

Applicant
(Paste recent, coloured
passport size
photo and
sign across)

Co-Applicant
(Paste recent, coloured
passport size
photo and
sign across)

Loan Application Form

☐ PMAY

(Please fill in BLOCK letters using BLACK / dark BLUE ink. Refer to acknowledgement slip for additional instructions.)

1 Personal Details		<input type="checkbox"/> Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Co-Applicant
		<input type="checkbox"/> Individual	<input type="checkbox"/> Non Individual	<input type="checkbox"/> Individual <input type="checkbox"/> Non Individual
Full Name (First / Middle / Last)				
Father's / Spouse's Name				
Mother's Maiden Name				
Relationship with Applicant				
Date of Birth / Incorporation		D D / M M / Y Y Y Y		D D / M M / Y Y Y Y
KYC ID (Individual)	Aadhaar PAN (Mandatory) Passport Others			
Landline				
Mobile Number (Tick the number to be used as preferred number for communication)		<input type="checkbox"/>		<input type="checkbox"/>
Personal Email ID (Tick the e-mail id to be used as preferred e-mail address for communication)		<input type="checkbox"/>		<input type="checkbox"/>
Current Residence Address (to be used for GST)		Landmark		Landmark
		City Pin		City Pin
		State Country		State Country
Residence Type		<input type="checkbox"/> Self Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others		<input type="checkbox"/> Self Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others
Permanent Residence Address		Landmark		Landmark
<input type="checkbox"/> Same as above		City Pin		City Pin
		State Country		State Country
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow / er	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow / er		
Number of dependents	Children Parents Others	Children Parents Others		
Religion				
Category	<input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC	<input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC		
Preferred Category (if applicable)	<input type="checkbox"/> Person with Disability <input type="checkbox"/> Manual Scavenger <input type="checkbox"/> Working Woman	<input type="checkbox"/> Person with Disability <input type="checkbox"/> Manual Scavenger <input type="checkbox"/> Working Woman		
Highest Educational Qualification				

Residential Status		<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO / OCI		<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO / OCI	
Name of country, in case of NRI / PIO / OCI					

If NRI, please provide Power of Attorney details: Name _____ Relationship _____

Address _____ City _____ Pin _____

State _____ Country _____ Mobile _____ Email _____

2 Employment / Entity Details		<input type="checkbox"/> Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Co-Applicant	
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Retired <input type="checkbox"/> Student	<input type="checkbox"/> Self Employed <input type="checkbox"/> Housewife <input type="checkbox"/> Other _____	<input type="checkbox"/> Salaried <input type="checkbox"/> Retired <input type="checkbox"/> Student	<input type="checkbox"/> Self Employed <input type="checkbox"/> Housewife <input type="checkbox"/> Other _____	
Entity / Employer Type	<input type="checkbox"/> Govt. <input type="checkbox"/> Private Limited <input type="checkbox"/> MNC <input type="checkbox"/> Other _____	<input type="checkbox"/> Public Limited <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship	<input type="checkbox"/> Govt. <input type="checkbox"/> Private Limited <input type="checkbox"/> MNC <input type="checkbox"/> Other _____	<input type="checkbox"/> Public Limited <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship	
Employment Status <i>(if salaried)</i>	<input type="checkbox"/> Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Labour	<input type="checkbox"/> Part-time <input type="checkbox"/> Daily Wage <input type="checkbox"/> Other _____	<input type="checkbox"/> Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Labour	<input type="checkbox"/> Part-time <input type="checkbox"/> Daily Wage <input type="checkbox"/> Other _____	
Self Employed - Business	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service	<input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Other _____	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service	<input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Other _____	
Nature of Business					
Self Employed - Professional	<input type="checkbox"/> Doctor <input type="checkbox"/> CS	<input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> Other _____	<input type="checkbox"/> Doctor <input type="checkbox"/> CS	<input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> Other _____	
Experience in current job / business	_____ Years _____ Months		_____ Years _____ Months		
Total Work Experience	_____ Years _____ Months		_____ Years _____ Months		
Designation					
Income to be considered	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		
DIN <i>(if applicable)</i>					
Official Email ID <i>(To be considered as preferred ID)</i>					
Office Landline	_____ Extn: _____		_____ Extn: _____		
Employee ID Number <i>(if salaried)</i>					
Name of the Employer					
Address of Employer / Business	_____ _____ _____ Landmark _____ City _____ Pin _____ State _____ Country _____		_____ _____ _____ Landmark _____ City _____ Pin _____ State _____ Country _____		
Registered Address <i>(to be used for GST)</i> <input type="checkbox"/> Same as above	_____ _____ _____ Landmark _____ City _____ Pin _____ State _____ Country _____		_____ _____ _____ Landmark _____ City _____ Pin _____ State _____ Country _____		
KYC <i>(For non-individual entities)</i>	CIN TAN PAN	_____ _____ _____	_____ _____ _____		
GST No. _____					

