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

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

Signature Borrower *Co-borrower

(d) ACCEPTANCE OF TERMS AND CONDITIONS OF LOAN

I/We declare that all the particulars and information given in th e 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 i n 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.

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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 loan of Rs.	**(Rupees**	**) being raised by**

I agree to be surety for a loan of Rs. ________________(Rupees______________________________________ ______) being raised by Shri./Smt/Ms.____S/o,W/o,D/o Shri ____ ____Resident of___________________________________ ________________________PIN_______________for property situated at______________________________ ________________________PIN_______________and undertake to repay the Loan of Rs. ________________ with interest, etc, incase of default in payment of loan instalment by him/her as borrower/c o-borrower. My surety for this loan will continue till the entire principal amount with interest, etc, is paid back by the borrower(s) to the Delhi Co-operative Housing Finance Corporation Limited.

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Date Signature Surety-I

(g) **CHECK LIST**

LIST OF SUPPORTING DOCUMENTS

1. 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.

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Date Signature

Borrower *Co-Borrower

NOTE : All photocopies to be self attested by the individuals

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SALIENT FEATURES

1. **RATE OF INTEREST (ON MONTHLY REDUCING BALANCE)**
W.E.F : 01.09.2025

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	**7.40%**	1999 for 5 years **1182** for 10 years **921** for 15 years **799** 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.

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	**9.25%**	**2088** for 5 years **1280** for 10 years **1029** for 15 years **916** for 20 years

- **SPECIAL OFFER**
Loan to Central Government Employees/Delhi Govt. Employees from Govt. Undertaking at the rate of 0.10% in Floating and 0.25% in Fixed, less than the prevailing rate of interest.

2. Life Group Insurance coverage is available (Optional)

3. Property Insurance is mandatory

4. 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

Cost of Property	Margin Money(Borrower’s Share)
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

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

Applicable Rate of interest ___________
Loan is applied for _________Years

Fixed	**Floating**

2. CONSENT FOR GROUP LIFE INSURANCE COVERAGE IS FOR LOAN OUTSTANDING AMOUNT TO THE EXTENT OF RS.6.00 LAKHS UNDER MASTER GROUP INSURANCE POLICY UPTO THE AGE OF 65 YEARS [SUBJECT TO THE TERMS & CONDITIONS AS PER THE MASTER POLICY NO. GI(HBA) 303891 OF LIC OF INDIA]

If **YES**, I hereby undertake to pay premium @0.5% on the outstanding loan amount or on Rs. 6 lacs annually.

YES	**NO**

Signature ______________ ______________
Borrower Co-Borrower

Name (in capital letters) ______________ ______________
Borrower Co-Borrower

Address ____________________________

____

____

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).**

PLEASE ALSO’:SUBMIT IN: ORIGINAL

1 SITE POSSESSION SLIP
2 NOC:.FOR ELECTRIC ”& WATER CER!TIFICATE
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. _____ Phasé____,.Block_____, Pocket._____, Type.____,.Grp.____at:______________, Delhi,: under _________Scñem,e,. with Permanent Account’ Number’.(PAN). .allotted by ’Income Tax Department as___________hereby declare and uñdertake.as.under : ” ”. ”

1 That.I have’decided. to execute theConveyance Dedd.:”

2 That I have raised loan. from the Delhi Cooperative Housing Finance Corporation Limited, (hereinafter 4esc’ribed. as ’t1e.”.Corporation’) .”and have. mortgaged my said flat with the said Corporation.âs secuñty for repayment.of.th”e \osn..with interest aftpr executing lagai”documents .arid.Loan Agreement:

3 ' Thdt for said execution of Conveyance. Deed of the flat DDA requires No *Objection* Cert/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 :san1é for the purpose of execution of Conveyance Deed of”the !said flat provided / g/ve an. *undertahing .Imre.vpca6/y* aufhorfsing.fhe.DDA *to .!han”dayer* tfie .Con.v'eyancd: Oeed,exec,ufet 'regfsferezfm 6y ft fzz **respect of** zñe sa/r/ leaf in my i’avozzr t‹z fie"said *Cofi›oralion âlreotly.’* This undertak1ng .shall condtitute an authorise on in favour of the” Delhi Oéve\opment :Authofity to! hand over the original' ”Conveyance Deed after its executisn/registration with” thé Sub-Registrar to.the said Corporation as’ sdcurity on .my behalf!for.répayment of the balance amount of loan and other liabilltie6 urider the said” Loan Agreement.

5 That I further uhdertaKe not to' create ’any. eharge, lien or encumbrance of any' description whatso vér onthe said mortgaged property onthé baets of a certified copy!.of the.C’onve.yance’ Deedt,or otherwise while’ the original Convey!anco...Daed remains in .the custody of’ the .said. Corporation.

6 That I undertake.to indemnify the.above said Corpozatioñ and”shal\ always .kesp it indemnif\ed against” any loss or dama8e that. it may suffer or sustain or any clairh 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 voluritarily and without sny,préssure and undue influence, on this .,......... of...’20

(EXECUTANT)

1. Signature. .... ,
   NaMe ...„,....................,.............:
   AcIdress......................................
   :Pin ......„.,...................

2. Signature............... ....
   N8Mg...„....:................,....:::.........
   Adclreae