



**Non-Resident Indian Home Loan Application Form**

Help us to process faster. Please complete in all respects in BLOCK letters

Office use File No. \_\_\_\_\_ Source \_\_\_\_\_

Fee details	Amount Rs. _____	Cheque No. _____
	Bank _____	Branch _____
	A/c No. _____	A/c Type <input type="checkbox"/> NRE <input type="checkbox"/> NRO

Type of loan	Interest Rate <input type="checkbox"/> _____ <input type="checkbox"/> Fixed <input type="checkbox"/> Variable <input type="checkbox"/> _____	Signature of the applicant _____
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Purpose of loan	<input type="checkbox"/> Construction of Independent House <input type="checkbox"/> Outright purchase of Independent House <input type="checkbox"/> Purchase of Plot
	<input type="checkbox"/> Outright purchase of Flat from Individual <input type="checkbox"/> Purchase of Flat from Builder <input type="checkbox"/> Extension of Existing House/Flat
	<input type="checkbox"/> Loan transfer from another Bank/HFI <input type="checkbox"/> Improvement of Existing House/Flat <input type="checkbox"/> Purchase of Plot/Flat from Statutory Authority
	<input type="checkbox"/> Others _____

Title	APPLICANT		CO-APPLICANT	
	First Name	Surname	First Name	Surname
Personal details	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss		Relationship with applicant	
	<input type="checkbox"/> Dr. <input type="checkbox"/> Others			
	Current Residence <input type="checkbox"/> <input type="checkbox"/> Own <input type="checkbox"/> Family <input type="checkbox"/> If Rented <input type="checkbox"/> Monthly Rent Rs. <input type="checkbox"/>			
	Phone & Mobile			
	E-mail			
	Passport No.			
	Social Security No.			
	PAN No.			
	Date of Birth			
	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/>		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others <input type="checkbox"/>		<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others		
Dependents <input type="checkbox"/> Son(s) <input type="checkbox"/> Daughter(s) <input type="checkbox"/> Others(s) <input type="checkbox"/>		Son(s) <input type="checkbox"/> Daughter(s) <input type="checkbox"/> Others(s) <input type="checkbox"/>		
Educational Qualifications				
Address details **	<input type="checkbox"/> Permanent Address		<input type="checkbox"/> Name & Address of local contact/General Power of Attorney	
	Please tick the mailing address		E-mail	
Employment details	Occupation <input type="checkbox"/> <input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/>		<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed	
	Name of Organisation			
	Address of Office/Business			
	City <input type="checkbox"/> Pin <input type="checkbox"/>		City <input type="checkbox"/> Pin <input type="checkbox"/>	
	Phone <input type="checkbox"/> Extn <input type="checkbox"/>		Extn <input type="checkbox"/>	
	E-mail			
	Salary Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> <input type="checkbox"/> Bi-Monthly <input type="checkbox"/>		<input type="checkbox"/> Monthly <input type="checkbox"/> <input type="checkbox"/> Bi-Monthly	
	Designation/Department			
	Retirement Age			
	Number of years in current occupation*			
Income Details	Current Monthly Income as per salary slip/IT returns			
	Total household income			
Your monthly expenditure Rs. _____ Monthly instalment you feel you would be able to pay Rs. _____				

\* If number of years is less than 2 years, please attach past occupational history. \*\* If the address of co-applicant is different from that of the applicant furnish details

Request Details	Loan Amount Requested in Rs. _____	Term in years _____	Signature _____
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Details of funds required/funds available	Estimated requirement of funds (Amount in Rs.)	Expected sources of funds (Amount in Rs.)
	Land Cost _____	Loan Requested _____
Cost of Purchase/Construction/ _____	Investments (FDs, Shares, etc.) _____	Provident Fund (Refundable/Non-refundable) _____
Extension/Improvement _____	Sale of Land/House/Flat _____	Others (Pl. specify _____ ) _____
Registration Cost _____	<b>Total</b> _____	<b>Total</b> _____
Others _____		
<b>Total</b> _____		

Total of estimated requirement of funds should be equal to expected sources of funds. If you have not selected the property yet, please indicate budgeted cost. Regulations of RBI prescribe that your own contribution is paid out of your NRE/NRO account.

Please affix recent photograph of applicant here.  
Sign across the photo.

Please affix recent photograph of co-applicant here.  
Sign across the photo.

