

# Delhi Co-operative Housing Finance Corporation Ltd.

3/6, Siri Fort Institutional Area, August Kranti Marg , New Delhi-110049 Ph: 42707712-19 (8 lines)

Email support@dchfcdelhi.nic.in website www.dchfcdelhi.nic.in

### LOAN APPLICATION FOR PAYMENT TO DDA ON ALLOTMENT OF FLAT

AFFIX RECENT PHOTOGRAPH OF BORROWER WITH SIGNATURE AFFIX RECENT PHOTOGRAPH OF CO-BORROWER WITH SIGNATURE AFFIX RECENT PHOTOGRAPH OF SURETY - I WITH SIGNATURE

\*Co-borrower

### (a) PERSONAL INFORMATION

\* Wherever applicable

	Borrower	Co-borrower	Surety
Name			
Father's/ Husband's Name			
Date of Birth			
Address			
Monthly Income (Rs.)			
Name & Address of Employer / Business			
PIN Code			
Phone # (O) (R) (M)			
Email ID			
onship of Co-borrower	with Borrower		ı
onship of Borrower /Co			

Signature

**Borrower** 

### **NOMINEE**

**During Loan** 

On repayment of I	Loan	:	Name		Relation	nship		Age		
			Address							
							Р	IN		
(b) LOAN DETAILS										
Particulars of the property										
For which loan is required Estimated cost			Land Cost	t (Rs.)			Con	struction Cost	(Rs.)	
of the property [Total] (Rs.)				,					,	
Loan Amount required		Rs.		Ru	pees	l			I	
		Name, Address of Employer/					Instalment	Purpo	ose	
		Institution			(	(Rs.)		Per month (Rs.)		
Details of other loan, taken from Employer/Financial institution/ Bank										
(c) BANK AND PAN DETA										
Borrower		me of the Bank / Branch		Savings Account No.			).	Permanent A/c No. (PAN)		
*Co-borrower										
			Signat	ure		Borrowe	er	*Co-k	orrower	

: DELHI CO-OPERATIVE HOUSING FINANCE CORPORATION LIMITED

#### (d) ACCEPTANCE OF TERMS AND CONDITIONS OF LOAN

I/We declare that all the particulars and information given in the application form are true and complete and that they shall form the basis of any loan DCHFC may decide to grant me/us. I/We confirm that I/We had no insolvency proceedings against me/us nor have ever been adjudicated insolvent and further confirm that I/we have read the terms and conditions of loan and understood the contents of the loan agreement. I/We am/are aware of that the monthly instalment would be made on the monthly reducing balance basis. I/We agree that the DCHFC may take up such references and make such enquiries in respect of this application, as it may deem necessary. I/We undertake to inform DCHFC regarding change in my/our occupation / employment or residential address and to provide any further information that DCHFC may require. I/We also undertake to authorise my/our employer(s) to deduct equated monthly instalments from my/our salary if required and remit the same to the DCHFC directly every month. I/We further agree that my/our loan shall be governed by rules of the DCHFC which may be in force from time to time. I/We declare and undertake to give surety of equal status to secure the loan and undertake to invest 0.25% of the loan amount as a deposit with the DCHFC. I/We declare that mortgaged property shall be duly insured and for this purpose authorise the DCHFC to insure it for relevant risks and renew the policy from time to time for which the insurance premium would be paid by me/us.

Delhi

Date Borrower's Signature \*Co-borrower's Signature

### (e) ENROLMENT AS NOMINAL MEMBER

We he reby apply for admission as Nominal members of the Delhi Co -operative Housing Finance Corporation Ltd. and we have read and understood the provisions of the Delhi Co -operative Societies Act, 2003, and rules framed thereunder, the bye -laws of the DCHFC and its terms and conditions for grant of loan. We hereby agree to abide by them and amendments made therein from time to time.

Delhi

Date Signature Borrower \*Co-borrower Surety-I

### (f) SURETY FOR LOAN

Surety for a loar	n of Rs.	(Rupees		) being raised by
I agree to be sure	ety for a loan of Rs.	(	Rupees_	
) being ra	ised by Shri./Smt/Ms.		•	S/o,W/o,D/o Shri
	<u>-</u>	F	Resident of	
	PIN	for prop	erty situated at	
	PIN		ertake to repay the L	oan of Rs.
surety for this loa		ayment of loan instalr entire principal amou	nent by him/her as bo nt with interest, etc, is	orrower/c o-borrower. My s paid back by the borrower(s)
Delhi				
Date	Signature	Surety-I		

