



Branch:

Application No.

**INSTRUCTIONS**

- All columns must be filled in. if not applicable, please write N.A. (Not applicable)
- In order to ensure faster processing, applicants should ensure that the application is complete in every respect and all the required documents are submitted with this application.
- Application to be submitted along with processing fee @2.5% + GST for the amount applied.
- Please take photocopies of all the documents before submitted to VSHFL

Applicant	Co-Applicant
Passport Size Photograph with signature across	Passport Size Photograph with signature across

Signature of Branch Manager/Incharge

Signature of Borrower

**To: The Branch Manager, Varashakti Housing Finance Pvt Ltd**

I/ We request that a loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) may be granted to me / us for the following purpose against the security of mortgage of property and such other securities as may be required by VSHFL. Necessary particulars for consideration of this application are given below:

**Purpose:**  Construction/Purchase: Independent House / Flat  Plot purchase  Improvement  
 Extension Loan  Takeover & Topup  Loan against property  Business Loan

**Interest Type : Fixed / Floating**

**Mode of Payment of EMI: NACH/POC**

**Loan Tenure :**

Particulars	Applicant		Co-Applicant	
Name				
Father's/Husband's Name				
Relationship with co-applicant/ applicant				
Date of Birth & Age	DOB:	Age :	DOB:	Age :
Marital Status & Sex	Sex :		Sex :	
Religion / Community				
Educational Qualification				
Current Residential Address				
<b>Applicant:</b>				
E-Mail ID: _____				
Mobile: _____				
PAN No.: _____				
<b>Co-Applicant</b>				
E-Mail ID: _____				
Mobile: _____				
PAN No.: _____				
	Pincode :		Pincode :	
	Phone :		Phone :	
Communication to be sent to:	<input type="checkbox"/> Residential Address		<input type="checkbox"/> Property Address <input type="checkbox"/> Office Address	
No of years in current residence				
Owned / Family / Rented / Qtrs.				
If rented, Monthly Rent Rs.				

Sl.No	Name	Age	Relationship with applicant	Name of School / College & Class / Course Studying	Marital Status	Monthly Income (Rs)

Particulars	Applicant	Co-Applciant
OCCUPATION :	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business
<b>If Salaried:</b> Name of Employer		
Office Address		
<b>If Business:</b> Name of Business		
Business Address		
	Pincode: _____ Fax: _____	Pincode: _____ Fax: _____
Office/Business Phone No.		
Designation		
No. of years in Present service	_____ Yrs	_____ Yrs
Previous Employment!	Date of retirement ____ / ____ / ____	Date of retirement ____ / ____ / ____
Business details		
Line of Business / Profession		

#### Bank Account Details

Particulars	Name of the Bank / Branch & Address	Current / Saving A/c	Account No.
Applicant			
Co-applciant			

#### Funding Details

<u>ESTIMATED REQUIREMENT OF FUNDS</u>		<u>ESTIMATED REQUIREMENT OF FUNDS</u>	
Cost of Construction/Improvement Extension Cost @ Rs. _____ Per sq.ft. for an area of _____ Sq.ft	} Rs. _____	Loan amount required	Rs. _____
In case of Purchase specify: Purchase Cost	Rs. _____	Amount already paid / spent (source _____)	Rs. _____
Registration Cost	Rs. _____	Disposal of Investments/Assets	Rs. _____
Stamp duty	Rs. _____	Savings from Banks	Rs. _____
Other Costs Please specify	Rs. _____	Other: Please specify	Rs. _____
	Rs. _____		Rs. _____
Loan outstanding for Take over)	Rs. _____		Rs. _____
A. Total requirement of funds	Rs. _____	B. Total source of funds	Rs. _____

#### Details of Property

Address: (Mention dwelling unit No, street, city nearest landmark and pin code)	Developer Name : _____
	Area of Land : _____
	Built-up area : _____
	Age of Property : _____
	Proposed owners Name: (In case of Purchase)
	Name 1: _____
	Name 2: _____
Pin code:	In case of Construction / Improvement/Extension/Mortgage)
Nearest landmark	Owner of the Property: <input type="checkbox"/> Applicant <input type="checkbox"/> Co-applciant
	Guideline Value: _____
	Market Value: _____



I hereby declare that the loan details in the application & the annexure have been explained to me in my vernacular language and I am aware of the details mentioned in the application form & annexure in my / our resident status. I/ We further agree that my / our loan shall be governed by rules of VSHFL as may be in force from time to time.

Place: \_\_\_\_\_ Signed in front of me (Employee of Varashakti)  
 Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Name: \_\_\_\_\_  
 Signature of all applicants (with Name & signature): Emp ID: \_\_\_\_\_  
 Signature: \_\_\_\_\_

**For Office Use**

Date of receipt of application : \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Date of Credit Interview : \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 Interviewed by : \_\_\_\_\_

**Fee Particulars** (Name & Designation)

Processing Fee Amount : \_\_\_\_\_ Cash / Cheque/ DD No. \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Bank/Branch \_\_\_\_\_ Loan Scheme recommended: \_\_\_\_\_

