



**hudco**

An ISO 9001 : 2000  
Certified Company

# HUDCO NIWAS HOME LOANS

Housing and Urban Development Corporation Limited  
(A Government of India Enterprise)

Registered Office : HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi-110003.  
Tel. No. : 011-24649610 Fax : 011-24648024 Website : www.hudco.org

## INDIVIDUAL HOME LOAN APPLICATION FORM

### Instructions

- Please read the Hudco Niwas Home Loans latest brochure carefully.
- It may be ensured that the application is complete in every respect and all required documents are submitted with the application form.
- Please fill up the application in block letters.
- If any column in the application form is not applicable, please write N.A.
- HUDCO reserve the right to reject any application at any stage without issuing any reason.
- Please keep photocopies of all documents that are submitted to HUDCO, for your own record.
- Please ensure that documents (as per list enclosed) have been attached with the application form.
- Photocopy of all the documents submitted should be self attested.

No. ....

### PERSONAL INFORMATION

|              | 1       | 2          | 3           | 4        |
|--------------|---------|------------|-------------|----------|
|              | Surname | First Name | Middle Name | So/Wo/Do |
| Applicant    |         |            |             |          |
| Co-Applicant |         |            |             |          |

|              | 5             | 6   | 7  | 8   | 9   | 10                     | 11            |
|--------------|---------------|-----|--|---|---|------------------------|---------------|
|              | Date of Birth | Age | Sex  | Marital Status  | Category  | Phone No.              | Qualification |
| Applicant    |               |     | <input type="checkbox"/> M<br><input type="checkbox"/> F | <input type="checkbox"/> Single<br><input type="checkbox"/> Married<br><input type="checkbox"/> Other | <input type="checkbox"/> SC <input type="checkbox"/> ST<br><input type="checkbox"/> OBC <input type="checkbox"/> Others | (R) _____<br>(M) _____ |               |
| Co-Applicant |               |     | <input type="checkbox"/> M<br><input type="checkbox"/> F | <input type="checkbox"/> Single<br><input type="checkbox"/> Married<br><input type="checkbox"/> Other | <input type="checkbox"/> SC <input type="checkbox"/> ST<br><input type="checkbox"/> OBC <input type="checkbox"/> Others | (R) _____<br>(M) _____ |               |

| Applicant   | Co-Applicant  |
|---|---|
| Current Residential Address<br>_____<br>_____<br>_____<br>PIN No. _____   | Current Residential Address<br>_____<br>_____<br>_____<br>PIN No. _____   |
| Permanent Residential Address<br>_____<br>_____<br>_____<br>PIN No. _____ | Permanent Residential Address<br>_____<br>_____<br>_____<br>PIN No. _____ |

## EMPLOYMENT INFORMATION

| Applicant                                      |   | Co-Applicant                                   |   |
|--|---|--|---|
| Employed                                       | Self Employed   | Employed                                       | Self Employed   |
| Name & Address of Employer<br>_____<br>_____   | Nature of Business _____<br>_____<br>_____<br>Profession _____<br>_____<br>Address _____<br>_____<br>Ph. No. _____<br>Annual Income Rs. _____<br>_____<br>Ph. No. _____<br>Annual Income Rs. _____<br>_____<br>Retirement Age _____<br>Nature of Job :<br>Regular / Adhoc / Temporary | Name & Address of Employer<br>_____<br>_____   | Nature of Business _____<br>_____<br>_____<br>Profession _____<br>_____<br>Address _____<br>_____<br>Ph. No. _____<br>Annual Income Rs. _____<br>_____<br>Ph. No. _____<br>Annual Income Rs. _____<br>_____<br>Retirement Age _____<br>Nature of Job :<br>Regular / Adhoc / Temporary |
| Designation _____                              | Address _____   | Designation _____                              | Address _____   |
| Ph. No. _____                                  | Ph. No. _____   | Ph. No. _____                                  | Ph. No. _____   |
| Salary p.m. _____                              | Annual Income _____   | Salary p.m. _____                              | Annual Income _____   |
| Other Income p.m. _____                        | No. of Year in Service _____  | Other Income p.m. _____                        | No. of Year in Service _____  |
| Annual Income _____                            | Retirement Age _____  | Annual Income _____                            | Retirement Age _____  |
| No. of Year in Service _____                   | Nature of Job :<br>Regular / Adhoc / Temporary  | No. of Year in Service _____                   | Nature of Job :<br>Regular / Adhoc / Temporary  |
| Retirement Age _____                           |   | Retirement Age _____                           |   |
| Nature of Job :<br>Regular / Adhoc / Temporary |   | Nature of Job :<br>Regular / Adhoc / Temporary |   |

