
Pin Code *(Indicating PIN is Mandatory)		
Current Residence Is	Self Owned Family Rented Company Leased	Self Owned Family Rented Company Leased
Phone No. With Std Code		
Mobile No.		
E-mail Id (Personal)		
Date Of Birth / Sex	D D M M Y Y Y Y Age M F	D D M M Y Y Y Y Age M F
Marital Status	Single Married Others	Single Married Others
No. Of Dependants	Children Others	Children Others
PAN No.	Applied for Y N	Applied for Y N
AAdhaar No		
Occupation	Employed Self Employed Others	Employed Self Employed Others
Qualification		
Designation		
Monthly Income		
Other Income 1 ₹	Source	Source
Other Income 2 ₹	Source	Source
Employer / Business Name And Address	*(Please mention the address of the office you are based at)	*(Please mention the address of the office you are based at)
Floor / Unit / Block No		
Name Of Premises / Building		
Road / Street		
Land Mark / Post Office		
Area / Locality		
Taluk / Sub - Division		
Town / City / District		
State / Union Territory		
Pin Code *(Indicating PIN is Mandatory)		
Phone No. With Std Code		
E-mail Id (Official)		
Yrs In Present Occupation	Yrs Retirement Age Total experience Yrs	Yrs Retirement Age Total experience Yrs
Department		
Employee No.		

PASTE RECENT PHOTOGRAPH OF APPLICANT WITH SIGNATURE

PASTE RECENT PHOTOGRAPH OF CO- APPLICANT / GUARANTOR WITH SIGNATURE

FOR OFFICE USE ONLY

Application Through ☐ MHFC Sales ☐ DSA ☐ Direct at MHFC Office

Name of Executive ______________________ File No.

Fees :

Cheque No.

Date : D D M M Y Y

DSA/Broker Code ______________________ Drawn on Bank ______________________

* PERMANENT ADDRESS

Flat / Door / Block No

Name Of Premises / Building

Road / Street

Area / Locality

Taluk / Sub - Division

Town / City / District

Pin Code *(Indicating PIN is Mandatory) Phone No with STD Code

Current Occupied by : Name ______________________ Relationship ______________________

PAST EMPLOYMENT / BUSINESS DETAILS

Employer / Business details	Designation	From	To	Reason for change
Applicant				
Co-applicant / Guarantor				

LOAN REQUESTED

Amount :

Term : Yrs

Your Monthly expenditure :

Instalment you and co-applicant (If any) can pay to MHFC month :

When would you prefer your loan to be :
a) Sanctioned (Date) D D M M Y Y Y Y
b) Disbursed (Date) D D M M Y Y Y Y

TYPE OF LOAN

Rest Frequency	☐ Annual	☐ Monthly	
Rate Option	☐ Fixed	☐ Adjustable	☐ Combination

Signature of Applicant

☐ Home Loan ☐ Home Improvement Loan ☐ Home Extension Loan
☐ Home Equity Loan ☐ Plot Purchase Loan ☐ Short Term Bridging Loan
☐ Non Residential Premises Loans (for Professionals) ☐ Top-up Loan

LOAN DETAILS

Purpose of Loan ☐ Construction ☐ Purchase ☐ Resale ☐ Refinance ☐ Extension ☐ Improvement ☐ Equity ☐ Top-up

Estimate of Requirements of funds

1. Plot cost
2. Total purchase price / construction cost
3. Incidental costs (If any)
   e.g. Stamp duty, Registration charges etc.,
4. Other costs (please specify)
5. Market value of property
   (for Home Equity Loan)
6. Loan outstanding (for refinance)

A. Total requirement of funds (Total)

Amount already spent

Estimate of sources to meet requirement of funds

7. Loan requested from MHFC
   Fixed Rate
   Adjustable Rate
8. Saving from Bank
9. Disposal of investments
   (fixed deposits / shares, etc.,)
10. Sale of Property
11. Family
12. Provident Fund (refundable / non-refundable)
13. Other (Specify)...)

B. Estimate of sources of funds (Total)

Note : 'A' which is the total requirement of funds, should equal estimate of sources. 'B' which indicates the source from where the cost will be met.
It is important that you provide documentary proof of the sources from where the cost will be met in order to help us process your application faster.
Approach of gradation of risk-Applicable interest rate for each loan account will vary by taking into consideration multiple factors such as loan amount, type of asset, product type, tenure, profile of the borrower, Credit Score, loan to value ratio, past repayment track record, fixed income to obligation ratio, and basis income eligibility program.

FINANCIAL INFORMATION

SAVINGS, INVESTMENT, ETC.,

Particulars	Applicant	Co-applicant / Guarantor
Savings in Bank		
Immovable Property - location & Current value	1. .... 2.	1. .... 2. ....
Current balance in Provident Fund (your share)		
Other Assets (specify)	1. .... 2.	1. .... 2. ....
Life Insurance Policy(ies) Sum Assured	1. Maturity Dates 2. Maturity Dates	1. Maturity Dates 2. Maturity Dates

LOANS AVAILED / PROPOSED

Important : Non disclosure / false declaration can lead to cancellation of your loan application.

