

mahindra HOME FINANCE

AH BH PRIME

Home Loan Non Home Loan

Registered Office : Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai 400 018 India. Website : www.mahindrahomelfinance.com
CIN: U65922MH2007PLC169791

Corporate Office : Unit No. 203, Amity Building, Piramal Agastya Corporate Park, Opposite Fire Brigade Station, Kamani Junction, L.B.S. Main Road, Kurla (West), Mumbai - 400 070.
Phone : 022 6292 9800

Date Of Application _____ **LOAN APPLICATION FORM** Serial No. _____

	<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR	<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR
Name (First / Middle / Last) as per ID proof	First Middle Last	First Middle Last
Maiden Name (if any)		
Relationship with Applicant		
Spouse/Father's Name		
Mother's Name		
Resident Status	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Non Resident Indian
Communication Residential Address	Plot/survey no. Flat/House no.	Plot/survey no. Flat/House no.
	Landmark	Landmark
	District : City / Town / Village :	District : City / Town / Village :
	State : Pin <input type="text"/>	State : Pin <input type="text"/>
Phone No. with STD Code	Tel. Mobile <input type="text"/>	Tel. Mobile <input type="text"/>
E-mail ID		
Current Residence	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer	<input type="checkbox"/> Self owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer
Rent Paid (If rented)		
No. of Years at Current Res.		
Date of Birth/Gender	DD / MM / YYYY <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	DD / MM / YYYY <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other
No. of Dependants	Children Others	Children Others
ID Proof and Address Proof Details	UID (Aadhaar) <input type="text"/>	UID (Aadhaar) <input type="text"/>
	Pan Card _____ Form 60 : <input type="checkbox"/> Yes <input type="checkbox"/> No	Pan Card _____ Form 60 : <input type="checkbox"/> Yes <input type="checkbox"/> No
	Election Card _____	Election Card _____
	Passport _____ Exp. D. _____	Passport _____ Exp. D. _____
	Driving Licence _____ Exp. D. _____	Driving Licence _____ Exp. D. _____
	NREGA Job Card _____	NREGA Job Card _____
	Other _____ CKYC Id _____	Other _____ CKYC Id _____
Permanent Address with OVD	Plot/survey no. Flat/House no.	Plot/survey no. Flat/House no.
	Landmark	Landmark
	District : City / Town / Village	District : City / Town / Village
	State : Pin <input type="text"/>	State : Pin <input type="text"/>
Phone No. with STD Code	Tel. Mobile <input type="text"/>	Tel. Mobile <input type="text"/>
Religion		
Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> NT	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> NT
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> SEP <input type="checkbox"/> SENP <input type="checkbox"/> Agri <input type="checkbox"/> Others	<input type="checkbox"/> Salaried <input type="checkbox"/> SEP <input type="checkbox"/> SENP <input type="checkbox"/> Agri <input type="checkbox"/> Others
Employer/Business Name & Address		
	Landmark	Landmark
	District : City / Town / Village	District : City / Town / Village
State : Pin <input type="text"/>	State : Pin <input type="text"/>	

Bank Account Details :

Type of A/c	Bank / Financial Institution	Account Holder	Account No.	Banking Since	Repaymt. from
1.					<input type="checkbox"/>
2.					<input type="checkbox"/>

Details of Property

Property Address _____ _____ _____	Type of Property <input type="checkbox"/> Bungalow <input type="checkbox"/> Row House <input type="checkbox"/> Plot <input type="checkbox"/> Flat
Landmark _____	Use of Property <input type="checkbox"/> Self <input type="checkbox"/> Family <input type="checkbox"/> Investment <input type="checkbox"/> Rent P.M _____
State _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Purchase from <input type="checkbox"/> Builder <input type="checkbox"/> Society <input type="checkbox"/> Development Authority <input type="checkbox"/> Resale <input type="checkbox"/> Self Construction
	Construction Stage <input type="checkbox"/> To Commence <input type="checkbox"/> Ready: Completion % _____
	Expected time of completion _____ Land Area _____ Built-up-Area _____

Details of Savings, Investment, Assets, Etc.

Particulars	Applicant	Co-applicant
Savings/FD	_____	_____
Immovable Property	_____	_____
Vehicles	_____	_____
Shares/Mutual Fund	_____	_____
PF/PPF/LIC	_____	_____
Others	_____	_____

Family Details (Brothers/Sisters/Parents/Children)

Name	Age	Relationship	Annual Income	UID no.
1)				
2)				
3)				
4)				

References (Two Third Party References are Required)

Name		
Address		
	Landmark	Landmark
	State : _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	State : _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Res. Phone No. with STD Code	Tel. _____ Mobile <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Tel. _____ Mobile <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Acknowledgement for receipt of Application Form

Application Form No.....

Date.....

We (Mahindra Rural Housing Finance Ltd) have received your application for Loan of Rs..... From Mr./Ms..... MRHFL will require a processing time of approximately 90 working days from the date of receipt of the application subject to submission of all documents as required by MRHFL.

For Mahindra Rural Housing Finance Ltd(Signature)

Kindly Note :

That the receipt of your application form for the loan does not imply automatic approval of your loan by MRHFL

MRHFL will decide the quantum of the loan at its sole discretion.

MRHFL may request for additional documents other than those collected in connection with the application.

MRHFL shall not be liable for loss or delay in receipt of documents.

