



CIN No.: L65922TN2000PLC044655

Branch

RepcO Home Finance Limited

(Promoted by REPCO Bank - Govt of India Enterprise)

Regd. Office : No.33, North Usman Road, T Nagar, Chennai - 600 017.

Corp. Office : Alexander Square, No.2 (Old No. 34 & 35) 3rd Floor, Sardar Patel Road, Guindy, Chennai - 600 032.

LOAN APPLICATION FORM

Application ID

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 Upfront Processing fee (Non -refundable) along with CIBIL, CERSAI, Property Valuation fee plus applicable GST.
- Please take photocopies of all the documents before submitting to RHFL.
- RHFL reserves the right to reject any application at any stage under intimation.

Sourcing Type : Walk in / Existing Customer / DSA / DST / Loan Camp / Referral / Advertisement / Website / Online / Employee referral

Name of DSA / DST / Employee :

Code of DSA / DST / Employee :

Applicant

Passport
Size Photograph
with Signature across

Customer ID

Co-Applicant

Passport
Size Photograph
with Signature across

Customer ID

To, The Branch Manager, Repco Home Finance Limited

I / We request that a loan of Rs..... (Rupees.....) 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 RHFL. Necessary particulars for consideration of this application are given below

Loan Purpose

- Construction / Purchase of House / Flat (Incl. Resale) Plot Purchase Repair & Renovation
- Extension Takeover / BT Mortgage / LAP **CRE - RH** Composite Loan
- Commercial :** Construction / Purchase **Loan Tenure**years

Interest Type

- Floating Fixed **Mode of Payment of EMI :** NACH / ECS / Salary Deduction

Personal Details

Particulars	Applicant	Co-Applicant
Name		
Father's / Spouse Name		
Relationship with applicant / co-applicant		
Date of Birth	<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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Age & Gender	Age : Gender :	Age : Gender :
Marital Status		
Educational Qualification		
Residential Status	<input type="checkbox"/> Resident <input type="checkbox"/> NRI	<input type="checkbox"/> Resident <input type="checkbox"/> NRI
E-mail ID		
Mobile No.	<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"/> <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"/>
PAN No.	<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"/> <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"/>
AADHAR No.	<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"/> <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"/> <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"/>
Community	<input type="checkbox"/> GEN <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST	<input type="checkbox"/> GEN <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST

Address (Present) _____
Pincodes _____

No. of years in current residence : Residence type : Owned Rented Quarters

Address (Permanent) _____
Pincodes _____

Communication to be sent to Present Permanent Address **Repatriate - Yes / No.** If yes, give Membership No.....

Legal Heirs & Dependants

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

Employment / Business Details

Particulars	Applicant	Co-Applicant
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Business <input type="checkbox"/> NRI	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Business <input type="checkbox"/> NRI
If Salaried / NRI Name of Employer		
Office Address & Phone No.		
Official Email ID		
Designation		
No. of years in present service Date of Retirement..... Date of Retirement.....
If Business / Self Employed Name of Business		
Business Address & Phone No.		
Business Email ID		
Line of Business / Profession		
Business Vintage years years

Financial / Income Details

Income	Applicant	Co-Applicant
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Business <input type="checkbox"/> NRI	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Business <input type="checkbox"/> NRI
Gross Monthly Income	₹	₹
Rental Income (Existing)	₹	₹
Rental Income (Proposed)	₹	₹
Other Income (Please Specify)	₹	₹
Total Monthly Income	₹	₹
Monthly Expenses	₹	₹
Other Monthly Liabilities	₹	₹
Net Monthly Surplus Available	₹	₹
EMI payable per Month	₹	₹

Bank Account Details

Bank A/c. 1 : Account Number		
Account Type	SB / Current / CC / OD	SB / Current / CC / OD
Name of the Bank / Branch & Address		
Bank A/c. 2 : Account Number		
Account Type	SB / Current / CC / OD	SB / Current / CC / OD
Name of the Bank / Branch & Address		

Details of Assets & Liabilities / Net Worth statement for Co-Applicant

Name of the Co-Applicant :

(A). Assets

1. Details of Immovable Properties

Building/Flat/Plot Number & Area (in sqft)	Property Address / Location	Market Value (Rs.)	Encumbrance (if any)
a).			
b).			
c).			

