

Application No. \_\_\_\_\_

**KIFS HOUSING FINANCE LIMITED**  
**LOAN APPLICATION FORM**

For office use only

Application Type



New



Update

(To be filled by financial institution)

KYC Number

(Mandatory for KYC update request)

Account Type



Normal



Simplified (for low risk customers)



Small

**PERSONAL DETAILS OF APPLICANTS**

	Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> Name (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>			

Gender ☐ M-Male ☐ F-Female ☐ T-TransgenderMarital Status ☐ Married ☐ UnMarried ☐ OthersCitizenship ☐ IN-Indian ☐ Others (ISO 3166 Country Code  )Residential Status ☐ Resident Individual ☐ Foreign National ☐ Non Resident Indian ☐ Person of Indian Origin☐ S-Service (Private Sector) ☐ Public Sector ☐ Government Sector ☐ O-Others (Professional)Occupation Type ☐ Self Employed ☐ B-Business ☐ X-Not Categorised☐ Retired ☐ Housewife ☐ Student**Applicant**

Signature / Thumb Impression

**CONTACT DETAILS (All Communication will be sent on below provided details)**

Tel	<input type="text"/>	Tel.(Res)	<input type="text"/>	Mobile	<input type="text"/>
FAX	<input type="text"/>	Email ID	<input type="text"/>		

**APPLICANT DECLARATION**

• I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.

• I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Signature /  
Thumb  
Impression  
of ApplicantDate  Place **ATTESTATION/FOR OFFICE USE ONLY**

Date	<input type="text"/>	Name	<input type="text"/>
Emp. Name	<input type="text"/>	Code	<input type="text"/>

Signature Of Applicant And Co-Applicant's

Emp. Code	
Emp. Designation	
Emp. Branch	
<div><div>[Employee Signature]</div><div>[Institution Stamp]</div></div>	
For office use only	Application Type <div><div><input checked="" type="checkbox"/> New</div><div><input type="checkbox"/> Update</div></div>
(To be filled by financial institution)	KYC Number <div><div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div><div>(Mandatory for KYC update request)</div></div>
	Account Type <div><div><input checked="" type="checkbox"/> Normal</div><div><input type="checkbox"/> Simplified (for low risk customers)</div><div><input type="checkbox"/> Small</div></div>
PERSONAL DETAILS OF: APPLICANT	
Education:	<div><div><input type="checkbox"/> Under-Graduate</div><div><input type="checkbox"/> Graduate</div><div><input type="checkbox"/> PG</div><div><input type="checkbox"/> Professional</div><div><input type="checkbox"/> Others</div></div>
Location:	<div><div><input type="checkbox"/> Rural</div><div><input type="checkbox"/> Semi-Urban</div><div><input type="checkbox"/> Urban</div><div><input type="checkbox"/> Metro</div></div>
Category:	<div><div><input type="checkbox"/> Gen</div><div><input type="checkbox"/> SC</div><div><input type="checkbox"/> ST</div><div><input type="checkbox"/> OBC</div><div><input type="checkbox"/> Minority</div><div><input type="checkbox"/> Others</div></div>
No. of Family Members:	<div><div><input type="checkbox"/> Children</div><div><input type="checkbox"/> Others</div></div>
Relation With Applicant	
Present Accommodation:	<div><div><input type="checkbox"/> Rented</div><div><input type="checkbox"/> Owned</div><div><input type="checkbox"/> Company Owned</div><div><input type="checkbox"/> Other</div></div>
Period of Stay:	year
If rented,Rent p.m.	
APPLICANT	
Occupation:	<div><div><input type="checkbox"/> Salaried</div><div><input type="checkbox"/> SENP</div><div><input type="checkbox"/> SEP</div></div>
Office Address Status:	<div><div><input type="checkbox"/> Owned</div><div><input type="checkbox"/> Rented</div><div><input type="checkbox"/> Resi com office</div></div>
Type of Company:	
Type of Business Permisess:	
Nature of Business:	
Company/Business Name:	
Address:	
City:	
Signature Of Applicant And Co-Applicant's	

State:	
Pincode:	
Land Mark:	
Phone No.with STD Code:	
Mobile No.:	
Work Experience Total(yrs):	
Designation:	
Department:	
Date of Joining:	
Date of Commencement of Business:	
If professional(specify):	<input type="checkbox"/> Doctor <input type="checkbox"/> Engineer <input type="checkbox"/> CA/ICWA/CS <input type="checkbox"/> Architect <input type="checkbox"/> Others
Monthly Salary(Rs.):	

