CENTRUM Home Loans

Aao milkar ghar banaye

LOAN APPLICATION FORM

Application No. _____ Date of application D D M M Y Y Y Y

Applicant Please paste passport size photograph here with signature across

Co-Applicant Please paste passport size photograph here with signature across

Instructions

1. Please write all the information in BLOCK LETTERS.
2. Please do not overwrite or use correction fluid.
3. Put cross in the box wherever applicable [X]
4. All details must be filled in, please write NA if not applicable.
5. Please add another application from if there is more than one co-applicant in the loan.
6. Please ensure all the documents are self-attested by you.
7. Please take photocopies of all the documents that are submitted to Centrum Housing Finance Limited for your personal record.

Personal Details	Applicant	Co-Applicant / Guarantor
First Name		
Middle Name		
Last Name		
Mother's Maiden Name		
S/O, D/O, W/O		
Gender	☐ M ☐ F Date of Birth D D M M Y Y Y Y	☐ M ☐ F Date of Birth D D M M Y Y Y Y
Current residential address		
	City / Town	City / Town
	Pin State	Pin State
Address Type :	☐ Rural ☐ Semi-Urban ☐ Urban ☐ Metro	☐ Rural ☐ Semi-Urban ☐ Urban ☐ Metro
No. of Years in Current Address		
Mobile No. & Phone No.		
Email ID (Personal)		
Permanent residential address		
	City / Town	City / Town
	Pin State	Pin State
Address Type :	☐ Rural ☐ Semi-Urban ☐ Urban ☐ Metro	☐ Rural ☐ Semi-Urban ☐ Urban ☐ Metro
Present Accommodation	☐ Own ☐ Family ☐ Rented ☐ Employer ☐ Other	Relationship with Applicant
Marital Status	☐ Married ☐ Single ☐ Widow ☐ Other	☐ Married ☐ Single ☐ Widow ☐ Other
No. of dependents	☐ Children ☐ ☐ Others	☐ Children ☐ ☐ Others
Category	☐ SC ☐ ST ☐ OBC ☐ General ☐ Other	☐ SC ☐ ST ☐ OBC ☐ General ☐ Other
Religion		
Minority	☐ Yes ☐ No	☐ Yes ☐ No
Person with Disability	☐ Yes ☐ No	☐ Yes ☐ No
Qualification	☐ Undergraduate ☐ Graduate ☐ Postgraduate	☐ Undergraduate ☐ Graduate ☐ Postgraduate
PAN		
Passport No.		
Aadhaar No.		
Voter ID		
CKYC No. if available		
Status	☐ Resident ☐ Non-Resident ☐ PIO	☐ Resident ☐ Non-Resident ☐ PIO

Employment Details	Applicant	Co-Applicant / Guarantor
Occupation	☐ Salaried ☐ Non-Salaried ☐ Business ☐ Self-employed ☐ Professional ☐ Home Maker ☐ Other	☐ Salaried ☐ Non-Salaried ☐ Business ☐ Self-employed ☐ Professional ☐ Home Maker ☐ Other
Company/Business Name		

Information on religion / Community / caste etc. is for statistical purpose and not for any other use

Address		
	City / Town	City / Town
	Pin State	Pin State
If Salaried	☐ Govt ☐ Public Sector ☐ Private Sector	☐ Govt ☐ Public Sector ☐ Private Sector
If Non-Salaried	☐ Farmer ☐ Street Vendor ☐ Transport Driver	☐ Farmer ☐ Street Vendor ☐ Transport Driver
	☐ Fisherman ☐ Daily Wage ☐ Artisan	☐ Fisherman ☐ Daily Wage ☐ Artisan
	☐ Other	☐ Other
If Business	☐ Small ☐ Medium ☐ Large	☐ Small ☐ Medium ☐ Large
If Self-employed	☐ Freelancer ☐ Contractor	☐ Freelancer ☐ Contractor
If Professional	☐ Doctor ☐ Engineer ☐ Lawyer ☐ Architect	☐ Doctor ☐ Engineer ☐ Lawyer ☐ Architect
	☐ Finance Professional ☐ Professor/Teacher	☐ Finance Professional ☐ Professor/Teacher
	☐ Management Consultant ☐ Other	☐ Management Consultant ☐ Other
Ex-Serviceman	☐ Yes ☐ No	☐ Yes ☐ No
Manual Scavenger	☐ Yes ☐ No	☐ Yes ☐ No
Phone No. with STD code & Extn.		
Email ID (Official)		
Work Experience (in years)	Current Total	Current Total
Company/Business Type	☐ Public Ltd. ☐ Pvt. Ltd. ☐ Partnership ☐ Proprietor	☐ Public Ltd. ☐ Pvt. Ltd. ☐ Partnership ☐ Proprietor
Date of Joining	D D M M Y Y Y Y Retiring D D M M Y Y Y Y	D D M M Y Y Y Y Retiring D D M M Y Y Y Y
Date of Incorporation	D D M M Y Y Y Y	D D M M Y Y Y Y
CIN		
Company PAN		
Registered with GST	☐ Yes ☐ No If Yes GSTIN	☐ Yes ☐ No If Yes GSTIN