2. Value of Movable assets (Car/Two wheeler/Commercial Vehicle etc) Rs. _____

3. Other Liquid Assets

Fixed Deposits Rs.....	Gold Ornaments Rs.....	Mutual Funds / Shares Rs.....
PF / PPF : Rs.....	LIC (Surrender Value) : Rs.....	Cash in hand / Bank Rs.....
(Others) Please specify.....Rs.....		Total Rs.....

A). Total value of Assets (1+2+3) = Rs..... Lakhs.

(B). Liabilities

Type of Loan / Facility	Name of Institution	Sanctioned Amount Rs.	Date of Sanction	Balance Outstanding Rs.	Rate of Interest (%)	EMI / Monthly Repayment Rs.	Account Status (Regular / OD)
Total							

B). Total Liabilities : Rs..... Lakhs.

Net Worth

A). Total Value of Assets	Rs.....Lakhs
B). Total value of Liabilities	Rs.....Lakhs
Net Worth (A-B)	Rs.....Lakhs

Existing / Previous Relationship with RHFL

1. Have you or your spouse earlier applied to RHFL for a loan ? Yes No.
if yes, Loan Account No.....
2. Have you or your spouse given guarantee(s) for any borrower(s) of RHFL ? Yes No
if yes, Loan Account No..... & Name of Borrower(s).....
3. Whether you or your spouse related to any Director / Senior Management Employee of RHFL ? Yes No
if yes, Name of the Director / Employee.....DesignationRelationship.....

Funding Details

Estimated requirement of funds	Estimated Source of funds
Cost of Construction / Improvement / Extension / Renovation } Rs. _____ (Cost @ Rs. _____ per sq.ft. for an area of _____ sq.ft.) In case of Purchase specify : Purchase Cost Rs. _____ Registration & Stamp Duty Charges Rs. _____ Other Costs : Please specify Rs. _____ Loan Outstanding (For Takeover) Rs. _____	Loan amount required Rs. _____ Amount already paid / spent Rs. _____ (Source) Disposal of Investment / Assets Rs. _____ Savings from Banks Rs. _____ Others (Jewels / Chits / PF Etc.,) Rs. _____
A. Total requirement of funds Rs. _____	B. Total source of funds Rs. _____

Property Details (for Security offered)

Property 1 - <input type="checkbox"/> Primary <input type="checkbox"/> Collateral	Property 2 - <input type="checkbox"/> Primary <input type="checkbox"/> Collateral
Property Address : (Mention door no., plot no., flat no., street, city, nearest land mark, pincode and other details if any) Nearest landmark : _____ Pin code : _____	Property Address : (Mention door no., plot no., flat no., street, city, nearest land mark, pincode and other details if any) Nearest landmark : _____ Pin code : _____
Property Location : Metro / Urban / Semi-Urban / Rural Property Type : Freehold / Leasehold Developer / Builder / Project Name : Building Name & Number : Wing Name : Block No. Floor No. Area of Land : Built-up area : Plinth Area Carpet Area : Age of Property : Property Possession : Vacant / Occupied In case of Purchase Proposed owners Name Name 1 : _____ Name 2 : _____ Details of Seller / Vendor Name : _____ Address : _____ _____ Contact No : _____ PAN _____ AADHAR _____	Property Location : Metro / Urban / Semi-Urban / Rural Property Type : Freehold / Leasehold Developer / Builder / Project Name : Building Name & Number : Wing Name : Block No. Floor No. Area of Land : Built-up area : Plinth Area Carpet Area : Age of Property : Property Possession : Vacant / Occupied In case of Purchase Proposed owners Name Name 1 : _____ Name 2 : _____ Details of Seller / Vendor Name : _____ Address : _____ _____ Contact No : _____ PAN _____ AADHAR _____
In case of Construction / Improvement / Extension / Mortgage Owner of the Property : <input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Joint Name of the Owner(s) :	In case of Construction / Improvement / Extension / Mortgage Owner of the Property : <input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Joint Name of the Owner(s) :