Incomplete/defective application will not be processed and MRHFL shall not be responsible in any manner for the resulting delay or otherwise

That all postdated cheques are to be issued favoring Mahindra Rural Housing Finance Limited only.

General (Applicable to Applicant & Co-Applicant) (If any)Have You / Your Spouse earlier applied for any Loan at Mahindra Home Finance or any group companies Yes No

If you are an Existing customer, Please mention your File no./Loan a/c no.: _____

Do not have any direct relationship with Directors or Senior Officers of MRHFL (If yes, please give details separately) Yes NoCommunication Address : Current Residence Permanent Residence

Preferred Language : _____

Approach for gradation of risk

The decision to give a loan and the interest rate applicable to each loan account is assessed on a case to case basis, based on multiple parameters such as the type of the asset being financed, borrower profile and repayment capacity, borrower's other financial commitments, past repayment track record if any, the security for the loan as represented by the underlying assets, loan to value ratio, mode of payment, tenure of the loan, geography [location] of the borrower, end use of the asset etc. Such information is collated based on the borrower's inputs and field inspection by the company officials.

The rate of interest is arrived at based on the weighted average cost of funds, administrative costs, risk premium and profit margin.

DECLARATION

I/We declare that all the particulars and information given in the application form are true, correct and complete and updated in all respects and I/We have not withheld any information and that they shall form the basis for any loan that MRHFL may decide to grant me/us. I/We confirm that there are no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent and further confirm that I/We have read the brochure, terms and conditions applicable to this loan and understood the contents. I/We understand and agree that the processing fees and administrative fees are non refundable and my/our application being rejected by the company for any reason whatsoever, or the same being withdrawn by me, I/We shall not be entitled for refund of the same either in part or in full. I am/We are aware that the repayments are by way of instalments comprising principal and interest and are calculated accordingly. I/We also undertake to authorize my/our employer(s) to deduct instalments from my/our salary and remit the same to MRHFL directly every month. I/We also undertake to inform MRHFL regarding changes in my/our occupation/employment and to provide any further information that the company may require. I/We further agree that my/our loan shall be governed by the terms and conditions of MRHFL that are in force and may be amended by the company from time to time. I/We shall not hold MRHFL responsible for the quality of construction, delay in completion of construction, change in specification and delivery of the property for which the loan is applied for. Company in its sole discretion may reject my application in line with its policy while complying with the guidelines mentioned in Fair Practice Code (FPC) and that I/We reserve no right to appeal against this decision of the company, I/We confirm having read the terms and conditions governing the loans from MRHFL I am/We are applying for a loan to acquire the property for own use and not for speculative purpose. I am/We are citizen(s) of India. I/We shall advise you in writing of any changes in my/our resident status. I/We have read, understood and acknowledge and agree that MRHFL may refer my/our name to credit referencing agency/ies and/or make such references and enquiries as the company may consider necessary. I/We hereby authorize to disclose such information relating to my/our credit facility to such parties as deemed necessary at the sole discretion of the company. Further, I/We have read, understood, acknowledge and agree that a request and demand from any authority under the statutory law will be mandatorily complied with by the company." I hereby consent to receiving information from central KYC registry through SMS/Email on the above registered number/email address. I/We authorize Mahindra Home Finance to send me updates regarding my loan account on WhatsApp: I/We declare that we are submitting our proof of possession of Aadhar No voluntarily. I/We hereby expressly consent to MRHFL to search, download, upload/share with Central KYC registry and receive information through SMS/email on the above registered mobile number/email id for the purpose of KYC compliance.

Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials. Please tick Yes / No:

1. Applicant PEP/Relatives and close Associate of PEP Yes No
2. Co Applicant PEP or Relatives and close Associate of PEP Yes No

Signature 1 _____ Signature 2 _____ Date _____ Place _____

PRINCIPAL PLACE OF BUSINESS :

GSTIN : _____

LIST OF DOCUMENTS

	Salaried Individuals	Professionals	Businessmen
Age Proof [Any one of the document]	• School Leaving Certificate / Birth Certificate / Passport / Driving License / Election ID Card / PAN Card / Masked Aadhaar	Same	Same
Identity Proof [Any one of the document]	• Masked Aadhaar Card / Passport / Driving License / Voter Id / NREGA Card	Same	Same
Proof of Permanent Address	• Masked Aadhaar Card / Passport / Driving License / Voter Id / NREGA Card		
Proof of Current Communications Address	• Passport / Driving License / Voter Id / NREGA Card / Proof of possession of Aadhaar / Utility bill not more than Two months old [electricity/post paid/telephone/piped gas Water bill]/Property or Municipal tax receipt Letter of allotment of Accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.	Same	Same

Please Note :-

- If Permanent Address is not same as Communication Address then 2 separate Address Proofs are mandatory which should be as per above sections.
- If Permanent Address is same as Communication Address then single Address Proofs are considered and it should be a proper OVD document.
- It is mandatory to take Copy of PAN Card. However, if PAN card is not available then a declaration in Form 60 to be taken.

Income Proof	• Latest 3 months Salary Slips • Form 16/IT Returns for last 2 years • Appointment Letter/Employer Certificate	Profit & Loss A/c and Balance Sheet with all Schedules for last 2 yrs. IT Returns for last 2 yrs	Profit & Loss A/c and Balance Sheet with all Schedules for last 2 yrs. IT Returns for last 2 yrs
Banking History	• Latest 6 months Bank Statements	Same	Same
Others	• Any other document as required by company for credit assessment	Same	Same

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