

INSTRUCTIONS	Applicant	Co-applicant
1. Use Block Letters in spaces. 2. Please fill up the form completely. Use N.A. (Not Applicable) for information which are not applicable 3. Please ensure that you obtain acknowledgement of the loan application and quote the acknowledgement no. for status query of the application 4. Please take photocopy of documents prior to submission	Recent passport sized coloured photo with signature across	Recent passport sized coloured photo with signature across

Personal Details

Particulars	Applicant	Co-applicant
First Name		
Middle Name		
Last Name		
Current Residential Address		
	City _____ Dist. _____	City _____ Dist. _____
	Pincode _____	Pincode _____
	Landmark _____	Landmark _____
	State _____	State _____
Residence Telephone (with STD)		
Mobile number		
Qualification		
Passport No.		
Driving Licence No.		
PAN Card No.		
Voter ID No.		
E-mail ID		
Permanent Address		
	City _____ Dist. _____	City _____ Dist. _____
	Pincode _____	Pincode _____
	Landmark _____	Landmark _____
	State _____	State _____
Date of Birth (DD/MM/YYYY) & Sex	<input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> M <input type="checkbox"/> F	<input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> M <input type="checkbox"/> F
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others
Relationship with	Co-applicant	Applicant
Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General
Religion		
Present Accommodation	<input type="checkbox"/> Own <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Employer	<input type="checkbox"/> Own <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Employer
If rented, the rent per month	Rs: _____ p.m.	Rs: _____ p.m.
If owned, value of property	Rs: _____	Rs: _____
Nos. of yrs in current residence	_____ yrs _____ months	_____ yrs _____ months
No. of dependents	<input type="checkbox"/> Children <input type="checkbox"/> Parents <input type="checkbox"/> Others	<input type="checkbox"/> Children <input type="checkbox"/> Parents <input type="checkbox"/> Others
Communication to be sent to	<input type="checkbox"/> Current Residential Address <input type="checkbox"/> Occupation Address	<input type="checkbox"/> Current Residential Address <input type="checkbox"/> Occupation Address

Occupation Details

Particulars	Applicant	Co-applicant
Occupational Category	<input type="checkbox"/> Salaried <input type="checkbox"/> Business	<input type="checkbox"/> Salaried <input type="checkbox"/> Business
If salaried:		
Employment Sector	<input type="checkbox"/> Pub. Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Central Govt. <input type="checkbox"/> State Govt. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership firm	<input type="checkbox"/> Pub. Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Central Govt. <input type="checkbox"/> State Govt. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership firm
Name of employer		
Address of current posting		
	City _____ Dist. _____ Pincode _____ Tel. No. with STD _____ Fax No. with STD _____ Landmark _____ State _____	City _____ Dist. _____ Pincode _____ Tel. No. with STD _____ Fax No. with STD _____ Landmark _____ State _____
Employment ID No.		
Date of Joining	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Date of retirement	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Current Designation		
Nos. of yrs. with current co.	_____ yrs _____ months	_____ yrs _____ months
Name and Tel No. of Reporting Officer		
	Mobile No. _____	Mobile No. _____
Total nos. of work experience	_____ yrs _____ months	_____ yrs _____ months
If Business :		
Nature of business	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Vending <input type="checkbox"/> Services <input type="checkbox"/> Fees <input type="checkbox"/> Others (Specify)	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Vending <input type="checkbox"/> Services <input type="checkbox"/> Fees <input type="checkbox"/> Others (Specify)
Profession/Business Address		
	City _____ Dist. _____ Pincode _____ Tel. No. with STD _____ Fax No. with STD _____ Landmark _____	City _____ Dist. _____ Pincode _____ Tel. No. with STD _____ Fax No. with STD _____ Landmark _____
Brief description of nature of business or profession		
Date of commencement	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Nos. of yrs. in current occupation	_____ yrs _____ months	_____ yrs _____ months
Names of trade referrals		
	Mobile No. _____	Mobile No. _____

Financial Details

Particulars	Applicant	Co-applicant
Gross Monthly Income	₹ _____	₹ _____
Net Monthly Income	₹ _____	₹ _____
Rental Income	₹ _____	₹ _____
Other Income (specify)	₹ _____	₹ _____
Average Monthly Expenses	₹ _____	₹ _____
EMI for any existing loan	₹ _____	₹ _____
Net Monthly Surplus Income	₹ _____	₹ _____
EMI you can pay (jointly applicant & co-applicant)		N.A.
Assets : (estimated value)		
Immovable property Location		
FD / Chit Fund	₹ _____	₹ _____
PF / PPF / Post Office / NSC etc	₹ _____	₹ _____
Four Wheeler	₹ _____	₹ _____
Two wheeler	₹ _____	₹ _____
Share in ancestral property	₹ _____	₹ _____

Life Insurance Policy Details (for both applicant & co-applicant)	Policy No.	Policy holder	Insurance Co.	Type of policy	Sum assured ₹	Commenced on	Maturity date if any
	Details of any loans advanced to friends / relatives / business associates						
₹ _____					₹ _____		

