

Branch:

Proposal No.

**INSTRUCTIONS**

- All columns must be filled in. If not applicable, please write N.A. (Not applicable)
- In order to ensure faster processing, applicants should ensure that the application is complete in every respect and all the required documents are submitted with this application.
- Application to be submitted along with Processing fee @ 2.5% + GST for the amount applied.
- Please take photocopies of all the documents before submitted to VSHFL

Applicant	Co-Applicant
Pass Port Size Photograph with signature across	Pass Port Size Photograph with signature across

Signature of Branch Manager / Incharge

Signature of Borrower:

To: The Branch Manager, Varashakti Housing Finance Pvt Ltd.

I / We request that a loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only )  
may be granted to me / us for the following purpose against the security of mortgage of property and such other securities as may be required  
by VSHFL. Necessary particulars for consideration of this application are give below:

**Purpose:**

- Construction / Purchase : Independent House / Flat     
  Plot purchase     
  Improvement  
 Extension Loan     
  Takeover & Topup     
  Loan against property

**Interest Type** : Fixed / Floating

**Mode of Payment of EMI** : NACH / PDC

**Loan Tenure** :

Particulars	Applicant	Co-Applicant
Name		
Father's / Husband's Name		
Relationship with co-applicant / applicant		
Date of Birth & Age	DOB:                      Age:	DOB:                      Age:
Marital Status & Sex	Sex:	Sex:
Religion / Community		
Educational Qualification		
Current Residential Address		
<b>Applicant:</b>		
E-Mail ID: _____		
Mobile: _____		
PAN No.: _____		
<b>Co-Applicant:</b>		
E-Mail ID: _____		
Mobile: _____		
PAN No.: _____	Pincode:	Pincode:
	Phone:	Phone:
Communication to be sent to:	<input type="checkbox"/> Residential Address <input type="checkbox"/> Property Address <input type="checkbox"/> Office Address	
No. of years in current residence		
Owned / Family / Rented / Qtrs.		
If rented, Monthly Rent Rs.		

Sl.No.	Name	Age	Relationship with applicant	Name of School / College & Class / Course Studying	Marital Status	Monthly Income (Rs.)

Particulars	Applicant		Co-applicant			
OCCUPATION:	<input type="checkbox"/> Employed	<input type="checkbox"/> Professional	<input type="checkbox"/> Business	<input type="checkbox"/> Employed	<input type="checkbox"/> Professional	<input type="checkbox"/> Business
If Salaried : Name of Employer Office Address If Business : Name of Business Business Address						
Office / Business Phone No. Designation	Pin Code:	Fax:	Pin Code:	Fax:		
No. of years in Present service	_____ Yrs Date of retirement ____/____/____		_____ Yrs Date of retirement ____/____/____			
Previous Employment / Business details						
Line of Business / Profession						
<b>Financial Details</b>						
INCOME						
Gross Monthly Income	Rs.		Rs.			
Rental Income Existing	Rs.		Rs.			
Proposed	Rs.		Rs.			
Other Income - Specify	Rs.		Rs.			
Average Monthly Expenses	Rs.		Rs.			
Net Monthly surplus available	Rs.		Rs.			
E M I you can pay p.m.	Rs.					
ASSETS:						
Immovables: Describe Market Value						
Other Investments: Bonds & Securities						
LIC Policies: Policy No. Sum Assured Annual Premium Maturity Date						
LIABILITIES:	Name of Institution	Purpose	Balance (Rs.) Outstanding	Balance Term (Months / Years)	Monthly Repayment (Rs.)	
Applicant:						
Co-Applicant						
<b>Details of Credit Cards</b>						
Name of the Issuer	Credit Card No.	Limit	Credit Card No.	Limit		
1.						
2.						
3.						
<b>Bank Account Details</b>						
Particulars	Name of the Bank / Branch & Address			Current / Savings A/c	Account No.	
Applicant						
Co-Applicant:						

## Funding Details

### Estimated requirement of funds

Cost of Construction / Improvement/ Extension } Rs. \_\_\_\_\_  
 Cost @ Rs. \_\_\_\_\_ per sq.ft. for an area of \_\_\_\_\_ sq.ft)

In case of Purchase specify:

Purchase Cost Rs. \_\_\_\_\_  
 Registration Cost Rs. \_\_\_\_\_  
 Stamp duty Rs. \_\_\_\_\_  
 Other Costs: Please specify Rs. \_\_\_\_\_  
 Rs. \_\_\_\_\_  
 Loan outstanding (for Take over) Rs. \_\_\_\_\_

