

KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD.

[A Govt. of Kerala Undertaking]

H.O: O-3, 'Saphallyam', TRIDA Commercial Complex, Palayam, Thiruvananthapuram-34.

☎ 0471-2326883, 2327881, 2327882, Fax : 0471-2326884, E Mail - ktdfc@vsnl.com

Branch Office : Ernakulam: ☎ 0484-2355394. Kozhikode : ☎ 0495-2724750

Application No.

Application Fee: Rs.100/-

HOUSING LOAN APPLICATION FORM FOR INDIVIDUALS

**Photograph
of
1st Applicant
(Paste here)**

PERSONAL PROFILE

**Photograph
of
2nd Applicant
(Paste here)**

To be duly attested
by the 1st applicant

To be duly attested
by the 2nd applicant

1st Applicant

2nd Applicant

Name in Full :

Father's / Husband's Name :

**Relationship with 1st / 2nd
Applicant** :

**Whether Resident /
Non-Resident** :

Residential Address (Present) :
.....
.....

Office Address :
.....
.....PIN..... PIN.....

Permanent Address :
.....
.....

**Tel. No (Off)..... Tel. No. (Off).....
(Res)..... (Res).....**

Date of Birth	:	(Mob).....	(Mob).....
Educational/ Professional Qualifications	:	.....	.....
Marital Status	:	Single / Married	Single / Married
Sex	:	Male/Female	Male/Female
Are you a salaried employee?If yes, indicate	:	Govt./Others	Govt./Others
Occupation/Designation/ Nature of Business	:		
Name & Address of the Employer/Business	:	.....	.....
	
	
Telephone No	:	.....	.....
Service in present Occupation/Business (No. of years)	:	.....	.....
Remaining service (In no. of years for salaried employees)	:	.....	.....
Date of Retirement	:	.....	.....
Employee Number	:	.....	.....

DETAILS OF INCOME

	1st Applicant	2nd Applicant
1. Gross Salary (Monthly) (Salary certificate to be attached)	Rs.....	Rs.....
2. Net Salary (Monthly)	Rs.....	Rs.....
3. Other Income (Specify details)	Rs.....	Rs.....
4. Gross total income as per IT return	Rs.....	Rs.....
5. Expected Monthly Rental Income from the proposed flat/house	Rs.....	Rs.....

PERSONAL DETAILS

		1st Applicant	2nd Applicant
1. PAN/GIR No.	:
2. Credit Card Details:No.	:
Issuing Bank	:
Limit	:
3. Details of Insurance Policy :			
Policy No.	:
Name of Insurance Company	:
Sum Assured	:
Date of Maturity	:
4. Details of Bank Accounts:			
Account No.	:
Type of Account	:
Name of Bank & Branch	:

EXISTING ASSETS (AS ON.....)

		1st Applicant	2nd Applicant
1. House (Value of House Property)	:	Rs.....	Rs.....
2. Vehicle (Present value)	:	Rs.....	Rs.....
3. Surrender Value of Insurance Policy (Certificate from Insurance Co. to be attached)	:	Rs.....	Rs.....
4. Amount invested in Shares / Debentures / Securities	:	Rs.....	Rs.....
5. Balance in Provident Fund (Documentary Evidence to be attached)	:	Rs.....	Rs.....

(Please indicate details of encumbrances, if any, on the assets)

EXISTING LIABILITIES (AS ON.....)

(1) KTDFC	:	
(2) Banks and other financial institutions	:	
(3) Others (Specify details)	:	
:		

LOAN REQUEST

Purpose of Loan	Purchase of a new flat/house <input type="checkbox"/>	Purchase of flat/house being resold <input type="checkbox"/>	Construction of new house <input type="checkbox"/>	Extension of house/flat <input type="checkbox"/>	Improvement/Renovation of house/flat <input type="checkbox"/>	Refinance of house/flat <input type="checkbox"/>	Take over of loan <input type="checkbox"/>
-----------------	--	---	---	---	--	---	---

Amount applied for (Rs.).....

Period (in months).....

Cost of Property	Rupees	Source of funds	Rupees
1. Cost of land		1. Amount already invested	
2. Cost of Construction/Extension		2. Savings in Bank	
3. Cost of Amenities/Service Charges		3. Disposal of Investment/Property	
4. Cost of Repair/Improvement		4. P.F. (a) Refundable (b) Non-Refundable	
5. Cost of Flat/House		5. Others (Specify)	
6. Cost of Stamp duty/Registration/Electrical Connection/ Municipal Charges		6. Loan applied for	
Total Cost*		Total Funds*	

* Total Cost should equal Total Funds.