3 Bank Account Details <i>(Applicant & Co-applicant - Salary account for salaried or main account for self employed)</i>					
Name of Account Holder	Account Type	Bank Name	Branch Name	Account Number	MICR / IFSC

4

Loan Details

Amount Requested ₹ _____, Tenure (Months) _____, EMI ₹ _____

Interest Rate ☐ Floating ☐ Fixed

Purpose of Loan

☐ Home Purchase
☐ Plot Purchase
☐ Plot & Construction
☐ Lease Rental Discounting
☐ Construction
☐ LAP - Residential
☐ LAP - Commercial
☐ Loan Against Plot
☐ Balance Transfer of Existing Loan
☐ Top-up
☐ Non - Residential Property Purchase

End use of loan (Applicable for LAP and Top-up) _____

If BT, Loan Amount O/S ₹ _____, Loan Since (Months) _____, EMI ₹ _____

Name of the Financial Institution _____

PMAY Declaration:

Is this your first house?

☐ Yes
☐ No

Annual Household Income

☐ Upto ₹3 Lakh
☐ >₹3 Lakh - ₹6 Lakh
☐ >₹6 Lakh - ₹12 Lakh
☐ >₹12 Lakh - ₹18 Lakh

4A

Requirement of Funds

Sources of Funds

Land cost, if any

₹ _____

Construction / Purchase cost

₹ _____

Stamp Duty / Registration

₹ _____

Others

₹ _____

Market Value (for LAP)

₹ _____

Total

₹ _____

Amount Paid Already

₹ _____

Savings from Bank / Investments

₹ _____

Others

₹ _____

Loan Required

₹ _____

Total

₹ _____

5

Details of Property (To be purchased / offered as security)

☐ Property not identified

Address _____

_____ Landmark _____

City _____ Pin _____

State _____ Country _____

Status of Property ☐ Ready ☐ Under Construction

Type of Property ☐ Flat ☐ Independent ☐ Plot ☐ Other

Type of Transaction ☐ Direct Allotment ☐ Developer ☐ Re-Sale

Name of all owners, co-owners of the property being offered as security

1. _____

2. _____

3. _____

4. _____

6

Financial Information

Savings / Investments

Applicant

Co-Applicant

Loans Taken

Applicant

Co-Applicant

Monthly Income

₹ _____

₹ _____

Lender Name

Outstanding Amt.

Lender Name

Outstanding Amt.

Monthly Expense

₹ _____

₹ _____

₹ _____

₹ _____

Savings in Bank

₹ _____

₹ _____

₹ _____

₹ _____

Immovable Property

₹ _____

₹ _____

₹ _____

₹ _____

Life Insurance

₹ _____

₹ _____

Other Assets

EMI

Balance Tenure

EMI

Balance Tenure

₹ _____

₹ _____

₹ _____

Months

₹ _____

Months

₹ _____

₹ _____

₹ _____

Months

₹ _____

Months

₹ _____

₹ _____

₹ _____

Months

₹ _____

Months

7

Processing Fee

Amount ₹ _____

Cheque / Demand Draft No. _____

Date: _____

Bank Name _____

8

Reference (2 references, one related and the other unrelated, also ensure neither reference is a PCHF employee)

Name _____

Relation _____

Address _____

_____ Landmark _____

City _____ Pin _____

Mobile _____ Landline _____

Email _____

Name _____

Relation _____

Address _____

_____ Landmark _____

City _____ Pin _____

Mobile _____ Landline _____

Email _____

3

9 Other Information

Which branch of PCHF would you like to service the loan from?