### Estimated Source of funds

Loan amount required Rs. \_\_\_\_\_  
 Amount already paid / spent Rs. \_\_\_\_\_  
 (source \_\_\_\_\_)

Disposal of Investments / Assets Rs. \_\_\_\_\_  
 Savings from Banks Rs. \_\_\_\_\_  
 PF (refundable / non-refundable) Rs. \_\_\_\_\_  
 Other: Please specify Rs. \_\_\_\_\_  
 Rs. \_\_\_\_\_  
 Rs. \_\_\_\_\_

A. Total requirement of funds Rs. \_\_\_\_\_

B. Total source of funds Rs. \_\_\_\_\_

## Details of Property

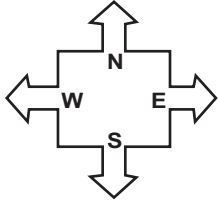
Address: (Mention dwelling unit No, street, city, nearest landmark and pin code)

Pin code: \_\_\_\_\_

Nearest landmark

Developer Name: \_\_\_\_\_  
 Area of Land \_\_\_\_\_  
 Built-up area \_\_\_\_\_  
 Age of Property \_\_\_\_\_  
 Proposed owners Name: (In case of Purchase)  
 Name 1: \_\_\_\_\_  
 Name 2: \_\_\_\_\_  
 In case of Construction / Improvement /Extension / Mortgage)  
 Owner of the Property:  Applicant  Co-applicant  
 Guide line Value: \_\_\_\_\_  
 Market Value : \_\_\_\_\_

Please draw route map of the Property



## Details of Guarantor

1. Name of Guarantor:

Residential Address:

Pin code: \_\_\_\_\_

Mobile: \_\_\_\_\_ Phone: \_\_\_\_\_

E-Mail ID

2. Name of Guarantor:

Residential Address:

Pin code: \_\_\_\_\_

Mobile: \_\_\_\_\_ Phone: \_\_\_\_\_

E-Mail ID

Office / Business details:  
 Name :

Address:

Pin code: \_\_\_\_\_

Mobile: \_\_\_\_\_ Phone: \_\_\_\_\_

Gross Income P.M.

Office / Business details:  
 Name :

Address:

Pin code: \_\_\_\_\_

Mobile: \_\_\_\_\_ Phone: \_\_\_\_\_

Gross Income P.M.

**General (Applicable to Applicant and Co-Applicant)**

1. Have you or your spouse earlier applied to VSHFL for a loan? Yes  No   
 If yes, Loan Account No. \_\_\_\_\_
2. Have you or your spouse given guarantee(s) for any borrower(s) of VSHFL? Yes  No   
 If yes, Loan Account No. \_\_\_\_\_ & Name of Borrower(s) \_\_\_\_\_

**Declaration**

I / We declare that all the information and particulars furnished in this application form by me / us are true, correct and complete and that they shall form the basis of any loan VSHFL may decide to grant me / us. I / We confirm that I / We 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 / am / are aware that the Equated Monthly Installment comprising principal and interest is calculated on the basis of monthly rests. I / We agree that VSHFL may take up such references and make such enquires with credit bureau like CIBIL / High Mark or any other Agencies as required in respect of the application as it may deem necessary from time to time. I / We undertake to inform VSHFL regarding any change in my / our occupation / employment 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 VSHFL directly every month. I / We agree that ownership of the loan may be transferred to successor or assignee of the company without notice to me / us and / or the administration of the loan account may be transferred to an agent successor or assignee of the company with prior notice to me / us. I / We shall advise you in writing of any change in my / our resident status. I / We further agree that my / our loan shall be governed by rules of VSHFL as may be in force from time to time and VSHFL shall be entitled to reject my / our application without giving any reasons thereof.

\_\_\_\_\_  
 Signature of Applicant

Date : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

\_\_\_\_\_  
 Signature of Co-Applicant

Date : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**For Office Use**

Date of receipt of application : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date of Credit Interview: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Interviewed by: \_\_\_\_\_  
 (Name & Designation)

Fee Particulars:

Processing Fee Amount: \_\_\_\_\_ Cash / Cheque / DD No. \_\_\_\_\_ Date : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Bank / Branch: \_\_\_\_\_ Loan scheme recommended: \_\_\_\_\_