### LOAN REQUIREMENT DETAILS

Property Selected:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Purpose of Loan:	<input type="checkbox"/>	
Property Type:	<input type="checkbox"/> Flat <input type="checkbox"/> Row House <input type="checkbox"/> Bungalow <input type="checkbox"/> Commercial Property <input type="checkbox"/> Plot	
Address:	City <input type="text"/> State <input type="text"/> Pin/Post Code <input type="text"/> Landmark <input type="text"/>	
Purchased From:	<input type="checkbox"/> Builder <input type="checkbox"/> Resale <input type="checkbox"/> Housing Board <input type="checkbox"/> Society/Authority <input type="checkbox"/> Self Construction <input type="checkbox"/> Others	
Ownership:	<input type="checkbox"/> Self <input type="checkbox"/> Joint         Land Type: <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold	
Construction Stage:	<input type="checkbox"/> Ready <input type="checkbox"/> Under Construction         Construction Percentage <input type="text"/> %	
Cost of Property:	<input type="text"/>	Saving in Bank: <input type="text"/>
Loan Amount:	<input type="text"/>	Provided Amount: <input type="text"/>
Balance Fund(Total):	<input type="text"/>	Disposal of Investment: <input type="text"/>
Tenure of Loan:	<input type="checkbox"/> Years <input type="checkbox"/> Months         Others <input type="text"/>	

### ADDITIONAL INFORMATION

#### Existing Loan Details

Name of Institution	Loan Amount	EMI	Balance Term	Balance Outstanding
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Signature Of Applicant And Co-Applicant's

**Bank Account/Credit Card Details**

Holder Name

Bank Name

A/C No.

A/C Opening Date

Balance Amount

**Non-Refundable Processing Fee Details****Approach For Gradation of Risks**

The risk premium will be decided on a case to case basis as decided by the KIFSHFL. The approach for gradation of risk is based on factors such as nature of loan, credit worthiness of the borrower, nature of security, nature of the Product, type of asset being financed, borrower profile, repayment capacity, borrower's other financial commitments, past repayment, tenure of the loan, geography (location) of the borrower, end use of the loan as represented by the underlying asset etc. Such information is collated based on the borrowers input, credit bureau and field inspection by the KIFSHFL officials. While deciding the interest rate and other charges, the rate offered by the Competitors in the market would also be taken into consideration. Please refer website for updated detail of rate of interest

**Customer Declaration**

I/we declare that all the particulars and information given in this application form are true, correct, complete and up to date in all respects and no information has been withheld. If at any stage of processing this application, it comes to the knowledge of KIFS Housing Finance Limited (KIFS HFL) that, I/We have provided any incorrect information, fabricated documents, or fake documents, they will be treated by KIFS HFL as having been manipulated by me/us and KIFS HFL shall have a right to forthwith reject this loan application. We understand that the information given in this application shall form the basis of any loan that KIFS HFL may decide to grant to me/us. I/We confirm that I/We have/had no Insolvency proceedings Initiated against me/us nor have I/we been adjudicated Insolvent. I/We also confirm that no criminal/civil proceedings are initiated against me/us nor have Awe been convicted in any criminal proceedings. We further confirm that I/We have read the brochure and understand the contents of the same and am/are aware of all terms and conditions of availing finance from KIFS HFL. I/We authorize KIFS HFL to make reference and inquires relating to information in this application which KIFS HFL consider necessary. I/We authorize KIFS HFL to exchange, part with/share all information relating to my/our loan details and repayment history with other banks/financial institutions and to show KYC details for verification to third party etc. as may be required and shall not hold KIFS HFL liable for use of this information. I/We undertake to inform KIFS HFL regarding any changes in my/our residence/occupation/employment and to provide any further information that KIFS HFL may require. I/We agree that my/our loan shall be governed by the rules of KIFS HFL which may be In force from time to time and which may be changed at the sole discretion of KIFS HFL. I/We understand that KIFS HFL has the right to reject my/our application at any stage of processing the application. I/We agree to have given my/our express consent to KIFS HFL to disclose / Share all information and data furnished by me/us to Credit information Bureau (India) Limited (CIBIL) or any other credit bureau permitted to operate in India or with any bank, financial Institutions, Agencies, statutory Bodies etc. as may required or as KIFS HFL may deem fit and I/we shall not hold KIFS HFL liable for use / Sharing of this information. I/We further agree to execute such additional documents as may be necessary for the purpose. I/We waive the confidentiality obligations with respect to the information provided by me/us to KIFS HFL. I/We undertake that the proceeds of this facility shall not be used for investment the capital markets or for any other purpose and will be used only for the purpose stated above.