Borrowings of applicant & co-applicant							
Applicant's borrowings	Amount disbursed	ROI (% P.A.)	EMI ₹	Balance O/s ₹	Term O/s		
Business loans							
Housing loan							
Personal loan							
Two wheeler loan							
Four wheeler loan							
Others (specify)							
Co-applicant's borrowings							
Business loans							
Housing loan							
Personal loan							
Two wheeler loan							
Four wheeler loan							
Others (specify)							
Credit Card details	Credit Card No.	Issuing Bank	Holder name	Issued since	Credit Limit ₹	Amount O/s ₹	
Applicant							
Co-applicant							

Details of any Guarantee provided for any loan							
Applicant	Name of borrower	Relationship with borrower	Name of Lender	Purpose of loan	Amount disbursed (₹)	ROI (% p.a.)	Balance O/s ₹
Co-applicant							

Bank Account details

	Holder name	Bank & branch name	Type of account	Account No.	Opening date	Balance amount (₹)
Applicant						
Co-applicant						

Property Details

Whether property has been identified : Yes No

If Yes, then give property details

Property Address _____

City _____ Dist. _____ State _____ Pincode _____

Landmark _____ Built-up Area _____ sqfts.

Ownership : Single Joint Names of Joint holders: _____

Type of land (for all cases): Freehold Leasehold

Name of seller : _____

Tel. No. (with STD) _____ Mobile No. _____

Type of property transaction : Ready purchase from builder Under-construction purchase from builder Re-sale Development Authority or Housing Board

Date of Sale Agreement : _____ Current stage of construction for under construction property: _____

Stage of Construction: Ready for possession Under construction

Purpose for acquiring the property : Self use To be occupied by close family members Others (Specify)

Cost of property:	₹	Means of Financing:	₹
Agreement Cost (as per document)	_____	Amount paid so far	_____
Amenities Agreement (as per document)	_____	Savings	_____
Stamp Duty Cost (as per document)	_____	Disposal of Assets	_____
Registration Cost (as per document)	_____	Family Assistance	_____
Other Cost (as per document)	_____	Others (specify)	_____
Total	_____	Housing Loan requirement	_____
		Total	_____

Loan Details

Loan Amount requested : Rs _____ Term requested for _____ months ROI Type : Variable / Fixed (with reset)

Purpose of Loan : Home Loan Home Extension Loan Home Improvement Loan

Repayment through : PDC ECS Standing Instruction

Names & Addresses of References : 1. _____

 Pincode _____ City _____ Dist. _____ State _____
 Tel. No. (with STD) _____ Mobile _____

2. _____

 Pincode _____ City _____ Dist. _____ State _____
 Tel. No. (with STD) _____ Mobile _____

Learned about Muthoot Reference from Muthoot Fincorp Direct Walk-in Builder site enquiry
 Housing Finance through Existing customer reference Advt. response Any other referral (give details)

Relationship with Muthoot Fincorp / Muthoot Capital Services: Past / Existing facilities:

Loan Account No.	Purpose of loan	Amount disbursed ₹	Amount un-disbursed ₹	ROI (% p.a.)	EMI ₹	Balance O/s ₹	Term O/s

Whether stood as a Guarantor to any loan from Muthoot Housing Finance Co. Ltd. _____

Relationship with Muthoot Fincorp / Muthoot Capital Services: Past / Existing facilities:

Customer ID No.	Purpose of loan	Amount disbursed	Amount un-disbursed	ROI (% p.a.)	EMI	Balance O/s	Term O/s

Insurance Intent

Whether interested to avail life insurance cover for the loan: Yes No

If yes, then mode of payment of premium : Self funded To be added to the loan

Declaration

I/We declare that all the information and particulars furnished by me / us are true, correct and complete and that they shall form the basis of any loan Muthoot Housing Finance Company Ltd. (Muthoot Housing) may decide to grant me / us. I/We 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 have understood its contents. I/We am / are aware that the Equated Monthly Instalment (EMI) comprising principal and interest is calculated on the basis of monthly rests. I/We agree that Muthoot Housing may take up such reference and make such enquiries in respect of this application, as it may deem necessary. I/We undertake to inform Muthoot Housing regarding any change in my / our occupation / employment and to provide any further information that Muthoot Housing may require. I/We further understand that Muthoot Housing may pass on any relevant information to any credit bureau as it may deem fit. I/We also undertake to authorise my / our employer/s to deduct EMI from my / our salary and remit the same to Muthoot Housing directly every month. I/We agree that the ownership of the loan may be transferred to the successor or assignee of Muthoot Housing without any notice to me / us. I/We shall advise MHFCL in writing of any change in my / our resident status. I/We further agree that my / our loan shall be governed by the rules of Muthoot Housing as may be in force from time to time and Muthoot Housing shall be entitled to reject my / our application.

Applicant Name : _____

Co-applicant Name : _____

Signature : _____

Signature : _____

Date : _____

Date : _____