**LIST OF DOCUMENTS REQUIRED (PERSONAL)**

Particulars	Salaried Individuals/Professionals/Businessmen	
Age proof (any one document)	1. School Leaving Certificate: 2. Passport, 3. Driving Licence: 4. Voters ID: 5. Birth Certificate; 6. LIC Policy, 7. PAN Card, 8. Aadhaar Card	
Identity & Signature (any one document)	1. Bankers Sign Verification: 2. Passport, 3. Driving Licence: 4. Pan card, 5. Employer ID	
Address Proof	1. Passport 2. Ration card; 3. Voters ID, 4. Employer ID: 5. Driving Licence, 6. Telephone Bill; 7. Gas Bill, 8. Aadhaar Card	
Banking history	Last 1 year Bank statement & 3 months credit card statement	
Aadhaar declaration	I/We..... hereby give voluntarily at my own discretion my Aadhaar number as issued by Government of India to VSHFL along with my other KYC documents for the purpose of availing loan based relationship and voluntarily give my consent to use my Aadhaar details for the purpose of authentication with UIDAI. I am enclosing a copy of my duly self-attested Aadhaar card / e-Aadhaar for your record. The Aadhaar card details voluntarily furnished by me are true, correct and complete.	
	Signature of Applicant	Signature of Co-Applicant
	<b>Salaried individuals</b>	<b>Professionals/Businessmen</b>
Income Proof	1. Latest Salary slip 2. Salary Certificate 3. Form 16 or IT returns with computation of income for the last 3 years 4. Appointment Letter	1. IT returns for the last 3 years 2. Audited financial statements for the last 3 years & Projections for next 2 years (along with P&L and Balance sheet with all schedules) 3. Write up about the business



**VARASHAKTI HOUSING FINANCE PVT LTD**  
 Registered Office: New No.33, Old No. 14.  
 48" Street, 9" Avenue, Ashok Nagar,  
 Chennai - 600 083, Tamil Nadu, India.

**Acknowledgement**

We confirm having received the Loan Application and upfront processing fee Cheque / Demand Draft favouring **Varashakti Housing Finance Pvt. Ltd.**, Cheque/Demand Draft No..... drawn on.....VHFPL shall communicate its decision on your application within 15 working days. This is subject to submission of all documents and conforming to internal guidelines of VHFPL. Terms and conditions are also available on our website : [www.varashakthihousingfinance.com](http://www.varashakthihousingfinance.com)  
 Sales Representative.....Phone..... Service Branch.....  
 ApplicationNumber.....Email:.....Signature.....



**Loan Application Form-Co-Application**

	Co-applicant	Co-Applicant
<b>This is part of</b>  <b>Application No.</b> _____  <b>Name of the Applicant</b> _____	Passport Size Photograph with signature across	Passport Size Photograph with signature across

**Personal and Employment Details**

Particulars	Co-Applicant	Co-Applicant
Name		
Father's/Husband's Name		
Relationship with co-applicant/ applicant		
Date of Birth & Age	DOB: _____ Age : _____	DOB: _____ Age : _____
Marital Status & Sex	Sex : _____	Sex : _____
Religion / Community		
Educational Qualification		
Current Residential Address		
<b>Applicant:</b> E-Mail ID: _____ Mobile: _____ PAN No.: _____  <b>Co-Applicant</b> E-Mail ID: _____ Mobile: _____ PAN No.: _____	Pincode : _____ Phone : _____	Pincode : _____ Phone : _____
OCCUPATION :	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business	<input type="checkbox"/> Employed <input type="checkbox"/> Professional <input type="checkbox"/> Business
<b>If Salaried:</b> Name of Employer Office Address		
<b>If Business:</b> Name of Business Business Address		
	Pincode: _____ Fax: _____	Pincode: _____ Fax: _____
Office/Business Phone No.		
Designation		
No. of years in Present service	_____ Yrs	_____ Yrs
Previous Employment!	Date of retirement ___/___/___	Date of retirement ___/___/___
Business details		
Line of Business / Profession		

### Bank Account Details

Particulars	Name of the Bank / Branch & Address	Current / Saving A/c	Account No.
Co-applicant			
Co-applicant			

### General (Applicable to both Co-applicant)

1. Have you or your spouse earlier applied to VSHFL for a Loan?

Yes

No

If Yes Loan Account No. \_\_\_\_\_

2. Have you or your spouse given guarantee(s) for any borrower(s) of VSHFL?

Yes

No

If Yes, Loan Account No. \_\_\_\_\_

\_\_\_\_\_  
Signature of Co-Applicant

Date: \_\_\_ / \_\_\_ / \_\_\_

\_\_\_\_\_  
Signature of Co-Applicant

Date: \_\_\_ / \_\_\_ / \_\_\_

**Important note:** That the receipt of your application form for the loan does not imply automatic approval of your loan by VHFPL.VHFPL may request for additional documents other than those in connections with the application.

a. That government tax as may be applicable from time to time will be charged in connection with the Loan.

b. That VHFPL will not be liable for loss or delay in receipt of the documents.

c. That incomplete/defective applications will not be processed and VHFPL shall not be responsible for any manner for the resulting delay or otherwise.

d. That the rate of interest applicable to the loan facility availed shall be as prevailing on the date(s) of disbursement(s) and will be based upon inter alia the Company's evaluation of the customer such as professional qualification, creditworthiness, risk profile, security, repayment track record, external rating etc. Based on the interest rate model adopted by the Company, the rate of interest for the same product and tenor may vary for different customers depending upon the above-mentioned factors.

e. That approval for the applications is the sole discretion of VHFPL.

f. That equated installments (EMI) will be due on 5th / 10th of every month (will be mentioned in sanction letter)

g. The Most Important Terms and Conditions mentioned above are an indicative list of terms and conditions of our loan products. These Terms and Conditions are further described in our loan agreement under relevant sections /schedules and therefore should be read in conjunction with those mentioned in the loan agreement.