I/We also confirm that we have been explained the following and I/we agree that:

1. KIFS HFL may, at its sole discretion, sanction or decline the application.No commitment has been given to me/us with regard to sanction of the loan.
2. KIFS HFL will decide and assign the loan limit and no commitment has been given to me/us for the same.
3. DSA/DST has not collected any commission/brokerage or any other fee by way of cash or cheque other than the processing Fees deposited to the KIFS HFL.
4. The processing Fees will not be refunded in case of rejection/ withdrawal of the loan application.
5. KIFS HFL Shall not be responsible / liable in any manner whatsoever to me / us for such rejection or any delay in notifying me / us such rejection and any costs, losses, damages or expenses or other consequences, caused by reason of such rejection or any delay in notifying me / us of such rejection, of our application.

I/We have consent to receive information/service etc. for marketing purpose through phone/mobile/SMS/email by KIFS HFL/its agents. KIFS HFL reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicants.

**Applicant's Signature****CO-Applicant's Signature**

[Signature/Thumb Impression]

[Signature/Thumb Impression]

**Name of Applicant****Name of CO-Applicant**

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**Date** -----**Date** -----**OFFICE USE****Location****Branch****Application No.****Signature Of Applicant And Co-Applicant's**

DSA Code

ROI



KIFS HOUSING FINANCE LIMITED

### Charges

Fee Type	Amount	When Payable
Processing Fee-Non Refundable	Rs. 3500 + GST Home Loan & Non Home Loan Rs. 5000+GST	To be paid along with the loan application
Operational & Administrative Cost-Non Refundable	Home Loan (Formal Income): 2%+ GST of the sanctioned loan amount. Home Loan (Informal Income): 2% + GST of the sanctioned loan amount. LAP / Commercial Loan : 3% +GST of the sanctioned loan amount	To be paid before disbursement of loan.
Legal Verification	Rs.1500 inclusive of Taxes (Non refundable)	At the time of disbursement
Technical Verification	Rs.1500 inclusive of Taxes (Non refundable)	At the time of disbursement
Subsequent Technical Verification	Rs.500 inclusive of Taxes (Non refundable)	At the time of disbursement
Documentation	Rs.500 inclusive of Taxes (Non refundable)	At the time of disbursement
CERSAI	Rs.59 inclusive of GST for Loan Amount Less than 5 Lakhs, Rs.118 inclusive of GST Loan amount equals 5 Lakhs & above	-At the time of disbursement
Cheque/ECS/ACH/NACH bounce per Transaction	Rs.750 inclusive of GST	As and when applicable
Penal Charges on default installment (EMI/Pre EMI)	24% per annum + Applicable taxes on installment overdue.	As and when applicable
Recovery (Legal/re-possession & Incidental charges)	As per Actual	As and when applicable
Cheques/ECS/NACH swapping (Per Set)	Rs.1500 inclusive of GST	After disbursement, if applicable
Duplicate Interest certificate	Rs.1000 per copy except one copy in a year inclusive of GST	As and when applicable
Duplicate no dues certificate	Rs.1500 inclusive of GST	As and when applicable
Copy of Property Papers	Rs.500 minimum charges upto 20 pages and Rs.5 per page extra charged inclusive of GST	After disbursement, if applicable
Prepayment / Part Payment	1. For Variable Rate under HL & LAP : Nil. 2. For Fixed Rate Under HL & LAP : 5% of loan outstanding + GST	As and when applicable
Document Retrieval & CERSAI Release	Rs.3000 inclusive of GST	At the time of Loan closure
Duplicate Statement of		

Signature Of Applicant And Co-Applicant's

Account Charges	Rs.1000 inclusive of GST	As and when applicable
Foreclosure Letter	Rs.1000 inclusive of GST	As and when applicable
List of Documents	Rs.1000 inclusive of GST	As and when applicable
Custodian Fees	Rs.1000 per month inclusive of GST	If property papers are not taken at the time of Loan closure
Loan Cancellation Charges	Rs. 3000 Inclusive of taxes	On Loan Cancellation

1. All charges/fees to be paid through KIFS HFL Branches/Representatives by A/C payee cross cheque in favour of "KIFS HOUSING FINANCE LTD".
2. Cash payment to be made Only at KIFS HFL Branches against valid receipt issued by KIFS HFL officials.
3. KIFS HFL does not charge any amount over and above the charges mentioned above and will not be liable or responsible for making payment of any amount made to unauthorized person without proper receipts.
4. Govt. taxes will be charged extra in case the charge is non-inclusive of taxes.