**List of documents required (Personal)**

Particulars	Salaried Individuals / Professionals / Businessmen	
Age proof (any one document)	1. School Leaving Certificate; 2. Passport; 3. Driving Licence; 4. Voters ID; 5. Birth Certificate; 6. LIC Policy, 7. PAN Card, 8. Aadhaar Card	
Identity & Signature (any one document)	1. Bankers Sign Verification; 2. Passport; 3. Driving Licence; 4. Pan card, 5. Employer ID	
Address Proof	1. Pass port; 2. Ration card; 3. Voters ID; 4. Employer ID; 5. Driving Licence, 6. Telephone Bill; 7. Gas Bill, 8. Aadhaar Card	
Banking history	Last 1 year Bank statement & 3 months credit card statement	
Aadhaar declaration	I / We, _____ hereby give voluntarily at my own discretion my Aadhaar number as issued by Government of India to VSHFL along with my other KYC documents for the purpose of availing loan based relationship and voluntarily give my consent to use my Aadhaar details for the purpose of authentication with UIDAI. I am enclosing a copy of my duly self-attested Aadhaar card / e-Aadhaar for your record. The Aadhaar card details voluntarily furnished by me are true, correct and complete.  <div style="display: flex; justify-content: space-between;"> <span>Signature of Applicant</span> <span>Signature of Co-Applicant</span> </div>	
	Salaried Individuals	Professionals / Businessmen
Income Proof	1. Latest Salary slip 2. Salary Certificate 3. Form 16 or IT returns with computation of Income for the last 3 years 4. Appointment Letter	1. IT returns for the last 3 years 2. Audited financial statements for the last 3 years & Projections for next 2 years  (along with P&L and Balance sheet with all schedules) 3. Write up about the business.



**Loan Application Form - Co-Applicants**

<b>This is part of</b>	Co-applicant	Co-applicant
<b>Proposal No.</b> _____	Pass Port Size Photograph with signature across	Pass Port Size Photograph with signature across
<b>Name of the Applicant:</b> _____		

**Personal and Employment Details**

Particulars	Co-Applicant	Co-applicant
Name		
Father's / Husband's Name		
Relationship with co-applicant / applicant		
Date of Birth & Age	DOB:                      Age:	DOB:                      Age:
Marital Status & Sex	Sex:	Sex:
Religion / Community		
Educational Qualification		
Current Residential Address		
<b>Co-Applicant:</b>		
E-Mail ID: _____		
Mobile: _____		
PAN No.: _____		
<b>Co-Applicant:</b>		
E-Mail ID: _____		
Mobile: _____		
PAN No.: _____	Pincode:	Pincode:
	Phone:	Phone:
OCCUPATION:	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business
<b>If Salaried:</b>		
Name of Employer		
Office Address		
If Business:		
Name of Business		
Business Address		
	Pin Code:                      Fax :	Pin Code:                      Fax :
Office / Business Phone No.		
Designation		
No. of years in Present service	_____ Yrs	_____ Yrs
	Date of retirement ____/____/____	Date of retirement ____/____/____
Previous Employment / Business details		
Line of Business / Profession		

**Details of Credit Cards**

Name of the Issuer	Credit Card No.	Limit	Credit Card No.	Limit
1.				
2.				
3.				

### Funding Details

INCOME	Co-applicant	Co-applicant
Gross Monthly Income	Rs.	Rs.
Rental Income Existing	Rs.	Rs.
Proposed	Rs.	Rs.
Other Income - Specify	Rs.	Rs.
Average Monthly Expenses	Rs.	Rs.
Net Monthly surplus available	Rs.	Rs.
<b>ASSETS:</b>		
Immovables: Describe Market Value		
Other Investments: Bonds & Securities		
LIC Policies: Policy No. Sum Assured Annual Premium Maturity Date		

LIABILITIES:	Name of Institution	Purpose	Balance (Rs.) Outstanding	Balance Term (Months / Years)	Monthly Repayment (Rs.)
Co-Applicant:					
Co-Applicant					

### Bank Account Details

Particulars	Name of the Bank / Branch & Address	Current / Savings A/c.	Account No.
Co-Applicant			
Co-Applicant			

### General (Applicable to both Co-applicant)

1. Have you or your spouse earlier applied to VSHFL for a Loan?  Yes  No  
 If Yes, Loan Account No. \_\_\_\_\_
2. Have you or your spouse given guarantee(s) for any borrower(s) of VSHFL?  Yes  No  
 If Yes, Loan Account No. \_\_\_\_\_ & Name of Borrower(s) \_\_\_\_\_

\_\_\_\_\_  
Signature of Co-Applicant

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

\_\_\_\_\_  
Signature of Co-Applicant

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_