

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		
Applicant:		
E-Mail ID: _____		
Mobile: _____		
PAN No.: _____		
Co-Applicant:		
E-Mail ID: _____		
Mobile: _____	Pincode:	Pincode:
PAN No.: _____	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						
	Pin Code:	Fax:	Pin Code:	Fax:		
Office / Business Phone No. Designation						
No. of years in Present service	_____ Yrs of retirement _____ / _____		_____ Yrs of retirement _____ / _____			
Previous Employment / Business details						
Line of Business / Profession						
Financial Details						
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						
Details of Credit Cards						
Name of the Issuer	Credit Card No.	Limit	Credit Card No.	Limit		
1.						
2.						
3.						
Bank Account Details						
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: _____

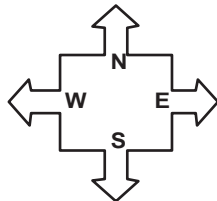
In case of Construction / Improvement /Extension / Mortgage)

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 advice you in writing of any change in my / our resident status. 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 keep me / us informed on the status of my/our application in writing/digital mode with the 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="text-align: right;"> Signature of Applicant Signature of Co-Applicant </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&Land Balance sheet with all schedules) 3. Write up about the business.



Loan Application Form - Co-Applicants

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

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		
Co-Applicant:		
E-Mail ID: _____		
Mobile: _____		
PAN No.: _____		
Co-Applicant:		
E-Mail ID: _____		
Mobile: _____	Pincode:	Pincode:
PAN No.: _____	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
If Salaried:		
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.

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.)
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: ____ / ____ / ____