

Occupation (Source of regular income)

Name and Address of Employer / Business (Full location address and Post Box No.)

Tel. No. / Fax No.

Employer / Business type

Applicant
 Salaried Self employed
 Business Others

 Govt. /Public Sector Public Ltd. Co.
 Private Ltd Co. Branch of International / Multinational Co.
 Partnership Proprietorship
 Manufacturing Trading
 Service sector (bank, insurance, etc.)
EMPLOYMENT DETAILS

Designation & Employee Code No.

Department

Date of Joining (DD/MM/YYYY)

Expiry of Employment contract (DD/MM/YYYY)

Employment contract renewable YES NO (If yes, then for _____ years)**SELF EMPLOYMENT DETAILS**

Nature of Business

Date of commencement of current business

PREVIOUS EMPLOYMENT DETAILS

Country

Name of Company

Designation

From / To

Monthly Salary (in Rupee terms)

Total Work experience (for salaried)

Total no. of years in business (for self-employed)

INCOME DETAILS

Monthly Income (in Indian Rupee terms)

Average Monthly expense (in Indian Re. terms)

Other Income (in Indian Rupee terms)

Source

SAVING / INVESTMENT DETAILS

Saving / Investment (Market Value)	Applicant (Rs.) / Rupee equivalent	Co-Applicant (Rs.) / Rupee equivalent	Loans and liabilities Taken / Proposed to be taken	Applicant Rs. / Rupee equivalent		Co-Applicant Rs. / Rupee equivalent	
				Outstanding Loan	Monthly Instalment	Outstanding Loan	Monthly Instalment
			Source				
1. Savings in local Bank (country of residence)			1. Employer				
2. Savings in Banks in India			2. Bank				
3. Immovable Property			3. Financial Institution				
4. Shares & Securities			4. Housing Finance Co.				
5. Post Office / RBI / Company deposits			5. Credit Society				
6. Others (Please specify)			6. Others (Pease specify)				

Co-Applicant
(if any, in country of residence)
 Salaried Self employed
 Business Others

 Govt. /Public Sector Public Ltd. Co.
 Private Ltd Co. Branch of International / Multinational Co.
 Partnership Proprietorship
 Manufacturing Trading
 Service sector (bank, insurance, etc.)

DDMMYYYY

DDMMYYYY

Please read the **Instruction & Guidelines** section in the last page before filling the form.**HOUSING LOAN APPLICATION FORM**
(Non Resident Indians)

Changing Rules Changing Lives

Dewan Housing Finance Corporation Ltd

Office Use

Branch Name

File No

Customer No.

Date

Processing Fee

Loan Code

Application No.

Country name

ROI

PHOTOGRAPH OF APPLICANT

(Affix recent photograph with signature across the photograph)

PHOTOGRAPH OF CO-APPLICANT IN COUNTRY OF RESIDENCE (IF APPLICABLE)

(Affix recent photograph with signature across the photograph)

Personal Details

Name as in passport (IN BLOCK LETTERS)

Father's Name & Age _____ Age _____

Mother's Maiden Name _____

Spouse's Name _____

Date of Birth

DDMMYY Male Female

Qualification _____

Marital Status

 Married Single Others

If married, Wedding date _____

No. of Dependents _____

Country of Residence _____

NRI/PIO (if PIO, mention nationality)

(A) Address in country of residence (address abroad) (Please mention full location address and Post Box No.)

Tel. No. (with full ISD Code) _____ Mobile (with full ISD Code) _____

Email: _____

(B) Current residential address in India (Please specify town / city, state along with Pin code)

_____ Pincode [][][][][][]

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

Email: _____

(Residence-owned/rental/family owned)

(C) Permanent residential address in India (Please specify town / city, state along with Pin code)

_____ Pincode [][][][][][]

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

Email: _____

(Residence-owned/rental/family owned)

Address for correspondence (A)/(B)/(C)

Passport No. / Date of Expiry _____

Visa No. & Date of Expiry _____

_____ Years _____ Months

Period of stay in country of current residence

_____ Years _____ Months

Total period of stay abroad (away from India)

_____ Years _____ Months

Pan. No. (if allotted)

Relationship _____

(with Co-applicant)

Co-Applicant
(if any, in country of residence)

_____ Age _____

DDMMYY Male Female Married Single Others

Children _____ Others _____

Tel. No. (with full ISD Code) _____ Mobile (with full ISD Code) _____

Email: _____

_____ Pincode [][][][][][]

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

Email: _____

_____ Pincode [][][][][][]

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

Email: _____

_____ Years _____ Months

_____ Years _____ Months

(with Applicant)

BANK A/C DETAILS (APPLICANT & CO-APPLICANT)

In Country of Residence

Sr. No.	Name of Account Holder	Bank Name	Branch/Place	A/c type	A/c No.	A/c. opening Date	Balance (in Re equivalent)

