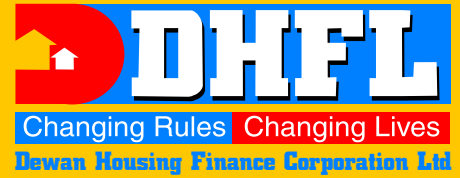


Please read the **Instruction & Guidelines** section in the last page before filling the form.

HOUSING LOAN APPLICATION FORM

(Non Resident Indians)



Office Use

Branch Name _____	File No _____
Customer No. _____	_____
Processing Fee _____	Date _____
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)

Date of Birth

Educational Qualification

Marital Status

If married, Wedding date

Spouse's Name

No. of Dependents

Relationship

Father's Name & Age
(if applicable)

Mother's Maiden Name
(if applicable)

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.)

(Residence-owned/rental/family owned)

Period of stay in country of current residence

Passport No. / Date of Expiry

Visa No. & Date of Expiry

Total period of stay abroad (away from India)

Pan. No. (if allotted)

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

(Residence-owned/rental/family owned)

Address for correspondence (A) / (B)

Applicant

Male Female

Married Single Others

Children _____ Others _____
(with Co-applicant)

_____ Age _____

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

_____ Mobile _____
(with full ISD Code)

Email: _____

_____ Years _____ Months

_____ Years _____ Months

_____ Pincode

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

Email: _____

Co-Applicant

(if any, in country of residence)

Male Female

Married Single Others

Children _____ Others _____
(with Applicant)

_____ Age _____

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

_____ Mobile _____
(with full ISD Code)

Email: _____

_____ Years _____ Months

_____ Years _____ Months

_____ Pincode

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

Email: _____

London Representative Office :53-55 Uxbridge Road, Ealing London W5 5SA.

Tel.: (+44) 20-8579-1711 Fax: (+44) 20-8579-1712 www.dhfluk.com

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-oppliant has 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. Other 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.

London Representative Office :53-55 Uxbridge Road, Ealing London W5 5SA.

Tel.: (+44) 20-8579-1711 Fax: (+44) 20-8579-1712 www.dhfluk.com

Regd. Office: Warden Road, 2nd Floor, Sir P. M. Road, Fort, Mumbai - 400001, Tel.: 22029900, 2204 7092/92 Fax: 22871985 INDIA

Corporate Office : 6th Floor, Dheeraj Arma Building, Anand Kanekar Marg, Bandra (E) Station Road, Mumbai 400 051. INDIA

Tel.: (91-22) 2658 3333/2644333 Fax : (91-22) 26583344 email : info@dhfl.com URL : www.dhfl.com

GENERAL

YES NO

- Is Legal Title of the property clear? YES NO
- Will DHFL be able to get first mortgage? YES NO
- Has / Have applicant(s) applied to DHFL earlier ? YES NO
- Has/ Have applicant(s) given guarantee to any loan with DHFL? YES NO
- Do you intend to give the dwelling unit on rent YES NO

When do you prefer the loan to be

Sanctioned (date)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Disbursed (date)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

You got to know about DHFL from

- Paper Insert
- TV Advertisement
- Banner
- Existing Customer
- Newspaper / Magazine Advt.
- Contact by DHFL Staff
- Friend / relative
- Others

REFERENCES

1) Name _____
 Address _____

 Tel. No. (Off.) _____ (Res.) _____
 Occupation _____

2) Name _____
 Address _____

 Tel. No. (Off.) _____ (Res.) _____
 Occupation _____

3) Name _____
 Address _____

 Tel. No. (Off.) _____ (Res.) _____
 Occupation _____

(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 :

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

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

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

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

In Country of Residence

Sr. No.	Name of Savings Account Holder	Name of the Bank	Branch/Location of Bank(e.g. Southall)	Type of Account (e.g. Savings / Current)	A/c No.	A/c. opening Date	Balance in A/c (in Rs equivalent)
1.							
2.							
3.							

In India (applicant and co-applicant)

Sr. No.	Name of Savings Account Holder	Name of the Bank	Branch/Location of Bank(e.g. Southall)	Type of Account (e.g. Savings / Current)	A/c No.	A/c. opening Date	Balance in A/c (in Rs equivalent)
1.							
2.							
3.							

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)	Name of Insurance Company	Branch

Your Credit Score : _____ Agency : Experian Equifax (Please attach a copy of your credit score sheet)

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

Sr. No.	Name of Institution	Purpose of Loan	Disbursed Loan Amount (Rs. / Rupee Equivalent)	EMI (Rs./ Rupee equivalent)	Balance Term	Balance Outstanding (Rs. equivalent)

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

Sr. No.	Holder Name	Credit Card No.	Card holder since	Issuing Bank	Credit Limit (Rs. Equivalent)	Outstanding Amount (Rs. Equivalent)

Property Selected Yes No.

Purchased from:

Builder Society Development Authority / Housing Board Resale

Self Construction

Stage of Construction Ready 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 Sole Joint

Type Freehold Leasehold

PURPOSE OF LOAN

Construction Purchase

Extension Improvement

Mortgage Other

Preferred tenure of loan _____ years

Interest Option Fixed Variable

Rest frequency Annual Monthly

PAYMENT METHOD

Salary Deduction Post dated cheque

Standing Instruction to banker Others

Additional Information

Loan Requirement Details

PLEASE INDICATE AS TO HOW THE LOAN AMOUNT WOULD BE UTILISED

Cost of land : Rs. _____
 Agreement Value : Rs. _____
 Amenities Agreement : Rs. _____
 Cost of Construction / Extension/ Improvement : Rs. _____
 Stamp Duty, Registration etc. : Rs. _____
TOTAL : Rs. _____

PLEASE INDICATE THE DETAILS OF OWN EQUITY CONTRIBUTION FOR PURCHASE OF PROPERTY

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

Education 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

 _____ Age: _____

DDMMYYYY 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.) _____

PHOTOGRAPH OF CO-APPLICANT IN INDIA

(Affix recent photograph with signature across the photograph)