## LOAN REQUEST

|                                       |   |                                      |                                   |   |
|---------------------------------------|---|--------------------------------------|-----------------------------------|---|
| Amount Rs. _____                      | <b>Purpose of Loan</b>                    |                                      | <b>Type of Interest Rate</b>      | Monthly EMI, Applicant and Co-Applicant can comfortably pay<br>(Rs.) _____ p.m. |
|                                       | <input type="checkbox"/> Construction     | <input type="checkbox"/> Purchase    |                                   |   |
| Repayment Period _____<br>(in months) | <input type="checkbox"/> Extension        | <input type="checkbox"/> Improvement | <input type="checkbox"/> Floating |   |
|                                       | <input type="checkbox"/> Purchase of plot | <input type="checkbox"/> Refinance   |                                   |   |

## LOAN DETAILS

| Requirement of Funds                                     |  | Sources of Funds  |           |
|--|--|---|-----------|
| 1. Total Purchase Price/<br>Construction Cost. Rs. _____ |  | 1. Saving from Bank                                     | Rs. _____ |
| 2. Incidental Cost<br>(Please specify) Rs. _____         |  | 2. Sale of Investments<br>(Fixed Deposits, Shares etc.) | Rs. _____ |
| 3. Other costs<br>(Please specify) Rs. _____             |  | 3. Provident Fund<br>(Refundable/Non-refundable)        | Rs. _____ |
|  |  | 4. Amount already spent                                 | Rs. _____ |
|  |  | 5. Other Sources<br>(Please specify)                    | Rs. _____ |
|  |  | 6. Loan requirement<br>from HUDCO                       | Rs. _____ |
| <b>Total (1+2+3)</b> Rs. _____                           |  | <b>Total (1+2+3+4+5+6)</b>                              | Rs. _____ |

## ASSETS & LIABILITIES STATEMENT

| Particulars                          | Applicant<br>(Rs.) | Co-Applicant<br>(Rs.) | Particulars                         | Applicant<br>(Rs.) | Co-Applicant<br>(Rs.) |
|--------------------------------------|--------------------|-----------------------|-------------------------------------|--------------------|-----------------------|
| Immovable Property                   | _____              | _____                 | Loan From :                         |                    |                       |
| Current Balance in<br>Provident Fund | _____              | _____                 | a) Employer                         | _____              | _____                 |
| Other Assets                         |                    |                       | b) Provident Fund                   | _____              | _____                 |
| i)                                   | _____              | _____                 | c) Credit Society                   | _____              | _____                 |
| ii)                                  | _____              | _____                 | d) Bank                             | _____              | _____                 |
| iii)                                 | _____              | _____                 | e) Family & Friends                 | _____              | _____                 |
| Savings in Bank                      | _____              | _____                 | f) Others                           | _____              | _____                 |
| LIC Policy<br>(with maturity date)   | _____              | _____                 | Please Indicate :                   |                    |                       |
| NSC<br>(with maturity date)          | _____              | _____                 | i) Aggregate of<br>Outstanding Loan | _____              | _____                 |
|                                      |                    |                       | ii) Instalment<br>payable per month | _____              | _____                 |

## BANK ACCOUNT DETAILS

| Name of the Account Holder | Name of Bank | Branch Address | Account   | Account No. |
|----------------------------|--------------|----------------|---|-------------|
| Applicant                  |              |                | <input type="checkbox"/> Current<br><input type="checkbox"/> Saving |             |
| Co-Applciant               |              |                | <input type="checkbox"/> Current<br><input type="checkbox"/> Saving |             |