Guarantor Details

Name of Guarantor :	Office / Business details
Residential Address : _____ Pincode <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/>	Name : _____ Address : _____ Pincode <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/>
Contact : _____	Contact No.: _____
Email ID : _____	Gross Monthly Income : Rs. _____

Declaration

I / We agree/confirm and understand that

1. 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 RHFL may decide to grant me / us.
2. 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 understood the contents.
3. I/We / am/ are aware that the Equated Monthly Installment comprising principal and interest. Interest will be charged on daily diminishing balance and debited once in a month.
4. I/We agree that RHFL may take up such references and make such enquiries in respect of this application, as it may deem necessary.
5. I/We undertake to inform RHFL regarding any change in my/our occupation / employment and to provide any further information that you may require.
6. I/We also undertake to authorise my / our employer(s) to deduct Equated Monthly Installments from my / our salary and remit the same to RHFL directly every month.
7. 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 .
8. I/We shall advise you in writing of any change in my / our resident status.
9. I/We further agree that my / our loan shall be governed by rules of RHFL as may be in force from time to time and RHFL shall be entitled to reject my / our application under intimation.
10. Processing Fee paid by me/us upfront (including Legal / Property Valuation fee) is **non-refundable** and would not be waived/ refunded in case of loan cancellation/rejection either by me/us or by RHFL or where the loan has not been disbursed.
11. RHFL's authorized representative / staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. RHFL will not be liable for any payment made by me/us to any un-authorized representatives.
12. RHFL shall not process incomplete / defective application form, for which if any loss or delay is caused to me/ us, I/We will not hold RHFL liable for such loss or delay.
13. I/We have been explained by RHFL's authorized representative/ staff that RHFL has prominently displayed the schedule of charges that will be collected at various instances in connection with the loan availed by me/us in their website: www.repcohome.com
14. Submission of loan application to RHFL does not imply automatic approval by RHFL and RHFL will decide the quantum of the loan at its sole and absolute discretion. RHFL in its sole and absolute discretion may either sanction or reject the application for granting the loan and retain the loan application form along with the photograph, information and documents in case of loan rejection.
15. I/We understand that all information provided by me/us shall be kept confidential by the company and will not be disclosed to any person or entity except: (i) Where disclosure is required under any law or regulatory/statutory guidelines; or (ii) where such disclosure is made with my/our consent. I/We authorize the company to collect, process, store, retain, use, disclose, exchange, and obtain my/our personal and credit-related information and share with credit bureaus, regulators, statutory authorities, banks/financial institutions, affiliates, service providers, technology partners, and other authorized agencies in India or abroad. This consent is provided for the purposes of loan processing, sanctioning, administration, servicing, monitoring, recovery, fraud prevention, customer identification, credit assessment, portfolio management and regulatory reporting as may be applicable.
16. I/We shall furnish any additional documents as and when required by RHFL.
17. I/We shall use the funds for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose.
18. I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 (FEMA) and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate RHFL before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

Declaration from customers who OPT for Insurance :

19. a) I/We, confirm and declare that I/we have voluntarily opted to purchase the Life / General / Health insurance products offered by RHFL through its empanelled insurance companies / partners. I am also aware that I am entitled to purchase any insurance products other than through RHFL to comply the requirements of any of the terms and conditions forming parts of the services/facility availed form RHFL.
- b) I/We, further confirm that I/we have been fully explained and informed about all the terms and conditions of all the insurance products offered through RHFL and I/we have taken this decision to opt for the insurance products(s) as per my/our own will and requirements.

