



# 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](mailto:support@dchfcdelhi.nic.in) website [www.dchfcdelhi.nic.in](http://www.dchfcdelhi.nic.in)

## LOAN APPLICATION FOR FLAT IN A CO-OPERATIVE GROUP HOUSING SOCIETY

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                               |          |             |        |
| PIN Code                              |          |             |        |
| Monthly Income (Rs.)                  |          |             |        |
| Name & Address of Employer / Business |          |             |        |
| PIN Code                              |          |             |        |
| Phone # (O)<br>(R)<br>(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.)    |         |
|  |  |              |                            |         |
| Co-op Group Housing Society  | Membership No.                         |              | Share Certificate No.      |         |
| 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





# Delhi Co-operative Housing Finance Corporation Limited

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

Phone : 011-42707712-19 email [support@dchfcdelhi.nic.in](mailto:support@dchfcdelhi.nic.in) website [www.dchfcdelhi.nic.in](http://www.dchfcdelhi.nic.in)

## **SALIENT FEATURES**

### **1. RATE OF INTEREST (ON MONTHLY REDUCING BALANCE)**

**W.E.F : 01.07.2022**

#### **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:**

| <b>Loan Amount (Rs.) (upto)</b> | <b>Tenure Of Loan (Years)</b> | <b>ROI (%p.a.)</b> | <b>E.M.I. (per lac) (Rs.)</b>   |
|---------------------------------|-------------------------------|--------------------|---|
| Rs.5,00,00,000/-                | 1 - 20                        | 7.50%              | 2004 for 5 years<br>1187 for 10 years<br>927 for 15 years<br>806 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:**

| <b>Loan Amount Upto (Rs.)</b> | <b>Tenure Of Loan (Years)</b> | <b>ROI (%p.a.)</b> | <b>E.M.I. (per lac) (Rs.)</b>  |
|-------------------------------|-------------------------------|--------------------|--|
| Rs.5,00,00,000/-              | 1 - 20                        | 9.00%              | 2076 for 5 years<br>1267 for 10 years<br>1014 for 15 years<br>900 for 20 years |

#### **SPECIAL OFFER**

**Loan to Central Government Employees/Delhi Govt. Employees from Govt. Undertaking at the rate of 0.20% 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