Are you C-KYC compliant? ☐ Yes ☐ No If Yes, KIN

Have you previously applied for a loan or given guarantee for any borrowers of PCHF? ☐ Yes ☐ No

If yes, please provide Lead ID / Loan account number

Would you like an insurance cover? ☐ Life ☐ General Do you want funding for the same? ☐ Yes ☐ No

Where may we contact you? ☐ Current Add. ☐ Permanent Add. ☐ Office Add.

How did you get to know about PCHF? ☐ TV ☐ Newspaper ☐ Radio ☐ Website ☐ Friends & Relatives ☐ Other

10 For office use only

Sourced by? ☐ DSA ☐ DST ☐ Direct ☐ Connector Name Code

ASM / BSM Name ASM / BSM Code SM / RM Name SM / RM Code

GST No. of Branch State Code

11 Declaration

- I / We apply for a loan duly secured by the mortgage of the immovable property or such other securities as may be required by Piramal Capital & Housing Finance Ltd. (PCHF) I / We declare and confirm:
- That all the particulars and information given in the application form and other documents are true, correct, complete and updated in all respects. I / We have read and understood the said contents which have also been explained to me / us in vernacular;
 - That no material and relevant information to this application has been withheld / concealed;
 - I / We agree that PCHF shall be entitled to presume that any communication received by PCHF through the above mentioned Preferred Email ID / Mobile Number have been actually given by me / us and is genuine, valid & binding on me / us. PCHF shall at no point of time be held liable & responsible to ensure or ascertain the validity of the said communication received through the Preferred Email ID / Mobile Number. All the communications received by PCHF from the Preferred Email ID / Mobile Number shall be binding on all the applicants of the loan.
 - That no insolvency or bankruptcy proceedings have been initiated against me / us nor have I / we ever been adjudicated insolvent;
 - That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my / our ability to repay the loan;
 - I / We have never been a defaulter with PCHF or any other financial institution;
 - That I / we have not made any payments whether in cash or kind along with or in connection with this application to any executive / individual collecting my / our application, nor have I / we indulged in any undesirable or unethical practices for the purposes of availing this facility. I / We shall not hold PCHF liable for any such payments made by me / us to the executive / individual collecting this application;
 - That if any discrepancy is found or observed in the information given above and the documents produced in support thereof, PCHF shall have the sole discretion to cancel the sanction at any stage and recall the loan if already disbursed, in such an event, the processing fee shall be liable to be forfeited;
 - PCHF shall be under no obligation to refund the registration / upfront / processing / any other fee along with applicable taxes in any event;
 - I / We undertake to inform PCHF regarding any change in respect to the above information submitted including change in address, income and telephone numbers etc;
 - To pay processing charges as applicable and charged by PCHF;
 - Having read and understood the terms and conditions relating to the sanction of the loan, I / we hereby agree to be bound by the said terms and conditions or by the revised additional terms and conditions which may at any time hereinafter be made while the loan availed by me / us is still outstanding;
 - I / We agree that PCHF reserves the right to charge the rate of interest and other charges as mentioned in sanction letter and in the loan agreement based on the category of customers, their risk profile and product type on such reset date and reset frequency as decided by PCHF.
 - I / We authorize PCHF or its agent to obtain my / our credit report from credit bureau agencies as recommended by NHB / Regulatory Authorities, Government of India, third party entities; to share information at periodical basis to credit bureaus, to make references, enquiries and obtaining information of this application which PCHF considers necessary;
 - I / We shall indemnify PCHF against any loss or damage (which PCHF may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations and / or making disclosures in terms of the preceding clause;
 - I am / we are interested in the products and services provided by Piramal Group and agree that my / our contact information may be used for sharing promotional information about other products / services that Piramal Group, affiliates, business partners and related companies may be offering, and which Piramal Group believes may be of interest or benefit to me / us. PCHF may use external agencies to conduct legal and technical investigations as well as document and field investigations.
 - My / Our place, address or state, indicated by me / us in this application will be used by PCHF for any requirement(s) under Goods and Services Tax Act, 2017 (GST) and it shall be my / our responsibility to inform PCHF of any change in the current address and shall indemnify PCHF in the case of any losses because of a failure and / or delay to inform PCHF;
 - I / We confirm that I / we shall not use the products or the credit / loan facility(ies) (or any part thereof) for any improper / illegal or unlawful purpose / activities;
 - That PCHF shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject my / our application and PCHF shall not be responsible in any manner whatsoever to me / us for such rejection or any delay in notifying me / us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reasons of such rejection, or any delay in notifying me / us of such rejection, of our application;
 - That I am / we are competent and fully authorized to give declaration, undertaking etc. execute and submit this application form and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned / required to be done for this;
 - That I / we shall cooperate with PCHF and furnish additional documents and / or shall execute such other documents, if necessary to enable PCHF to abide by / comply with all other existing / further directives of the statutory / regulatory authority / any other authority acting under any law;
 - I hereby consent to receiving information from Central KYC Registry through SMS / e-mail on the above preferred number / email address.
 - I / We hereby submit voluntarily at my / our own discretion, the physical copy of Aadhaar card / physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to Piramal Capital & Housing Finance Ltd. (PCHF) to establish my / our identity / address proof for the purpose of processing my loan application and voluntarily give my / our consent in my / our name(s) individual capacity(ies) using my / our Aadhaar or as an authorized signatory in non-individual accounts and; hereby consent to PCHF for verification of my / our Aadhaar to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me / us in local language. PCHF has informed me / us that my / our Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.
- PCHF has informed me / us that this consent and my / our Aadhaar will be stored with PCHF.
24. Assessment of my / our eligibility to avail the benefits of CLSS is at the sole discretion of the Government of India.
25. On rejection / withdrawal of the loan, PCHF shall be under no obligation to return the documents submitted by me / us along with the application form.