As per the scheme of the Company, I/We apply for a loan on a fixed rate basis/floating rate basis (Delete whichever is inapplicable)

Details in case of Take-over loans:

1. Name of the Bank & Branch/Financial Institution :
2. Loan No. :
3. Loan amount :
4. Outstanding Balance :
5. Rate of interest and period :
6. E.M.I. :

DOCUMENTS REQUIRED

(Please tick wherever necessary)

I/We have attached the following copies of supporting documents (duly attested wherever necessary)

- Sale Deed -Original & Prior ,Title Deeds / Agreement of Sale
- Possession Certificate & Latest Tax Receipt
- Lease cum sale agreement
- Title clear certificate from the company's approved Advocate
- Valuation report from the company's approved Valuer / Chartered Engineer
- Copy of approved drawings of proposed construction/purchase/extension, duly certified and attested by an Assistant Executive Engineer(Civil) / Registered Architect
- NOC under the provisions of ULC Act, 1976, Original of the same
- A copy of the plan inclusive of Site plan approved by the Corporation / Municipality / Development Authority / Panchayat
- Detailed Cost Estimate/Valuation Report from Chartered Engineer/Architect.
- A copy of the building permit issued by the Corporation / Municipality / Panchayat.
In areas where building permit is not required a "No Objection Certificate" from the concerned Authority (License for Construction).
- Incase of conversion of agricultural land for non-agricultural purposes, copy of the relative order.
- Non Encumbrance Certificate for 15 years.
- Employment Certificate.
- Salary Certificate & Form 16 of Previous year (incase of employed)
- IT Returns for the last 2 years (if IT assessee) duly accepted by the ITO.
- Allotment letter of Co-operative Society/Housing Board (if applicable) in original.
- NOC from Society/builder.
- Proof of residence (Identity card/Passport/Voter Identification Card/Driving Licence)
- Tax paid receipts etc., (Advance IT/Property Tax/Minicipal Tax, etc.)
- Location Certificate, Location Map, Possession Certificate
In the case of Self employed / Business men / Others
 - a. B/S & P/L A/c (Preferably for the last 3 years)
 - b. Income Tax & Sales Tax Assessment / Returns (preferably for the last 3 years)
 - c. Any other proof of regular / monthly income
 - d. Statement of Bank Account (for last 6 months)

DECLARATION

I/We hereby apply for a loan from KTDFC to the extent indicated in the Loan Request Section of this application form. I/We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan KTDFC may decide to sanction me/us. I/We confirm that I/We have/had no insolvency proceedings against me/us. Nor have, I/We been adjudicated insolvent. I/We further confirm that I/We have read the terms and conditions and understood the contents therein. I/We am/are aware that if I/We opt for loan at floating rates of interest, the Equated Monthly Instalment will comprise Principal and Interest based on Company's discretion which is subject to change from time to time.

I/We agree that KTDFC may at its discretion conduct discreet inquiries in respect of this application. I/We undertake to inform the Company as to any change in my/our occupation / employment residential address and to provide any further information that the Company may require. KTDFC will be at liberty to take such action as it may deem necessary if my/our above statement are found to be untrue. I/We agree that KTDFC shall have the sole discretion to reject/reduce my/our loan application without assigning any reason therein. I/We further agree that my/our loan transactions shall be governed by the rules of KTDFC which may be in force from time to time.

1st Applicant's Signature

2nd Applicant's Signature

Place :

Place :

Date :

Date :

COMPLETE (A), (B) OR (C) WHICHEVER IS APPLICABLE

(A) LOAN FOR CONSTRUCTION	(B) LOAN FOR PURCHASE OF HOUSE/FLAT (READY BUILT)	(C) LOAN FOR EXTENSION/REPAIRS
<p>In case of House</p> <p>1. Area of Plot.....sq.ft.</p> <p>2. Proposed built up area.....sq.ft.</p> <p>3. Purchase price of Plot Rs.....</p> <p>4. Architect's fees Rs.....</p> <p>5. Cost of construction Rs.....</p> <p style="text-align: center;">In case of Flat</p> <p>1. Area of undivided shares of land</p> <p>2. Cost of undivided share of land Rs.....</p> <p>3. Cost of semi-finished flat Rs.....</p> <p>4. Cost of completion or/and additional items Rs.....</p> <p>III. Registration Charges Rs.....</p> <p>IV. Total Cost Rs.....</p> <p>V. Market Value as per Report Rs.....</p>	<p>1. Is the Unit New () Old ()</p> <p>2. Age of existing structure if old years</p> <p>3. Purchase Price Rs.....</p> <p>4. Cost of additional items Rs.....</p> <p>5. Total Cost Rs.....</p> <p>6. Area of Plot/Undivided share of land</p> <p>7. Built up area Sq.Ft.....</p> <p>8. Market Value Land Value Rs..... Structure Value Rs.....</p>	<p>1. Age of Existing structure....</p> <p>2. Plot Area/Built up area of flat in sq.ft.....</p> <p>3. Market value of existing structure Rs.....</p> <p>4.</p> <p>(a) Is the property mortgaged to any institution Yes No</p> <p>(b) If yes, name of institution:-</p> <p>(c) Value of outstanding loan against the mortgage :- Rs.....</p> <p>5. Details of proposed repair/extension</p> <p>6. Estimated cost of repairs/extension Rs.....</p>

