



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

(a) PERSONAL INFORMATION

	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			

Relationship of Co-borrower with Borrower

Relationship of Borrower /Co-borrower with Surety

* Wherever applicable

Signature

Borrower

*Co-borrower

NOMINEE

During Loan : DELHI CO-OPERATIVE HOUSING FINANCE CORPORATION LIMITED

On repayment of Loan :

Name	Relationship	Age
Address		
PIN		

(b) LOAN DETAILS

Particulars of the property For which loan is required				
Estimated cost of the property [Total] (Rs.)	Land Cost (Rs.)		Construction Cost (Rs.)	
Loan Amount required	Rs.	Rupees		
Details of other loan, taken from Employer/Financial institution/ Bank	Name, Address of Employer/ Institution	Amount (Rs.)	Instalment Per month (Rs.)	Purpose

(c) BANK AND PAN DETAILS

Borrower	Name of the Bank / Branch	Savings Account No.	Permanent A/c No. (PAN)
*Co-borrower			

Signature

Borrower

*Co-borrower

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SALIENT FEATURES

1. RATE OF INTEREST (ON MONTHLY REDUCING BALANCE)

W.E.F : 01.01.2024

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	8.25%	2040 for 5 years 1227 for 10 years 970 for 15 years 852 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	10.30%	2140 for 5 years 1338 for 10 years 1093 for 15 years 985 for 20 years

SPECIAL OFFER

Loan to Central Government Employees/Delhi Govt. Employees from Govt. Undertaking at the rate of 0.25% in Floating and 0.30% in Fixed, less than the prevailing rate of interest.

- Life Group Insurance coverage is available (Optional)
- Property Insurance is mandatory
- 0.25% of loan amount will be kept as loan linked deposit.

5. LOAN ELIGIBILITY

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

<u>Cost of Property</u>	<u>Margin Money(Borrower's Share)</u>
Upto Rs.50 Lakhs	10 %
Rs.50 Lakh and above	20 %

whichever is less. **

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

** Conditions apply

UNDERTAKING 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).

PLEASE ALSO':SUBMIT IN: ORIGINAL

- 1 SITE POSSESSION SLIP
- 2 NOC: FOR ELECTRIC "& WATER CERIFICATE
- 3 ALLOTMENT-CUM-POSSESION LETTER ISSUED BY DDA

Attested: Photograph

I, _____, S/o, D/o and W/o _____ aged _____ years R/o _____ Pin Unnn!añ allottee of Flat No: _____ Sector. _____ Phase _____, Block _____, Pocket _____, Type _____, Grp. _____ at: _____, Delhi, under _____ Scheme, with Permanent Account Number (PAN) _____ allotted by Income Tax Department as _____ hereby declare and undertake as under :

- 1 That I have decided to execute the Conveyance Deed.
- 2 That I have raised loan from the Delhi Cooperative Housing Finance Corporation Limited, (hereinafter described as 'the Corporation') and have mortgaged my said flat with the said Corporation as security for repayment of the loan with interest after executing layout documents and Loan Agreement.
- 3 That for said execution of Conveyance Deed of the flat DDA requires No Objection Certificate as on the said flat there is a mortgage lien of the Corporation.
- 4 That on My request for grant of N.O.C., the said Corporation, is willing to grant me the sanction for the purpose of execution of Conveyance Deed of the said flat provided / give an *undertaking* *immediately* authorising the DDA to *hand over* the Conveyance Deed, executed / registered by the said Corporation **respect of the said flat** in my favour *of the said Conveyance Deed*. This undertaking shall constitute an authorisation in favour of the Delhi Development Authority to hand over the original Conveyance Deed after its execution/registration with the Sub-Registrar to the said Corporation as security on my behalf for repayment of the balance amount of loan and other liabilities under the said Loan Agreement.
- 5 That I further undertake not to create any charge, lien or encumbrance of any description whatsoever on the said mortgaged property on the basis of a certified copy of the Conveyance Deed, or otherwise while the original Conveyance Deed remains in the custody of the said Corporation.
- 6 That I undertake to indemnify the above said Corporation and shall always keep it indemnified against any loss or damage that it may suffer or sustain or any claim that may be preferred against it on account of execution of Conveyance Deed or by any act, deed or thing done by me.

This undertaking has been executed by me of my own free will and accord and voluntarily and without any pressure and undue influence, on this _____ of ... '20

(EXECUTANT)

1. Signature _____,
Name _____
Address _____
Pin _____
2. Signature _____
Name _____
Address _____