Financial Status	Applicant	Co-Applicant / Guarantor
Gross Monthly Income ₹		
Net Monthly Income ₹		
Other Income ₹	Source	Source
Average Monthly Expenses ₹		
Assets₹		
Saving bank a/c balance ₹		
Value of immovable property ₹		
Current balance in PF ₹		
Value of shares & securities ₹		
Fixed Deposits ₹		
Other Investments/Assets ₹		
Total ₹		

Existing Loans ₹

Name of Borrower	Financer's Name	Loan/Facility type	EMI ₹	Current Outstanding ₹	Availed on

Additional Information

Bank a/c Details (Applicant & Co-Applicant /Guarantor)

Name of Account Holder	Name of Bank	Branch	A/c type	A/c No.

Insurance Details (Applicant & Co-Applicant/Guarantor)

	Policy 1	Policy 2	Policy 3	Policy 4
Holder Name				
Issued by				
Policy No.				
Policy Type				
Maturity Date				
Sum assured ₹				
Annual Premium ₹				
Issue Date				

Estimate of Required Funds

Type of Property ☐ Residential Apartment ☐ Builder Floor ☐ Independent House ☐ Plot + Independent House ☐ Row House / Villas / Others

Purpose of Loan ☐ Home purchase ☐ Plot + Construction ☐ Self construction ☐ Upgradation ☐ Extension ☐ Business Expansion ☐ Balance Transfer ☐ Enhancement ☐ Refinance ☐ Plot Purchase ☐ Builder Purchase ☐ Other _____

If Builder Purchase RERA No. _____

Property Selected ☐ Yes ☐ No

Locality ☐ Rural ☐ Semi-urban ☐ Urban ☐ Metro

Property Address

City / Town

Pin State

Land area (sq mtr) Built up are (sq mtr)

Ownership ☐ Self ☐ Joint

Construction stage ☐ Ready ☐ Under construction

Stage of construction %

Estimated market value of property

Land type ☐ Freehold ☐ Leasehold

Purchased from ☐ Builder ☐ Society ☐ Resale ☐ Development Authority / Housing board ☐ Self construction

Property Residual Age yrs

Estimate of Required Funds

Land cost ₹

Agreement value ₹

Amenities value ₹

Stamp duty & Registration ₹

Cost of construction /Ext/Imp ₹

Incidental cost (if any) ₹

Loan outstanding (for refinance) ₹

Total requirement of funds ₹

Estimate of Source of Funds

Amount spent ₹

Sources of own contribution

Saving ₹

Disposal of assets ₹

Family ₹

Other ₹

Total own contribution ₹

Loan Requirement ₹

Total sources of funds ₹

No. of houses owned by the borrower _____

Preferred Mailing Address ☐ Current ☐ Permanent ☐ Office ☐ Property to be financed

Declaration: I/We have been explicitly informed by the Company/Lender about the factors determining the applicable rate of interest, the approach for gradation of risk, and the rationale for charging the rate of interest. This information is also available on the website of the Company/Lender.

Acknowledgement

Application Form No. _____ Date of Application D D M M Y Y Y Y Product _____

We confirm having received upfront login fee* of ₹ _____, favouring 'Centrum Housing Finance Limited' via cheque*/draft no. _____

drawn on _____ from Mr/Mrs./M/s. _____

In case of any queries, please contact us at our toll free number 18001036324

Telephone _____ Mobile _____ Sales Representative _____

This receipt doesn't require a signature

**Login Fee is Non- Refundable*

*cheque subject to realisation

Login Fee

Instrument Type ☐ Cheque ☐ DD

Instrument Date D D M M Y Y Y Y

Instrument no.