Declaration from customers who are NOT OPTING for Insurance :

20. I/We have been apprised by RHFL regarding existence of credit life insurance by RHFL as an enabler. Though the credit life insurance provides enough cushion to me/ us/our family from liability on account of loan in case of any untimely demise of one/us, I/we would prefer not to purchase any life insurance products with any insurer for the following reason:
 - a) I/We have enough life insurance policies (with premiums being promptly paid) which would take care of the loan dues in case of any unfortunate occurrence and/or
 - b) I/We have enough other personal assets/ sources of income which would meet the likely liabilities of the loan applied from you.

(Point Nos, 19 & 20 - strike out which ever is not applicable)

21. I/We will pay the premium out of my / our own funds I / we request RHFL to add the premium to the loan amount

I/we have read and verified the entire contents of the Loan Application Form and further agree, acknowledge, accept and confirm the same.

22. The interest rate and gradation of interest will be decided after considering various factors such as customer profile, type of loan, credit bureau score, type of income, loan product etc. For more information, customers shall refer the website of RHFL viz., www.repcohome.com

Signature of Applicant

Date

Place :

Signature of Co-Applicant

Date

Place :

For office use only

Date of receipt of application

Date of PD

KYC verification done by : Emp.No..... Emp. Name..... Designation.....

Field Investigation / PD done by : Emp.No..... Emp. Name..... Designation.....

Property Verification done by : Emp.No..... Emp. Name..... Designation.....

Date of forwarding the proposal for sanction

Fee Particulars :

Processing fee amount : Rs..... Cheque / Online reference No..... Date of Receipt.....

Bank / Branch :..... Loan amount recommended..... Scheme / Purpose of loan.....

Declaration of Customers to Submit the OVD with present Address

(To be submitted by customers when their present address differs from the address available in KYC documents)

I / We have submitted the following KYC documents as proof of address/residence.

- Passport
- Driving License
- Permanent Account No (PAN) Card
- Voter's Identity Card issued by Election Commission of India
- Job card issued by NREGA duly signed by an officer of the State Government
- AADHAR card/ Letter issued by the Unique Identification Authority of India containing details of name, Address and Aadhar number

(Please ✓)

I am / We are presently residing at the following address

I / We undertake that, I / We will update the present address in the proof submitted by me/us as above and will furnish the copy of the updated address proof document within a period of THREE months.

Date

Signature of the Applicant / Co-Applicant

KYC INFORMATION / AWARENESS



KYC is an acronym for "Know your Customer", a term used for customer identification process. It involves making reasonable efforts to determine true identity and beneficial ownership of accounts, the nature of customer's business, reasonableness of operations in the account in relation to the customer's business, etc which in turn helps us to manage our risks prudently. In line with the regulatory 'KYC-AML guidelines', we are obtaining certain personal information of the customers. The objective of doing so is to enable us to have positive identification of our customers so as to prevent us for being used, intentionally or unintentionally by criminal elements for money laundering.

Repco Home Finance Limited has framed its KYC procedure according to which, a photograph and documentary proof of personal identification and address proof are required to be provided. Our KYC procedure specifies certain commonly available documents as proof of personal identification and address proof, so as to not cause inconvenience to our esteemed customers. We request your kind co-operation in providing the required documents while processing loan applications to enable us to adhere to the KYC policy.

The KYC & AML policy, Fair practice code (FPC) document and other relevant documents like Most Important Terms and Conditions (MITC), Schedule of Charges, Rate of Interest slabs for various loan schemes and reference rate interest is available in our website www.repcohome.com

