

INDIVIDUAL LOAN APPLICATION FORM (excluding Companies/ Commercial/ LRD loans)

Please take due care & fill in all the details in **CAPITAL LETTERS** only. A completed & correctly filled in Form will help us in processing your Application faster. An incomplete / incorrect Application is liable to be rejected.

PERSONAL INFORMATION

	APPLICANT	CO-APPLICANT
PAN		
Name as per PAN*		
(*I understand that my name as per PAN will be used for all loan related purpose)		
Father's/Husband's Name	Father's Name ☐ Husband's Name ☐	Father's Name ☐ Husband's Name ☐
Surname		
First Name		
Middle Name		
Mother's Surname		
First Name		
Middle Name		
Date of Birth	DD MM YYYY	DD MM YYYY
Sex	Male ☐ Female ☐ Other ☐	Male ☐ Female ☐ Other ☐
Marital Status	Single ☐ Married ☐ Other ☐	Single ☐ Married ☐ Other ☐
Residual Status	Resident Indian ☐ Non-Resident Indian* ☐ (* Non-Resident Indian to submit separate NRI/ PIO form and FATCA/CRS declaration)	Resident Indian ☐ Non-Resident Indian* ☐ (* Non-Resident Indian to submit separate NRI/ PIO form and FATCA/CRS declaration)
Educational Qualification		
Name of Institute / University		
Identity proof	Passport ☐ Voter Id ☐ Driving Licence ☐ Others ☐ Please specify_____	Passport ☐ Voter Id ☐ Driving Licence ☐ Others ☐ Please specify_____
Category	SC/ST ☐ OBC ☐ Others ☐	SC/ST ☐ OBC ☐ Others ☐
Dependents	Please specify Relation of Co-applicant with Applicant: _____ No. of Dependents: Children _____ Adults _____	
Current Residence /Permanent Address* (*if permanent address is different, kindly give details in the box on the next page)	Flat/ Unit/ Floor/ Block No. _____ Name of Building Premises _____ Road / Street _____ Nearest Landmark _____ Area / Locality _____ Town / City/ Dist. _____ State/ Union Territory _____ PIN STD Code _____ Phone _____ No. of years at above Residence _____ Residence Status: Self-Owned ☐ Owned by Family ☐ Rented ☐ Employer Leased ☐	Flat/ Unit/ Floor/ Block No. _____ Name of Building Premises _____ Road / Street _____ Nearest Landmark _____ Area / Locality _____ Town / City/ Dist. _____ State/ Union Territory _____ PIN STD Code _____ Phone _____ No. of years at above Residence _____ Residence Status: Self-Owned ☐ Owned by Family ☐ Rented ☐ Employer Leased ☐

Applicant's Signature: _____

Co-applicant's Signature: _____

Mobile Number* (tick the registered mobile number)	1. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ 2. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ 3. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	Email ID (personal)* _____
* I/We confirm that above mentioned Mobile Number and E-mail id will be updated as my registered Mobile and email id in LICHFL records and all communication will be received on this mobile and email id. If not selected, mobile number filled in sr. no. 1 will be selected as registered number.		
Permanent Address	Flat / Unit / Floor / Block No. _____ Name of Building Premises _____ Road / Street _____ Nearest Landmark _____ Area / Locality _____ Town / City/ Dist. _____ State / Union Territory _____ PIN ☐ ☐ ☐ ☐ ☐ ☐	Flat / Unit / Floor / Block No. _____ Name of Building Premises _____ Road / Street _____ Nearest Landmark _____ Area / Locality _____ Town / City/ Dist. _____ State / Union Territory _____ PIN ☐ ☐ ☐ ☐ ☐ ☐

INCOME INFORMATION

	APPLICANT	CO - APPLICANT
Occupation	Salaried ☐ Self-Employed ☐ Professional ☐ Retired ☐ Homemaker ☐ Student ☐ Others ☐	Salaried ☐ Self-Employed ☐ Professional ☐ Retired ☐ Homemaker ☐ Student ☐ Others ☐
Employer / Business Name & Contact Details	_____ _____ Dist. _____ State _____ PIN ☐ ☐ ☐ ☐ ☐ ☐ STD Code _____ Phone _____ Fax _____ Email (Official): _____ Contact Person _____	_____ _____ Dist. _____ State _____ PIN ☐ ☐ ☐ ☐ ☐ ☐ STD Code _____ Phone _____ Fax _____ Email (Official): _____ Contact Person _____
If Salaried:		
Designation & Emp. No.		
Department		
Date of Joining	DD ☐ ☐ MM ☐ ☐ YYYY ☐ ☐ ☐ ☐	DD ☐ ☐ MM ☐ ☐ YYYY ☐ ☐ ☐ ☐
Total Experience	☐ ☐ Years	☐ ☐ Years
Retirement Age		
Gross Annual Income		
Net Annual Income		
If Self-Employed/Professional:		
Nature of Business		
No. of years in Present Business		
Whether office Premises is owned?		
Gross Annual Income	Rs. _____ /- p.a.	Rs. _____ /- p.a.
Net Annual Income	Rs. _____ /- p.a.	Rs. _____ /- p.a.