Amount (₹)

Drawn on Bank

Branch

Reference 1

Name

Address

City / Town

Pin State

Relationship Known since

Telephone Mobile

Email ID

Reference 1

Name

Address

City / Town

Pin State

Relationship Known since

Telephone Mobile

Email ID

Declaration

I/We apply for sanction of Loan from Centrum Housing Finance Limited ("Lender"). For the purpose of obtaining the Loan applied for, I/we declare, confirm and undertake to the Lender the following: (1) That all the particulars and information given in this application from or submitted to the Lender are true, correct, complete, and updated in all respects; (2) That there are no material and/or relevant information withheld/concealed from the Lender which would have adverse impact on credit decisions of the Lender;' (3) That no insolvency or bankruptcy proceedings have been initiated against me/us nor have I/we ever been adjudicated insolvent; (4) That there has never been award or adverse judgment or a decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my/our ability to repay the Loan; (5) That I/we have never been a defaulter with the Lender or any other financial institution; (6) That if any discrepancy is found or observed from the information given, the Lender shall have sole discretion to cancel sanction of Loan at any stage and/or recall the Loan if any disbursed, in such an event, the processing fee shall be liable to be forfeited; further, this is without prejudice to the Lender's right to initiate appropriate legal recourse. The Lender shall be under no obligation to refund the registration /upfront /processing /any other fee in any event; (7) That I/we shall inform Lender regarding any change in respect of the above information submitted including charge in address, occupation, income, and telephone numbers etc.; (8) That I/we shall pay processing charges as applicable and charged by Lender; (9) That the security/Property/assets offered by me/us for obtaining the Loan is free from any encumbrance, lien and has/have marketable title, further I/we have all rights to create charge/security interest on such security/property/assets in favour of the Lender; (10) That I/we authorize the Lender or its agent to carry out credit bureau checks, to make references and enquires relating to information in this application from which the Lender considers necessary; (11) That I/we authorize Lender to exchange/share/part with all information relating to my/our Loan to other banks/financial institutions/credit bureaus/agencies as may be required and shall not hold Lender liable for use of this information; (12) That I/we authorize the Lender to exchange/share/part with all information relating to my/our Loan to third parties which may provide services that I/we may require. I./We shall not hold Lender liable for use of information by third parties and declare that I/we shall not hold the Lender liable for delivery services by such third parts; (13) That I/we shall indemnify the Lender against any loss or damage (which the Lender may suffer) as a result of any action/claim raised by such institutions or any third party for making reference, conducting investigations and/or making disclosures in terms of preceding clauses; (14) That I/we permit the Lender to contact me with respect to the products and services offered by the Lender or by any other person(s) and further allow the Lender to cross sell other products and services offered by such other person(s); (15) That I/we declare that I/we have not made any cash payment to the direct Sales Executive/Direct Sales Agencies with regard to my/our Loan; (16) That I/we confirm to have read & understood the terms applicable for obtaining the Loan; (17) That I/we confirm that I/we have also been explained the terms applicable for obtaining the Loan in vernacular /language which I/we understand; (18) That I/we have read and understood the terms & conditions relating to Loan Scheme & hereby agree to be bound by the said terms & conditions or by the revised additional terms & conditions which may at any time hereinafter be made while the Loan availed by me/us is still outstanding; (19) That I/we have read and understood the terms pertaining to interest rate/default interest /processing fee '/prepayment charges, other charges and terms of the Loan from the Lender; (20) That I/we declare whatever declared above is true and correct and can be relied on by the Lender for sanction of Loan; (21) I/We have been given other alternative means by CHFL for KYC purposes, including physical KYC by submitting officially valid documents, and I/We have voluntarily chosen Aadhaar-based KYC and e-KYC; (22) I/We hereby give explicit consent to download my/our records from CKYCR.

Applicant's signature

Date D D M M Y Y Y Y

Place

Co-applicant's signature

Date D D M M Y Y Y Y

Place

For Office Use Only

HUB Name & Code

Spoke Name & Code

Product

Source Type ☐ In-House ☐ DST/RO ☐ Connector ☐ DSA ☐ Sahayak

Sub-Product

Channel / Sahayak Name

Channel Code / Lead ID

Scheme Group

DST/RO Name

DST/RO Code

Scheme

RM/SM Name

RM/SM Code

Sub-Scheme

Fees & Charges

Please refer to the schedule of charges for the latest fees and charges updated on our website : www.chfl.co.in
Customers can also make enquiries at any branch of Centrum Housing Finance Limited.

Any GST & other Government levies as applicable on the fees and charges shall be payable by the Applicant.

CENTRUM Home Loans
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Centrum Housing Finance Limited

Regd office: Unit 801, Centrum House, CST Road, Vidyanagri Marg, Kalina, Santa Cruz (East), Mumbai – 400 098
www.chfl.co.in | CIN: U65922MH2016PLC273826

Customer copy, please retain