### (g) CHECK LIST

#### LIST OF SUPPORTING DOCUMENTS

- Cheque of Rs. 472/- or Rs. 708/-(in case of co-borrower) towards nominal membership fee in favour of "DCHFC LTD."
- 2. Income proof : of Borrower , Co-borrower & Surety
  - Salaried person : 3 Months Original Salary Slip duly attested by Employer/Salary Certificate and Latest Form 16
  - Self Employed: 2 years Income Tax Returns with a computation of Income, Balance Sheet, Profit & Loss Account duty attested by CA.
- 3. Copy of Pan CARD /Date of Birth Proof of Borrower, Co-borrower & Surety
- 4. Residence Proof of Borrower, Coborrower & Surety
- 5. Copy of I-Card (in case of Govt. Employee) of Borrower & Co-borrower
- 6. Copy of Bank Statement for last six months of Borrower & Co-borrower
- 7. Original Acknowledgement Slip of Rs. 1.50/1.00 lakh of registration amount
- 8. No Dues Letter from Bank (if Registration amount financed by Bank)
- 9. Original Demand-cum-Allotment letter issued by DDA
- 10. Copy of HBA sanction order (if loan taken from employer)
- 11. CIBIL Scorecard of Borrower & Coborrower

### AFTER SANCTION OF LOAN

- 11. Mortgage Intimation to DDA in favour of DCHFC Ltd. (after sanction of loan) (Click here to Download)
- 12. AFFIDAVIT (after sanction of loan)(Click here to Download)
- 13. Submit E-mandate form duly filled in (5 Post Dated cheques).

Certfied that above document have been furnished and I/we undertake to show originals before release of loan amount.

Delhi

Date Signature

Borrower \*Co-Borrower

NOTE: All photocopies to be self attested by the individuals

### Delhi Co-operative Housing Finance Corporation Limited

3/6, Siri Fort Institututional Area, August Kranti Marg, New Delhi – 110 049

Phone 42707712-19 (8 lines) email support@dchfcdelhi.nic.in website www.dchfcdelhi.nic.in

### **SALIENT FEATURES**

# 1. RATE OF INTEREST (ON MONTHLY REDUCING BALANCE) W.E.F: 01.04.2022

#### A. FLOATING RATE

DCHFC may in its sole discretion increase or decrease rate of interest suitable and prospectively if unforeseen or exceptional or extraordinary changes in the money market conditions take place during the period of agreement and thenceforth the rate of interest increased or decreased, as the case may be, will be applicable to the said loan.

Present floating rate of interest on monthly reducing balance:

Loan Amount (Rs.) (upto)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/-	1 - 20	6.40%	<b>1952</b> for 5 years
			<b>1130</b> for 10 years
			<b>866</b> for 15 years
			<b>740</b> for 20 years

#### B. FIXED RATE

Fixed rate will be subject to 'force majeure' clause and interest reset at the end of every three years on the basis of fixed interest rate prevailing then.

The present fixed interest rate structure is as follows:

Present fixed rate of interest on monthly reducing balance:

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)		E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/-	1 - 20	9.00%	<b>2067</b> for 5 years
			<b>1267</b> for 10 years
			<b>1014</b> for 15 years
			<b>900</b> for 20 years

#### - SPECIAL OFFER

Loan to Central Government Employees/Delhi Govt. Employees from Govt. Undertaking at the rate of 0.10% less than the prevailing rate of interest.

- 2. No Free Life Group Insurance coverage will be provided. (Optional)
- 3. 0.25% of loan amount will be kept as loan linked deposit.

#### . <u>LOAN ELIGIBILITY</u>

- 65 months Gross Income; or
- Loan upto 90% of the total cost of the property; or
- Margin Money

Cost of Property
Upto Rs.50 Lakhs
Rs.50 Lakh to Rs.70 Lakh
Above Rs.70 Lakh
Upto Rs.500 lakh, whichever is less. \*\*

For the purpose of raising loans income of co-borrower will be taken into account.

\*\* Conditions apply

## Delhi Co-operative Housing Finance Corporation Limited

3/6, Siri Fort Institututional Area, August Kranti Marg, New Delhi – 110 049

Phone 42707712-19 (8 lines) email <a href="mailto:support@dchfcdelhi.nic.in">support@dchfcdelhi.nic.in</a> website <a href="www.dchfcdelhi.nic.in">www.dchfcdelhi.nic.in</a>

In view of the above, you may kindly exercise your option regarding rate of interest, that is to say, whether you wish to be charged 'floating rate of interest' or 'fixed rate of interest.'. You may kindly convey your option.

### **ACCEPTANCE**

I/we hereby accept the above terms and conditions .