In India (applicant and co-applicant)

Sr. No.	Name of Account Holder	Bank Name	Branch/Place	A/c type	A/c No.	A/c. opening Date	Balance (in Rupees)

INSURANCE DETAILS (APPLICANT AND CO-APPLICANT) IN INDIA OR ABROAD

Sr. No.	Policy Value (Rupees)	Policy No.	Premium (Yearly) (Rs.)	Maturity Date	Policy Type	Name of Holder/s (Life assured)	Issuer Name	Branch

LOAN DETAILS IN INDIA OR ABROAD (Applicable if Applicant / Co-Applicant has outstanding loan/s)

Name of Institution	Purpose of Loan	Disbursed Loan Amount (Rs. / Rupee Equivalent)	EMI (Rs./ Rupee equivalent)	Balance Term	Balance Outstanding (Rs. / Re. equivalent)

CREDIT CARD DETAILS IN INDIA OR ABROAD (Applicant & Co-Applicant)

Holder Name	Credit Card No.	Card holder since	Issuing Bank	Credit Limit (Rs. / Re. equivalent)	Outstanding Amount (Rs. / Re. equivalent)

Property Selected <input type="checkbox"/> Yes <input type="checkbox"/> No. Purchased from: <input type="checkbox"/> Builder <input type="checkbox"/> Society <input type="checkbox"/> Development Authority / Housing Board <input type="checkbox"/> Resale <input type="checkbox"/> Self Construction Stage of Construction <input type="checkbox"/> Ready <input type="checkbox"/> Under Construction Stage of Construction _____ % Seller / Developer Name / Address : _____ Year of Construction (in case of existing flat / house): _____	Full Address of Property _____ _____ _____ City _____ Dist. _____ State _____ Pin _____ Land Area _____ Built up area (sq. mt.) _____ Ownership <input type="checkbox"/> Sole <input type="checkbox"/> Joint Type <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
PURPOSE OF LOAN <input type="checkbox"/> Construction <input type="checkbox"/> Purchase <input type="checkbox"/> Extension <input type="checkbox"/> Improvement <input type="checkbox"/> Mortgage <input type="checkbox"/> Other Preferred tenure of loan _____ years	Interest Option <input type="checkbox"/> Fixed <input type="checkbox"/> Variable Rest frequency <input type="checkbox"/> Annual <input type="checkbox"/> Monthly PAYMENT METHOD <input type="checkbox"/> Salary Deduction <input type="checkbox"/> Post dated cheque <input type="checkbox"/> Standing instruction to banker <input type="checkbox"/> Others

USE OF FUNDS

Land Cost	:	Rs.	_____
Agreement Value	:	Rs.	_____
Amenities Agreement	:	Rs.	_____
Cost of Construction / Extension / Improvement	:	Rs.	_____
Stamp Duty, Registration etc.	:	Rs.	_____
Incidental Charges	:	Rs.	_____
Other, if any (please specify)	:	Rs.	_____
TOTAL	:	Rs.	_____

SOURCE OF FUNDS

Amount spent / paid	:	Rs.	_____
Total Balance funds	:	Rs.	_____
Savings (available)	:	Rs.	_____
Disposal of assets	:	Rs.	_____
Family source	:	Rs.	_____
Others	:	Rs.	_____
Loan required	:	Rs.	_____
TOTAL	:	Rs.	_____

Name (IN BLOCK LETTERS)

Father's Name & Age

Mother's Maiden Name

Spouse's name

Date of Birth

Qualification

Marital Status

No. of Dependents

(A) Current residential address in India
(Please specify town / city, state along with Pin code)

Residence - owned / rented / others

(B) Permanent residential address in India
(Please specify town / city, state along with Pin code)

Residence - owned / rented / others

Address of Correspondence (A) / (B)

Pan No. (if any)

Occupation (Source of regular income)

Name and Address of Employer / Business

Tel. No. / Fax No.

Designation & Employment Code No.

Department

Date of Joining

Nature of Business (if self employed)

No. of years in Business (if self employed)

Monthly Income (in Rs.)

Other Income (in Rs.)

Source

Bank A/c details - Name of Bank/Branch

Name/s of A/c holders

Type of account / Account No.