PAST EMPLOYMENT/ BUSINESS DETAILS

Employer/ Business Details (for last 5 years)	Designation	From	To	Reason for Change
Applicant				
Co-Applicant				

Mail Correspondence to: Residence Address ☐ Office Address ☐ Permanent Address ☐

Applicant's Signature: _____

Co-applicant's Signature: _____

LOAN INFORMATION

Loan Required (Rs.): _____ (In words): _____ Only.			
Whether loan is for Takeover from another institute? Yes ☐ No ☐ if yes, separate Annexure for Takeover loan details to be submitted.			
Term Desired: _____ years (Max. 30 years for Salaried and 25 years for Self-Employed. For Non-Housing Loan, max term is 15 years)		Type of Rate of Interest: ☐ Floating ☐ Fixed	
Purpose of Loan:	☐ Purchase of Flat Under construction - Builder	☐ Purchase of Flat Ready built – Builder	☐ Purchase of Flat ready built – Resale
	☐ Purchase of House Under construction - Builder	☐ Purchase of House Ready built – Builder	☐ Purchase of House ready built – Resale
	☐ Improvement / Renovation	☐ Construction of House	☐ Extension of House
	☐ Purchase of Plot	☐ Purchase of Plot (Govt.)	☐ Plot Purchase + House Construction
	☐ Non-Housing Loan*	☐ In case of existing borrower taking additional loan, purpose _____ Existing loan A/c no. _____	

*Separate Annexure for Non-Housing loan details to be submitted .

FINANCIAL INFORMATION

Bank A/c Details:

Name of the A/c. Holder	Name & Address of the Bank	Type of Account	Account No.

Assets Details:

Particulars	Applicant [Rs.]	CO-Applicant [Rs.]	Particulars	Applicant [Rs.]	CO-Applicant [Rs.]
1. Bank Savings / Deposits			4. Life Ins. Policies / PLI (current value)		
2. Other Properties			5. Shares & Securities		
3. Current Balance in PF / PPF			6. Other Assets (Pl. specify)		

Liabilities Details: Loans / Cash Credit / Overdraft Facilities availed: [Please attach separate sheet if space is insufficient]

Name of Bank / FI	Sanc. Date, ROI, Term, & Purpose	Details of Security Offered	Sanc. Amt. / Limit	EMI, if any	O/s. Bal. as on Date

Total Net worth of Applicant/ Co-applicant (Total Assets - Total Liabilities): Rs. _____/-.

Monthly Expenses: Rs. _____/- p.m.

Have you / your Spouse ever stood as Guarantor for any loan from LIC HFL? Yes No if yes, give details:

Loan a/c number: _____ Name of the borrower: _____

PROPERTY INFORMATION

FULL ADDRESS OF THE PROPERTY (for all purpose including purchase cases where property is finalized):							
Flat/Unit/Block/Plot no. _____ Floor No. _____							
Name of Building/Premises _____							
Area / Locality _____ Nearest Landmark _____							
Town/City/Dist _____	PIN <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>						
State/Union Territory _____							
Property Owner Name/s _____	Property Value _____						

Applicant's Signature: _____

Co-applicant's Signature: _____

Sources of Funds (Rs.):

Means of Finance	Total Requirement	Invested so far
Self-Contribution – savings in Bank		
Provident Fund (refundable/ non-refundable)		
Disposal of Investment / Property		
Loan (s) from LICHFL		
Others (Pl. Specify) _____		
Total Funds		

GENERAL

Whether the Applicant/ Co-Applicant are Politically Exposed Person (PEP)? Yes ☐ No ☐

If yes, Provide details _____

Have you or the Co-Applicant (s) earlier applied to LICHFL for a loan? Yes ☐ No ☐