1.	RATE OF INTEREST		Fixed	Electing
۸	aliable Date of interest		rixea	Floating
	oplicable Rate of interest _ an is applied for			
2.	CONSENT FOR GROUD LOAN OUTSTANDING LAKHS UNDER MASTE AGE OF 65 YEARS [SUB	AMOUNT TO THE GROUP INSURABJECT TO THE TE	IE EXTEN NCE POLIC RMS & CO	T OF RS.6.00 CY UPTO THE NDITIONS AS
	PER THE MASTER POL	ICY NO. GI(HBA) 3		_
	TCX/TDC II I I I		YES	NO
	if <b>YES</b> , I hereby undertal @0.5% on the outstanding on Rs. 6 lacs annually.			
Sig	gnature			
		Borrower	Co-Bo	rower
Naı	me (in capital letters)			
		Borrower	Co-Bo	rrower
Ad	ldress			

Place: New Delhi.

Date:

### **UNDERTAKINO FOR DDA ALLOTTEE FOR CONVEYANCE DEED**

(ON RS.10/- NON JUDICIAL 'STAMP PAPER DULY •ATTESTED AND. SWORN: .BEFORE NOTARY PUBLIC ON! WHIC.H. NOTARIESM.9TAMP OF RS.5/- SBOULD. BE AFFIXED).

NO	TART PUBLIC ON! WHIC.H. NOTARIESIII.9TAMP OF RS.5/- SBOOLD. BE AFFIXED	).
PLE	EASE ALSO':SUBMIT IN: ORIGINAL	
1	SITE POSSESSION SLIP	
2	NOC:.FOR ELECTRIC "& WATER CER!TIFICATE Attested:	
3	ALLOTMENT-CUM-POSSESION LETTER ISSUED BY DDA Photograph	
	I,, S/o,/D/o and W/o aged y Pin Unnn!añ allottee of Flat No: Sect	ears R/o.
	Pin Unnn!añ allottee of Flat No:Sect	or
Pha	nasé,.Block, Pocket, Type,.Grpat:, De Scñem,e,. with Permanent Account' Number'.(PAN)allotted by 'Income Tax Dep	lhi,: under
		artment
as_	hereby declare and undertake.as.under: " ". "."	
1	That.I have'decided. to execute theConveyance Dedd.:"	
_	That the control there for all a Balli Conservation the size Figure Conservation	12.26.1
2		
	(hereinafter 4esc'ribed. as 't1e.".Corporation') ."and have. mortgaged my said flat witl Corporation.âs secuñty for repayment.of.th"e \osnwith interest aftpr executing lagai"do	
	.arid.Loan Agreement:	Cuments
	.and.Edan Agreement.	
3	'That for said execution of Conveyance. Deed of the flat DDA requires No Objection C	ert/f/cate
	as on the said flat there .is a mortgage lieri of the Corporation.	
4	Yh8t on My .request for grant of N.O.C.", the said Corporation, is willing to grant me. the	
	the purpose of execution of Conveyance Deed of the !said flat provided / g/ve an. und	
	.Imre.vpca6/y aufhorfsing.fhe.DDA to .!han"dayer tfie .Con.v'eyancd: Oeed,exec,ufet 're	
	6y ft fzz <b>respect of</b> zñe sa/r/ leaf in my i'avozzr t‹z fie"said <i>Cofi›oralion âlred</i>	
	undertak1ng .shall condtitute an authorise on in favour of the" Delhi Oéve\opment :Al hand over the original "Conveyance Deed after its executisn/registration with" the Sub	
	to the said Corporation as' sdcurity on .my behalf!for.répayment of the balance amou	
	and other liabilitie6 urider the said" Loan Agreement.	ant or loan
	· · · · · · · · · · · · · · · · · · ·	
5		
	whatso vér onthe said mortgaged property onthé baets of a certified copy!.of the.C'o	
	Deedt, or otherwise while the original Convey!ancoDaed remains in the custody of	the .said.
	Corporation.	
6	That I undertake to indemnify the above said Corpozation and shal always .kesp it in	ndemnif\ed
O	against" any loss or dama8e that. it may suffer or sustain or any clairh that.may "be	
	against it on account of execution of Conveyance Deed or by any act, deed or thin	
	me.	,
	This undertaking has been executed by me of my own free will and accord and volur	itarily and
W	vithout sny,préssure and undue influence, on this ., of'20	
	(EXECUTANT)	
	1. Signature	
	1. Signature, NaMe,,	
	Acldress	
	:Pin,,	

2.

Signature...... N8Mg...,..:

Adclreae