	Name of the Institution	Outstanding Amount	Monthly Instalment Payable	Bal. Term (Months)
Applicant :				
Co-applicant / Guarantor				

BANK ACCOUNT DETAILS (PLEASE MENTION DETAILS OF YOUR SALARY ACCOUNT / MAIN ACCOUNT INCASE SELF EMPLOYED)

(1) Name of Account Holder

Name of Bank :

Branch :

Account No. : MICR Code

A/c Operated Since : D D M M Y Y Y Y

(2) Name of Account Holder

Name of Bank :

Branch :

Account No. : MICR Code

A/c Operated Since : D D M M Y Y Y Y

DETAILS OF PROPERTY (TO BE PURCHASED / CONSTRUCTED / IMPROVED / OFFERED AS SECURITY) (PLEASE COMPLETE AS APPLICABLE)

if the property has not yet been identified then the fields marked* are mandatory.

Flat / Unit Block No. / Plot No. Floor

Name of Premises / Building

Road / Street

Land Mark / Post Office

Area / Locality*

Taluk / Sub-Division

Town / City District*

State / Union Territory

Area of plot Sq.m.

Built - up area * Sq.m.

Stage of Construction

Extension / Improvement

Is your property part of a planned layout? Yes No

PIN CODE (Indicating PIN is mandatory)

1) How many residential properties do you own? Applicant Co-applicant Jointly (with other applicants)

2) Please indicate the purpose of the properly to be purchased / constructed Self occupation Rental Investment

3) Are you the sole owner of the dwelling unit? Yes No

4) Is the legal title to the dwelling unit clear? Yes No

5) Are there more than one co-applicants to this loan application Yes No If Yes, specify number

GENERAL {APPLICABLE TO APPLICANT AND CO-APPLICANT (IF ANY)}

1. Have you or the co-applicant(s) earlier applied to MHFC for a loan ? ☐ Yes ☐ No

If yes, File / Loan A/c No. **1.** ____ **2.** ____ **3.** ____

2. Have you or your spouse given guarantee(s) for any borrower/s of MHFC ? ☐ Yes ☐ No

If yes, (a) File / Loan A/c No. ____

(b) Name of borrower/s ____

3. What other security will you be able to provide ? ____

4. Please select the mode of repayment convenient to you :

(a) Deduction of monthly instalment by your employer ☐ (c) Post date cheques ☐

(b) Electronic Clearing Services (ECS) / Standing instructions to bank ☐ (d) Any other (please specify) ____

Are you a citizen of India ? ☐ Yes ☐ No **Status** ☐ Residential Indian ☐ Non-Residential Indian **Do you belong to** ☐ SC ☐ ST ☐ NA

Did you get to know MHFC through : ☐ Advertisement ☐ Builder / Developer ☐ Friends / Relatives

REFERENCES (Name and Address of Two Referees who are not related to you) MHFC may make such enquiries from the referees if it deems necessary

	Referee - 1	**Referee - 2**
Surname		
First Name		
Middle Name		
How is the referee Know to you ?	☐ Friend ☐ Colleague Others ____	☐ Friend ☐ Colleague Others ____
Current / Residential Address		
Flat / Door / Block No		
Name Of Premises / Building		
Road / Street		
Area / Locality		
Taluk / Sub - Division		
Town / City / District		
Pin Code (Indicating PIN is Mandatory)		
Telephone No. (Office)		
Telephone No. (Residence)		
Mobile No.		
E-mail ID (Personal)		

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 MHFC may decide to grant me / us. I/W confirm that I / We have had no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent and further confirm that I / We have read the brochure and understood the contents. I/We are aware the fees paid by me / us is non refundable. I am / we are aware that MHFC offers loans under a fixed interest rate option as well as under variable interest rate 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 MHFC on such terms and conditions as decided by MHFC. I/We agree that MHFC may take up such references and make such enquiries in respect of this application, as it may deem necessary. I/We undertake to inform MHFC regarding any change in my / our occupation / employment and to provide any further information that MHFC 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 MHFC directly everymonth. "I/We hereby authorize & give consent to MHFC to disclose, information furnished by me/us in application form(s)/ related documents executed/to be executed in relation to the facilities availed from MHFC, to the other branches/ affiliates Credit Bureaus/Rating Agencies, Service Providers, banks/financial institutions, governmental/regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the MHFC may deem fit. I/We waive the privilege of privacy and privity of contract"

Application Code Number (for office use only)

Application Signature

Date D D M M Y Y Y Y

Co-applicant's / Guarantor's Signature

To be filled by the customer only

Date Submission of Appl : D D M M Y Y Y Y

Submitted to (Sales Executive Name) : ____

Applicant's Signature

Sales Executive Signature

* The loan sanction is subject to the terms & conditions of MHFC

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