If yes, Provide details _____

REFERENCES

Name: _____	
Address: _____	
_____ Dist _____	
State _____	PIN
STD Code _____	Phone (R) _____
Phone (O) _____	Mobile _____
E-mail: _____	
How is the referee known to you: ☐ Friend ☐ Colleague	
☐ Others _____	

Name: _____	
Address: _____	
_____ Dist _____	
State _____	PIN
STD Code _____	Phone (R) _____
Phone (O) _____	Mobile _____
E-mail: _____	
How is the referee known to you: ☐ Friend ☐ Colleague	
☐ Others _____	

DECLARATION

I / We declare that all the particulars and information given in the Application Form (and all documents referred to or provided herewith) are True, Correct, Complete and up to date in all respect and I/we have not withheld any material information. I/ We authorize LICHFL to make inquiries related to or verify said information directly or through any third party. I/We further acknowledge LICHFL's right to seek any information from any other source in this regard. I/We understand that all the above-mentioned information shall form the basis of the contract for any loan that LICHFL decides to grant me/us at its sole discretion. I / We have no Insolvency Proceedings against me / us, nor have I / we ever been adjudicated Insolvent. I / We confirm there is no attachment order / proceedings against any of my/our properties nor is any receiver appointed in respect thereof. I / We have understood and selected the term and Interest Rate Option available. I / We am / are aware that the option on Interest Rate once selected cannot be changed and change (s) may be permitted only at the sole discretion of LICHFL on such Terms and Conditions as decided by LICHFL. I / We agree that LICHFL may take up such references and make enquiries in respect of this Application, as it may deem necessary from my / our Banker (s) or Others. I / We undertake to inform LICHFL regarding any change in my / our Occupation and to provide any further information that LICHFL may require. I/We agree and undertake to provide any further information that LICHFL may require. I/We agree and understand that LICHFL reserves the right to retain the application form, and the documents provided therewith and will not return the same to me/us. I/we acknowledge that LICHFL remains entitled to assign any activities to any third-party agency at its sole discretion. I/ We hereby consent to, agree and authorize LICHFL to make available any information contained in this Form and other Documents submitted to LICHFL and information pertaining to the Loan to any Institution or Body, without any specific consent or authorization from me/us. LICHFL may seek / receive information from any source / person to consider this Application. I / We further agree that my / our Loan shall be governed by the Rules of LICHFL which may be in force from time to time. I / We understand that the Upfront Fee is not refundable under any circumstances, and the Loan Sanction or Rejection is at the sole discretion of LICHFL, even after payment of such Fee. I / We am / are aware that the Original Title Deeds (including the Chain of Title) in respect of the Property standing in my / our name will have to be deposited to LICHFL as Security for the Loan. In purchase cases, I / we am / are aware that the Loan Cheque will be given in the favour of the Vendor, and I / we agree to this procedure. "The approach for gradation of risk and applicability of Rate of Interest for the customers will be based on factors such as nature of loan, Credit Bureau score based on credit history of the customer, nature of product, type of asset being financed, customer profile, Loan quantum. The applicable Rate of Interest would be revised subject to the terms as specified in the loan agreement/Sanction letter. Please check the LICHFL's website (www.lichousing.com/comprehensive-notice-board) for the latest ROI structure and other charges." I/We hereby acknowledge that I/We are aware of the approach for gradation of risk and have understood the Rate of Interest charged for different categories of loans.

Applicant's Signature: _____

Co-applicant's Signature: _____

Place: _____ Date: _____

Recent Passport - size
Photograph of the
Applicant with
Signature across

Recent Passport - size
Photograph of the
Applicant with
Signature across

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual

Important Instructions:

- A) Fields marked with "*" are mandatory fields.
 B) Please fill the form in English and in BLOCK letters.
 C) Please fill the date in DD-MM-YYYY format.
 D) Please read section wise detailed guidelines / instructions at the end.
 E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
 F) List of two character ISO 3166 country codes is available at the end.
 G) KYC number of applicant is mandatory for update application.
 H) For particular section update, please tick () in the box available before the section number and strike off the sections not required to be updated.