FOR OFFICE USE

Verified the particulars,

Place :

Date :

Section Head

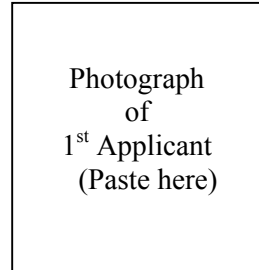
Assistant Manager

Manager

Managing Director

BIO – DATA FORM

(To be submitted by each Borrower / Guarantor)



To be duly attested
by the 1st applicant

1. Name :

2. Father's / Husband's Name :

3. Occupation :

4. Age & Date of Birth :

5. Educational Qualifications :

6. Name of Kartha (in the case of
Joint Hindu Family) :

7. Permanent address :

8. Present address :

9. Other particulars

i) Passport Number :

ii) PAN :

iii) Voter's ID Card No. :

iv) Driving Licence No. :

v) Ration Card No. :

vi) Others :

(Attested photo copies to be attached)

10. General information :

Sl. No.	Name of family Members	Present residential address	Relation-ship	Age	Whether dependent
1	2	3	4	5	6

Occupation	Official address	Annual income
7	8	9

11. Personal assets & liabilities

(a) Details of immovable property

- i. Particulars :
(give details of title deeds and enclose photocopies)
- ii. Extent of land :
- iii. In whose name registered :
- iv. Whether unencumbered : Yes / No
- v. If encumbered, to what extent :
- vi. Location (village / town) :
- vii. Survey Number :
- viii. Personal / Family property :

ix. Value :

(b) Liquid Assets

Particulars	Amount (Rs.)	if encumbered to what extent
i. Cash & Bank balance	:	
ii. Govt.securities(give details)	:	
iii. Shares (give details)	:	
iv. Life Insurance policies	:	
v. Jewellery	:	
vi. Investment in business	:	
vii. Investment in Associate firms, if any	:	
viii. Investment in Plant & Machinery	:	
<hr/>		
a. Particulars of Machinery	:	
b. Location	:	
c. Registered / Purchased in the name of	:	
d. Whether unencumbered	:	Yes / No
e. If encumbered, to what extent	:	
f. Value	:	
(c) Liabilities		

Particulars	
i. Borrowings from bank (give details of security furnished)	
ii. Borrowings from friends & relatives	
iii. Borrowings from other sources (give details)	
Place :	Signature :
Date :	Name :

FOR OFFICE USE

Verified the particulars,

Place :

Date :

Section Head

Assistant Manager

Manager

Managing Director

BIO – DATA FORM

(To be submitted by each Borrower / Guarantor)

Photograph
of
2nd Applicant
(Paste here)

To be duly attested
by the 2nd applicant

1. Name :

2. Father's / Husband's Name :

3. Occupation :

4. Age & Date of Birth :

5. Educational Qualifications :

6. Name of Kartha (in the case of
Joint Hindu Family) :

7. Permanent address :

8. Present address :

9. Other particulars

i) Passport Number :

ii) PAN Number :

iii) Voter's ID Card No. :

iv) Driving Licence No. :

v) Ration Card No. :

vi) Any other
(photo copies to be attached)

10. General information :

Sl. No.	Name of family Members	Present residential address	Relation-ship	Age	Whether depen- dent
1	2	3	4	5	6

Occupation	Official address	Annual income
7	8	9

11. Personal assets & liabilities

(a) Details of immovable property

- i. Particulars :
(give details of title deeds and
enclose photocopies)
- ii. Extent of land :
- iii. In whose name registered :
- iv. Whether unencumbered : Yes / No
- v. If encumbered, to what extent :
- vi. Location (village / town) :
- vii. Survey Number :
- viii. Personal / Family property :
- ix. Value :

(b) Liquid Assets

Particulars	Amount (Rs.)	if encumbered to what extent
ix. Cash & Bank balance	:	
x. Govt.securities(give details)	:	
xi. Shares (give details)	:	
xii. Life Insurance policies	:	
xiii. Jewellery	:	
xiv. Investment in business	:	
xv. Investment in Associate firms, if any	:	
xvi. Investment in Plant & Machinery	:	
a. Particulars of Machinery	:	
b. Location	:	
c. Registered / Purchased in the name of	:	
d. Whether unencumbered	:	Yes / No
e. If encumbered, to what extent	:	
f. Value	:	
(c) Liabilities		

Particulars	
iv. Borrowings from bank (give details of security furnished)	
v. Borrowings from friends & relatives	
vi. Borrowings from other sources (give details)	
Place :	Signature :
Date :	Name :

FOR OFFICE USE

Verified the particulars,

Place :

Date :

Section Head

Assistant Manager

Manager

Managing Director