Documents Required - Check List

Particulars	Nature of Documents		
Identity Proof (any one Document)	<input type="checkbox"/> PAN Card <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Voters ID <input type="checkbox"/> ID Issued by Employer (Government / PSU)		
Address Proof (any one Document)	<input type="checkbox"/> Aadhar Card <input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Voters ID <input type="checkbox"/> Latest Utility Bills (Telephone / Gas) <input type="checkbox"/> Latest Property or Municipal tax receipt <input type="checkbox"/> Pension or family pension payment orders (PPOs) <input type="checkbox"/> MGNREGA Card <input type="checkbox"/> Letter of allotment of accommodation from employer		
Banking History	<input type="checkbox"/> Latest one year bank statement (Salary credit statement / Business CA / CC / OD Statement) as applicable		
for NRI	<input type="checkbox"/> Passport with VISA Stamping <input type="checkbox"/> Employment Certificate / Contract <input type="checkbox"/> Valid Work Permit <input type="checkbox"/> ID Card Issued by Employer <input type="checkbox"/> Latest Salary Slip / Pay Certificate <input type="checkbox"/> NRE Bank account statement for 6 months <input type="checkbox"/> Power of Attorney as per RHFL format <input type="checkbox"/> Continuous Discharge Certificate for SEAFERER		
Income Proof (for Salaried)	<input type="checkbox"/> Latest Salary Slip / Certificate <input type="checkbox"/> Form 16 / IT Return <input type="checkbox"/> Emp. ID Card <input type="checkbox"/> Latest One Year Salary Credit Bank Statement <input type="checkbox"/> Appointment / Offer Letter		
Income Proof (for Self - employed / Business)	<input type="checkbox"/> Proof of Business / Profession (RC / Regn. Certificate / GST / Udyog Aadhar) <input type="checkbox"/> IT Return for last 3 years along with computation of Income / P & L, Balance Sheet with all Schedules <input type="checkbox"/> Brief write up about the business <input type="checkbox"/> Business Bank Statements (Last One year) <input type="checkbox"/> Education Qualification Certificates (for Professional) <input type="checkbox"/> Others		
Property Documents	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none; vertical-align: top;"> Incase of Construction / Improvement / Extension / Mortgage <input type="checkbox"/> Sale deed in favour of borrower <input type="checkbox"/> Prior title documents for last 15/25 years <input type="checkbox"/> Approved plan & permit <input type="checkbox"/> Latest property tax receipt <input type="checkbox"/> Patta <input type="checkbox"/> Estimate given by Engineer / Architect <input type="checkbox"/> Encumbrance / Title search report for 15/25 years </td> <td style="width: 50%; border: none; vertical-align: top;"> Incase of Purchase (House / Flat / Property) including Resale <input type="checkbox"/> Sale Agreement <input type="checkbox"/> Construction Agreement <input type="checkbox"/> Approved plan & permit <input type="checkbox"/> Latest property tax receipt (for Resale) <input type="checkbox"/> Patta <input type="checkbox"/> Proof of Margin Money <input type="checkbox"/> Prior title documents for last 15/25 years <input type="checkbox"/> Encumbrance / Title search report for 15/25 years </td> </tr> </table>	Incase of Construction / Improvement / Extension / Mortgage <input type="checkbox"/> Sale deed in favour of borrower <input type="checkbox"/> Prior title documents for last 15/25 years <input type="checkbox"/> Approved plan & permit <input type="checkbox"/> Latest property tax receipt <input type="checkbox"/> Patta <input type="checkbox"/> Estimate given by Engineer / Architect <input type="checkbox"/> Encumbrance / Title search report for 15/25 years	Incase of Purchase (House / Flat / Property) including Resale <input type="checkbox"/> Sale Agreement <input type="checkbox"/> Construction Agreement <input type="checkbox"/> Approved plan & permit <input type="checkbox"/> Latest property tax receipt (for Resale) <input type="checkbox"/> Patta <input type="checkbox"/> Proof of Margin Money <input type="checkbox"/> Prior title documents for last 15/25 years <input type="checkbox"/> Encumbrance / Title search report for 15/25 years
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Acknowledgement Receipt

Application No.

Branch



Received from Mr. / Mrs.....residing at.....

an application dated..... for Loan Amount Rs.....

The loan application will processed based on the legal, technical and other policy guidelines governing RHFL. Kindly note that there is no commitment on the part of RHFL to sanction the loan. RHFL reserves the right to reject any application for any reason RHFL considers so, at any stage under intimation. Request will be disposed of and acceptance / rejections of the loan application would be intimated within Three weeks from the date of receipt of completed application form with all supporting documents.

For **Repc Home Finance Limited**

Name :.....

Emp. No.....

Authorised Signatory

Date