Financial Information	Assets				Liabilities					
	Category	APPLICANT		CO-APPLICANT		Source of Loans taken/ proposed to be taken	APPLICANT		CO-APPLICANT	
		(Value in Rupees)					Outstanding (as on date)	Monthly Instalment	Outstanding (as on date)	Monthly Instalment
	Savings in Bank					(Value in Rupees)		(Value in Rupees)		
Investments	Amount	Year of Maturity	Amount	Year of Maturity	Your company					
Life Insurance Policies					Bank					
					Other Housing Finance Co.					
					Vehicle					
Other Properties owned					Others					
	Location									
	Value									

Bank A/c Details	Name of Account Holder	Name of Bank	Branch	Date of Opening	Account Number *	A/c Type
						<input type="checkbox"/> NRE <input type="checkbox"/> NRO
						<input type="checkbox"/> NRE <input type="checkbox"/> NRO

\* Regulations of Reserve Bank of India prescribe that repayment of the loan is through your NRE/NRO account.

Please indicate the bank account from which you will be issuing the cheques for repayment of the loan.

**Property**  Selected  Not Selected

Details of property to be acquired	Address	Area of land ( <input type="checkbox"/> Sq. feet <input type="checkbox"/> Sq. yards <input type="checkbox"/> Sq. metres)
		Built-up area ( <input type="checkbox"/> Sq. feet <input type="checkbox"/> Sq. yards <input type="checkbox"/> Sq. metres)
		Is property under construction? <input type="checkbox"/> Yes <input type="checkbox"/> No
		If yes, what is the current stage of construction? _____
	Pincode	What is the expected date of completion? _____
	Prominent Landmark/s	If property is ready, how old is the property? _____

Ownership	Who is the owner of the property? <input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant <input type="checkbox"/> Both
	Will SHFL be able to obtain first mortgage of the property? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Do you propose to rent the dwelling unit? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, expected monthly rent Rs. _____

General	Have you had/do you have a relationship with Sundaram Finance Limited? If yes, as <input type="checkbox"/> Depositor <input type="checkbox"/> Shareholder <input type="checkbox"/> Borrower
	Kindly provide us the details _____
	How did you get to know of SHFL? <input type="checkbox"/> If through existing customer refer the loan A/c No. of the person referring _____
	<input type="checkbox"/> Friends/Relatives <input type="checkbox"/> Sundaram Home Find <input type="checkbox"/> Hoarding/Bus Shelter <input type="checkbox"/> Radio <input type="checkbox"/> Mobile Office
	<input type="checkbox"/> Web <input type="checkbox"/> Builder <input type="checkbox"/> Press <input type="checkbox"/> Others _____
Would you be interested to know about <input type="checkbox"/> Car loans <input type="checkbox"/> Mutual funds <input type="checkbox"/> Health Insurance <input type="checkbox"/> Property related services	
<input type="checkbox"/> Travel Insurance <input type="checkbox"/> Life Insurance <input type="checkbox"/> Others _____	
<b>Are you willing to avail insurance for Home contents through Royal Sundaram Alliance Insurance</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you belong to <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> Others _____	
Do you own <input type="checkbox"/> Computer <input type="checkbox"/> Two Wheeler <input type="checkbox"/> Car <input type="checkbox"/> House	

References	Please provide two references. We prefer if one reference is from India and one is from the place where you are currently residing.	
	Name _____	Name _____
	Address _____	Address _____
	Phone _____ e-mail _____	Phone _____ e-mail _____

I/We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan SHFL may decide to grant me/us. 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. I/We am/are aware that the Equated Monthly Instalment comprising principal and interest is calculated on the basis of monthly rests. I/We agree that SHFL may take up such references and make such enquiries in respect of this application, as it may deem necessary. I/We undertake to inform SHFL regarding any change in my/our occupation/employment and to provide any further information that SHFL may require. SHFL may make available any information contained in this form, other documents submitted to SHFL and information pertaining to the loan to any institution or body. SHFL may seek/receive information from any source/person to consider this application. I/We further agree that my/our loan shall be governed by rules of SHFL which may be in force from time to time. I/We agree that regulations stipulated by RBI will change from time to time and I/We agree to abide by the same. I/We agree that SHFL reserves the right to accept/reject this loan application without assigning any reason whatsoever. I/We understand that the fee paid if any is non-refundable. I/We understand that the Sundaram Home Shield is issued and underwritten by Royal Sundaram Alliance Insurance Company Limited. I/We agree that SHFL does not accept any responsibility regarding any statement made in or omission of any provisions regarding the offering of this Insurance product and for any payment of claims under the policy. I/We agree to read the policy for exact terms and conditions and specific details for this insurance.

Vernacular Witness if applicable	
I/We _____ S/o, D/o, W/o _____ hereby declare that the contents of this document were read and explained to me in _____ by _____ and I understood the same. X _____	Applicant's Signature _____ Co-Applicant's Signature _____
Witness Name _____ Signature _____	Place _____
Address _____	Date _____