Applicant / Co-Applicant Signature

Co-Applicant Signature

Date :

Date :

Place :

Place :

Note : If the Applicant / Co-Applicant is Non Individual then authorised signatory to sign and affix company / firm rubber stamp.

Personal Data

At Piramal Capital & Housing Finance Limited ('PCHF'), we respect your privacy. By providing your personal data on this form, you agree to PCHF, and / or its affiliates and / or assigns use of this information for its business purposes including but not limited to credit evaluation, due diligence, legal / regulatory obligations and risk management procedures. Any and all information collected will be processed in a fair and secure manner. We shall use reasonable technical and organizational measures to ensure the security and confidentiality of Personal Data. For more information you may visit our 'Privacy Policy' on <https://www.pchf.in>.



Piramal
Capital & Housing Finance

Regd. Office : Piramal Capital & Housing Finance Ltd.
(Formerly Piramal Housing Finance Ltd.),
4th Floor, Piramal Tower, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013,
Maharashtra, CIN U65999MH2017PLC291071

pchf.in | 1800 2666 444

Acknowledgement

We confirm having received the upfront processing fee cheque of favouring Piramal Capital & Housing Finance Ltd.,
via Cheque / Demand Draft No. drawn on Please note we do not accept processing fee in cash.
Sales Representative Phone Service Branch
Lead ID Number Email Signature

A complete form with the necessary documents will help us process your application faster, please take photocopies of all the documents that are submitted to PCHF (including this application form) for your personal record.

- For fair practice code and lodging complaints, please visit our website www.pchf.in
- INSTRUCTIONS TO FILL THE FORM**
1. The application form is provided to obtain relevant details to help us process your application. Any other information that you feel is necessary can be detailed in a covering letter.
 2. ☒ where applicable e.g. indication of marital status.
 3. All details must be filled in. If not applicable, please write NA
 4. Applicants should ensure that the application form is complete in every respect and all the required documents are submitted with the application form.