Relationship with applicant / co-applicant

PHOTOGRAPH OF CO-APPLICANT IN INDIA

(Affix recent photograph with signature across the photograph)

 _____ Age: _____

DDMMYY Male Female

Married Single Others

Children _____ Others _____

 _____ Pincode _____

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

Email: _____

 _____ Pincode _____

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

Email: _____

Salaried Self Employed

 _____ Date of Retirement _____

 _____ Average Monthly Expense (in Rs.) _____

GENERAL	YES	NO	REFERENCES
Is Legal Title of the property clear?	<input type="checkbox"/>	<input type="checkbox"/>	1) Name _____ Address _____
Will DHFL be able to get first mortgage?	<input type="checkbox"/>	<input type="checkbox"/>	Tel. No. (Off.) _____ (Res.) _____ Occupation _____
Has / Have applicant(s) applied to DHFL earlier ?	<input type="checkbox"/>	<input type="checkbox"/>	2) Name _____ Address _____
Has / Have applicant(s) given guarantee to any loan with DHFL?	<input type="checkbox"/>	<input type="checkbox"/>	Tel. No. (Off.) _____ (Res.) _____ Occupation _____
Do you intend to give the dwelling unit on rent	<input type="checkbox"/>	<input type="checkbox"/>	3) Name _____ Address _____
When do you prefer the loan to be Sanctioned (date) _____			Tel. No. (Off.) _____ (Res.) _____ Occupation _____
Disbursed (date) _____			
You got to know about DHFL from			
<input type="checkbox"/> Paper Insert		<input type="checkbox"/> TV Advertisement	
<input type="checkbox"/> Banner		<input type="checkbox"/> Existing Customer	
<input type="checkbox"/> Newspaper / Magazine Advt.		<input type="checkbox"/> Contact by DHFL Staff	
<input type="checkbox"/> Friend / relative		<input type="checkbox"/> Others	

(One of the above should be a NRI from the country of your residence)

DECLARATION

I / We declare that all the particulars and information given in this application form are true, correct and complete and that they shall form the basis of any loan DHFL may decide to grant to Me / Us. I / We confirm that I / We have no insolvency proceedings against Me / Us nor have I / We been adjudicated insolvent. I / We further confirm that I / We have read the brochure and understood the contents. I / We also understand that the processing fees are non-refundable. I / We agree that the disbursement of loan is subject to (a) submission of all property documents in India (b) satisfactory legal and technical verification of property and documents by DHFL and (c) realization of processing fee. If the loan is sanctioned by DHFL, I / We undertake to inform DHFL regarding any change in My / Our occupation / employment and visa / residence status. I / We further agree that My / Our loan shall be governed by the rules of DHFL which are in force at the time of making this application and which may be changed in future at the sole discretion of DHFL. I/We further agree that only the courts in India shall have exclusive jurisdiction to try and entertain any dispute which may arise between DHFL and Me/Us.

Applicant's Signature _____ Co-Applicant's signature _____

Place : _____ Date : _____ Place : _____ Date : _____

Co-Applicant's (in India) signature _____ Place : _____ Date : _____

Instructions and Guidelines for filling up the application form

Co-Applicant: If the Co-applicant is based abroad i.e. in the country of your residence, then he / she will have to complete all the details alongside the details of Applicant in Page No. 1, 2 & 3. However if the Co-applicant is based in India, then he / she has only to complete details specified in page no. 4.

PIO: In case of Persons of Indian origin, please mention the name of the country whose passport you hold i.e. the country where you have citizenship.

Address abroad: While mentioning the address abroad (in the country of your current residence), please give complete address (flat no, street name, building name, locality etc) and your Post Box no.

Total period of stay abroad: please mention the number of years that you have been away from India for employment/business abroad.

Nature of business: Please give details of business i.e. products dealing in or manufacturing, countries with whom business is conducted etc.

Previous employment details: Please mention the details of the employment immediately prior to the current employment.

Financial details/ Additional information: Please mention amount in terms of rupee equivalent while giving details of bank a/c, loans, insurance, credit card etc. in the country of your residence.

Power of Attorney holder / Co-applicant in India: You and your co-applicant abroad (if any) will have to execute Power of Attorney in the name of a resident in India to execute loan documents (if loan is sanctioned by DHFL) and liaison with DHFL branch in India. If this PoA holder in India is a close relative of yours, he/she will also be a co-applicant in the loan application form. As regards information on the co-applicant in India, you have to mention his/her name and address on the relevant page. The balance details about the co-applicant (like photograph, employment details, bank details, signature etc.) can be completed by him/her in the presence of DHFL branch official in India. All co-owners of the property have to be co-applicants for the loan but all co-applicants need not be co-owners. The PoA, if executed abroad, has to be attested by Indian Consulate or Indian Embassy in the country of your residence.

Please complete the form legibly. If the space provided for any particular item is not sufficient to mention all your details, please attach a sheet and mention the item and details therein.

A complete form with necessary documents will help us process your application faster.

Dewan Housing Finance Corporation Ltd.
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Email: dubai@dhfl.com

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Corporate Office : 6th Floor, Dheeraj Arma Building, Anant Kanekar Marg, Bandra (E) Station Road, Mumbai 400 051
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DHFL deals directly with YOU & has No Agents