(Please attach photocopy of cheque leaf)

| Affix recent photograph of Applicant with Signature |  | Affix recent photograph of Co-Applciant with Signature |  | Details  |       |
|---|--|--|--|--|-------|
|   |  |  |  | PAN No.<br>(Attach Photocopy)                  | _____ |
|   |  |  |  | Income Tax Ward No. :<br>(Attach Photo Copies) | _____ |
|   |  |  |  | E-mail   | _____ |
|   |  |  |  | Fax No.  | _____ |
|   |  |  |  | File No. (For offices use only)                | _____ |

## DETAILS OF PROPERTY TO BE PURCHASED/CONSTRUCTED/EXTENDED/IMPROVED/REFINANCED/PLOT

|  |  |                     |
|--|--|---------------------|
| Address of the property :-<br>(Full Address with Pin Code) | Area of land   | :_____ in sq. meter |
|  | Built up Area  | :_____ in sq. meter |
|  | Cost of land   | :Rs._____           |
|  | Cost of Construction/<br>Purchases/Extension/<br>Improvement | :Rs._____           |

## GENERAL

|   | Yes                      | No                       |   | Yes                      | No                       |
|---|--------------------------|--------------------------|---|--------------------------|--------------------------|
| -Are you the sole owner of the housing Unit   | <input type="checkbox"/> | <input type="checkbox"/> | -Has the applicant or the spouse of the                         |                          |                          |
| -Is the legal title of housing unit clear<br>(if no give reasons)                                   | <input type="checkbox"/> | <input type="checkbox"/> | Applicant earlier applied to HUDCO for loan :                   | <input type="checkbox"/> | <input type="checkbox"/> |
| -Will HUDCO be able to obtain the first<br>Mortgage of the Housing unit :                           | <input type="checkbox"/> | <input type="checkbox"/> | -Has the applicant given guarantee for any<br>borrower of HUDCO | <input type="checkbox"/> | <input type="checkbox"/> |
| -Do you propose to rent the housing Unit  | <input type="checkbox"/> | <input type="checkbox"/> | -If yes, name of borrower(s) :_____                             |                          |                          |
| -Are you an existing deposit holder of<br>HUDCO's Public Deposit Scheme<br>(if yes, give details) : | <input type="checkbox"/> | <input type="checkbox"/> | -What other security will you be able to provide :_____         |                          |                          |

## GUARANTOR

- Name : \_\_\_\_\_
- Age : \_\_\_\_\_
- Date of Birth : \_\_\_\_\_
- Monthly/Annual Income (Rs.) : \_\_\_\_\_
- Residential Address : \_\_\_\_\_
- Phone No. :(R) \_\_\_\_\_ Mobile \_\_\_\_\_

**REFERENCE (NAME & ADDRESS OF TWO REFEREES, NOT RELATED TO APPLICANT/CO-APPLICANT)**

|                                 |                                 |
|---------------------------------|---------------------------------|
| 1. _____                        | 2. _____                        |
| _____                           | _____                           |
| _____                           | _____                           |
| Phone (Off.) _____ (Res.) _____ | Phone (Off.) _____ (Res.) _____ |
| Mobile No. _____                | Mobile No. _____                |

**DECLARATION**

I/We, declare that all the information given in the application form are true, correct and complete and I/We understand based on this information, HUDCO may decide to grant loan to me/us. I/We assure 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 agree that HUDCO may take up such references and make such enquiries in respect of this application, as it may deem necessary. I/We undertake to inform HUDCO regarding any changes in my/our occupation/employment / address and to provide any further information that you may require. I/We also undertake to authorize my/our employer(s) to deduct Equated Monthly Installments from my/our salary and remit the same to HUDCO directly every month. I/We agree that my/our loan shall be governed by rules & regulations of HUDCO, which may be in force on me/us from time to time. I/We further agree for disclosure of the information/data to CIBIL (Credit information company), under "The Credit information companies (Regulation) Act, 2005."

|                             |                                |
|-----------------------------|--------------------------------|
| Applicant's Signature _____ | Co-Applicant's Signature _____ |
| Date : _____                | Date : _____                   |
| Place : _____               | Place: _____                   |