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

hudco
An ISO 9001 : 2000 Certified Company

INDIVIDUAL HOME LOAN APPLICATION FORM

No. .....

Instructions

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

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			☐ M ☐ F	☐ Single ☐ Married ☐ Other	☐ SC ☐ ST ☐ OBC ☐ Others	(R)_____ (M)_____	
Co-Applicant			☐ M ☐ F	☐ Single ☐ Married ☐ Other	☐ SC ☐ ST ☐ OBC ☐ Others	(R)_____ (M)_____	

Applicant	Co-Applicant
Current Residential Address _____ _____ _____ _____ PIN No. _____	Current Residential Address _____ _____ _____ _____ PIN No. _____
Permanent Residential Address _____ _____ _____ _____ PIN No. _____	Permanent Residential Address _____ _____ _____ _____ PIN No. _____

EMPLOYMENT INFORMATION

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

LOAN REQUEST

	Purpose of Loan		Type of Interest Rate	
Amount Rs. _____ Repayment Period _____ (in months)	☐ Construction ☐ Extension ☐ Purchase of plot	☐ Purchase ☐ Improvement ☐ Refinance	☐ Fixed ☐ Floating	Monthly EMI, Applicant and Co-Applicant can comfortably pay (Rs.)_____p.m.

LOAN DETAILS

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

ASSETS & LIABILITIES STATEMENT

Particulars	Applicant (Rs.)	Co-Applicant (Rs.)	Particulars	Applicant (Rs.)	Co-Applicant (Rs.)
Immovable Property	_____	_____	Loan From :		
Current Balance in 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 (with maturity date)	_____	_____	Please Indicate :		
NSC (with maturity date)	_____	_____	i) Aggregate of Outstanding Loan	_____	_____
			ii) Instalment payable per month	_____	_____

BANK ACCOUNT DETAILS

Name of the Account Holder	Name of Bank	Branch Address	Account	Account No.
Applicant			☐ Current ☐ Saving	
Co-Applicant			☐ Current ☐ Saving	

(Please attach photocopy of cheque leaf)

Affix recent photograph of Applicant with Signature

Affix recent photograph of Co-Applicant with Signature

Details	
PAN No. (Attach Photocopy)	_____
Income Tax Ward No. : (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 :- (Full Address with Pin Code)	Area of land :_____ in sq. meter Built up Area :_____ in sq. meter Cost of land :Rs._____ Cost of Construction/ Purchases/Extension/ Improvement :Rs._____

GENERAL

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

GUARANTOR

1. Name :_____
2. Age :_____ 3. Date of Birth _____
4. Monthly/Annual Income (Rs.) : _____
5. Residential Address :_____
6. Phone No. :(R) _____ Mobile _____

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

1. _____

_____

_____

Phone (Off.) _____ (Res.) _____

Mobile No. _____

2. _____

_____

_____

Phone (Off.) _____ (Res.) _____

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 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 _____

Date :_____

Place :_____

Co-Applicant's Signature _____

Date :_____

Place:_____