### KIFS Housing Finance Ltd.,

**6th Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika BRTS, ISCON-Ambli Road, Bodakdev, Ambli, Ahmedabad, Gujarat – 380054.**



KIFS HOUSING FINANCE LIMITED

#### Documents Required (All documents to be self-attested)

##### 1) PHOTOGRAPH OF APPLICANT & CO-APPLICANT ☐

##### 2) DATE OF BIRTH PROOF (any one of the below)

- ☐ Photo Pan Card
 ☐ Adhar UID
 ☐ Driving License
 ☐ 10th Pass Certificate  
☐ Passport
 ☐ Voter ID Card (having complete Date of Birth)
 ☐ School Leaving Certificate

##### 3) ADDRESS PROOF (any one of the below)

- ☐ Adhar UID
 ☐ Latest Telephone Bill (Land Line / Post Paid mobile)[01]
 ☐ Driving License
 ☐ Gas Connection Bill with full Address[01]  
☐ Copy of Leave and Licensed/Rent Agreement registered or notarized (in case of rented premises)[05]  
☐ Copy of title deed in case the premises are owned[02]
 ☐ Property tax receipt[02]  
☐ Water Bill[01]
 ☐ Passport
 ☐ Voter ID  
☐ Bank passbook with first page having full address that matches with applicant address on a application form [03]

##### 4) ID PROOF (any one of the below)

- ☐ Adhar UID
 ☐ Pan Card
 ☐ Driving License
 ☐ Voter ID  
☐ Bank Passbook with stamp on Photo[01]
 ☐ Employee ID card issued by Govt PSU, defence Establishment[01]  
☐ Passport
 ☐ Photo on Ration Card[01]
 ☐ Valid Photo credit or debit card (with signature printed)[01]

##### 5) SIGNATURE VERIFICATION (any one of the below)

- ☐ Photo Pan Card
 ☐ Driving License
 ☐ Bank Verification
 ☐ Passport  
☐ Valid credit or debit card (With signature printed)
 ☐ Copy of registered title deed

##### 6) INCOME PROOF (any one of the below)

- ☐ Salaried: Last 3 month salary slips
 ☐ Last Form-16
 ☐ Appointment Letter
 ☐ GPF statement  
☐ SENP/SEP: Last 3 year ITR's, Computation of Income, P & L, B/S, Tax paid Chhalan

##### 7) Bank Statement

- ☐ Last 6 month bank statement for salaried cases
 ☐ Last 12 month bank statements for SENP/SEP Cases (Current, OD and Savings Accounts)

##### 8) PROCESSING FEE CHEQUE/DD ☐

##### 9) OTHER OBLIGATION / DETAILS, IF ANY AND RUNNING EMI STATEMENT ☐

Signature Of Applicant And Co-Applicant's

**Additional Documents for Self Employed****10) PROOF OF OPERATING BUSINESS ADDRESS(any one of the below)**

- ☐ Sales Tax certificate      ☐ Service Tax certificate      ☐ VAT Registration certificate      ☐ Shop and Establishment License
- ☐ Telephone Bill      ☐ Electricity Bill      ☐ IT Assessment Order
- ☐ Latest Bank Account Statement in the name of entity with full address which matches with application form
- ☐ Leave and License agreement(notarized/registered) in the name of the entity if the entity is operating business from a rented premise.

**11) 3 YEARS BUSINESS CONTINUITY PROOF (any one of the below)**

- ☐ Shop establishment certificate      ☐ ITR's      ☐ Receipt of VAT/ST/Any other Mandatory License      ☐ Any other Documents

**Property Documents if Property has been finalized:**

COPY OF MAP & PERMISSION ☐

COPY OF LAND REVENUE RECORD ☐

ESTIMATE OF CONSTRUCTION INCASE OF CONSTRUCTION LOAN ☐

**12) ANY OTHER DOCUMENT REQUIRED****KIFS HOUSING FINANCE LIMITED**

Customer copy

**ACKNOWLEDGEMENT OF LOAN APPLICATION FORM**

Dear Sir/Madam,

This is to acknowledge receipt of your loan Application no. \_\_\_\_\_

Signature &amp; Seal

Dated \_\_\_\_\_

**KIFS Housing Finance Ltd.,****6th Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika BRTS,  
ISCON-Ambli Road, Bodakdev, Ambli, Ahmedabad, Gujarat – 380054.****Signature Of Applicant And Co-Applicant's**

**KYC Documents**

**Signature Of Applicant And Co-Applicant's**