For office use only

(To be filled by financial institution)

Application Type* ☐ New ☐ Update
 KYC Number
 Account Type* ☐ Normal ☐ Simplified (for low risk customers) ☐ Small

A. In case of Existing Customer, please specify your loan account number below :

Loan Account Number :

1. PERSONAL DETAILS (Please refer instruction A at the end)

Name* (Same as ID proof) Prefix First Name Middle Name Last Name
 Maiden Name (If any*)
 Father / Spouse Name*
 Mother Name*
 Date of Birth*
 Gender* ☐ M- Male ☐ F-Female ☐ T-Transgender
 Marital Status* ☐ Married ☐ Unmarried ☐ Others
 Citizenship* ☐ IN-Indian ☐ Others (ISO 3166 Country Code)
 Residential Status* ☐ Resident Individual ☐ Non Resident India
☐ Foreign National ☐ Person of Indian Origin
 Occupation Type* ☐ S-Service (☐ Private Sector ☐ Public Sector ☐ Government Sector)
☐ O-Others (☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student
☐ B-Business
☐ X-Not Categorized
 Others (Please tick wherever is applicable) ☐ Antique Dealers ☐ Dealers in Arms ☐ Bullion Dealers
☐ Conducting Money Service Bureau such as money exchangers ☐ Exports/Imports Activity.
☐ Real Estate & Constuction Business ☐ Politically Exposed Person
 Networth (Assets - Liabilities) ☐ Less than Rs. 5 Crore ☐ Rs. 5 Crore or More

PHOTO



Signature / Thumb Impression

2. TICK IF APPLICABLE ☐ RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction B at the end)

ADDITIONAL DETAILS REQUIRED* (Manadatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*
 Tax Identification Number or equivalent (If issued by jurisdiction)*
 Place / City of Birth* ISO 3166 Country Code of Birth*

3. PROOF OF IDENTITY (Pol)* ☐ (Please refer instruction C at the end)

(Certified copy of any one of the following Proof of Identity[Pol] needs to be submitted)

☐ A- Passport Number Passport Expiry Date
☐ B- Voter ID Card
☐ C- PAN Card
☐ D- Driving Licence Driving Licence Expiry Date
☐ E- UID (Aadhaar)
☐ F- NREGA Job Card
☐ Z- Others (any document notified by the central government) Identification Number
☐ S- Simplified Measures Account - Document Type code Identification Number

4. PROOF OF ADDRESS (PoA)*

☐ 4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Address Type* ☐ Residential / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified
 Proof of Address* ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar)
☐ Voter Identity Card ☐ NREGA Job Card ☐ Others
☐ Simplified Measures Account - Document Type code

Address

Line 1*
 Line 2
 Line 3 City / Town / Village*
 District* State / UT Code* Country Code* Pin / Post Code*

Signature / thumb impression

☐ 4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS * (Please see instruction E at the end)

☐ Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

Line 1*																											
Line 2																											
Line 3																											
District*							Pin / Post Code*						State / U. T. Code*			City / Town / Village*							ISO 3166 Country Code*				

☐ 4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

☐ Same as Current / Permanent / Overseas Address details

☐ Same as Correspondence / Local Address details

Line 1*																											
Line 2																											
Line 3																											
State*											ZIP / Post Code*						City / Town / Village*							ISO 3166 Country Code*			

☐ 5. CONTACT DETAILS (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Tel. (Off)							Tel. (Res)							Mobile													
FAX							Email ID																				

☐ 6. DETAILS OF RELATED PERSON (In case of additional related persons, please fill 'Annexure B1') (please refer instruction G at the end)

☐ Addition of Related Person ☐ Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative

Prefix							First Name							Middle Name							Last Name						
Name*																											

(if KYC number and name are provided, below details of section 6 are optional)

PROOF OF IDENTITY [PoI] OF RELATED PERSON* (Please see instruction (H) at the end)

☐ A- Passport Number											Passport Expiry Date						
☐ B- Voter ID Card																	
☐ C- PAN Card																	
☐ D- Driving Licence											Driving Licence Expiry Date						
☐ E- UID (Aadhaar)																	
☐ F- NREGA Job Card																	
☐ Z- Others (any document notified by the central government)											Identification Number						
☐ S- Simplified Measures Account - Document Type code											Identification Number						

☐ 7. REMARKS (If any)

8. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date : DD-MM-YYYY

Place :

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received ☐ Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date										
Emp. Name										
Emp. Code										
Emp. Designation										
Emp. Branch										

INSTITUTION DETAILS

Name																				
Code																				

[Institution Stamp]

General Instructions:

- Fields marked with '**' are mandatory fields.
- Tick wherever applicable.
- Self-Certification of documents is mandatory.
- Please fill the form in English and in BLOCK Letters.
- Please fill all dates in DD-MM-YYYY format.
- Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available at the end.
- KYC number of applicant is mandatory for updation of KYC details.
- For particular section update, please tick (☐) in the box available before the section number and strike off the sections not required to be updated.
- In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

A Clarification / Guidelines on filling 'Personal Details' section

- Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

- Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

C Clarification / Guidelines on filling 'Proof of Identity [Pol]' section

- If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and underlined relevant code may be mentioned in point 3 (S).

Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
02	Letter issued by a gazetted officer, with a duly attested photograph of the person.

D Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' section

- PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
- State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and underlined relevant code may be mentioned in point 4.1.

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal Tax receipt.
03	Bank account or Post Office savings bank account statement.
04	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

E Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

- To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- In case of multiple correspondence / local addresses, Please fill 'Annexure A1'

F Clarification / Guidelines on filling 'Contact details' section

- Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- Do not add '0' in the beginning of Mobile number.

G Clarification / Guidelines on filling 'Related Person details' section

- Provide KYC number of related person if available.

H Clarification / Guidelines on filling 'Related Person details – Proof of Identity [Pol] of Related Person' section

- Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

I. #Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g. Head of States or of Governments, senior politicians, senior government / judicial / military officers, senior executives of state-owned corporations, important political party officials, etc.

List of two – digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two- digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

Annexure A1

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Related Person

Important Instructions:

- E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
F) List of two character ISO 3166 country codes is available at the end.
G) KYC number of applicant is mandatory for update application.
H) For particular section update, please tick () in the box available before the section number and strike off the sections not required to be updated.



For office use only Application Type* ☐ New ☐ Update

(To be filled by financial institution) KYC Number

--	--	--	--	--	--	--	--	--	--

 (Mandatory for KYC update request)

Application Type* ☐ New ☐ Update

KYC Number

--	--	--	--	--	--	--	--	--	--

 (Mandatory for KYC update request)

☐ New ☐ Update

(Mandatory for KYC update request)

(Mandatory for KYC update request)

☐ **1. CORRESPONDENCE / LOCAL ADDRESS DETAILS** (Please see instruction E at the end)

☐ Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

Line 1*

Line 2

Line 3

District* Pin / Post Code* State / U. T. Code* ISO 3166 Country Code*

☐ **2. CONTACT DETAILS** (All communications will be sent on provided Mobile no./ Email-ID) (Please refer instruction **F** at the end)

Tel. (Off) - Tel. (Res) - Mobile -

[illegible]

☐ 3. APPLICATION DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Signature / Thumb Impression

Date : DD MM YYYY

[illegible]

Signature / Thumb Impression of Applicant

Annexure B1

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Related Person

Important Instructions:

- A) Fields marked with "*" are mandatory fields.
 B) Please fill the form in English and in BLOCK letters.
 C) Please fill the date in DD-MM-YYYY format.
 D) Please read section wise detailed guidelines / instructions at the end.
 E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
 F) List of two character ISO 3166 country codes is available at the end.
 G) KYC number of applicant is mandatory for update application.
 H) For particular section update, please tick () in the box available before the section number and strike off the sections not required to be updated.



For office use only (To be filled by financial institution) Application Type* ☐ New ☐ Update KYC Number (Mandatory for KYC update request)

☐ 1. DETAILS OF RELATED PERSON (Please see instruction G at the end)

☐ Addition of Related Person ☐ Deletion of Related Person KYC Number of Related Person (if available*)
 Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative
 Name* Prefix First Name Middle Name Last Name
 (if KYC number and name are provided, below details of section 6 are optional)

PROOF OF IDENTITY [PoI] OF RELATED PERSON* (Please see instruction (H) at the end)

☐ A- Passport Number Passport Expiry Date
☐ B- Voter ID Card
☐ C- PAN Card
☐ D- Driving Licence Driving Licence Expiry Date
☐ E- UID (Aadhaar)
☐ F- NREGA Job Card
☐ Z- Others (any document notified by the central government) Identification Number
☐ S- Simplified Measures Account - Document Type code Identification Number

☐ 2. APPLICATION DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Signature / Thumb Impression

Date : Place :

Signature / Thumb Impression of Applicant

3. ATTESTATION / FOR OFFICE USE ONLY

Documents Received ☐ Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date
 Emp. Name
 Emp. Code
 Emp. Designation
 Emp. Branch

INSTITUTION DETAILS

Name
 Code

[Institution Stamp]

Details of Property (to be Purchased/ Constructed/ Renovated/ Offered as Security)

Date:

I, _____ refer to the application no. _____ dated _____ submitted by me for availing loan by LIC Housing Finance Limited.

Details of Property is as follows:

Flat/ Unit/ Block No. / Plot No.

Floor No.

Khasra/ Hissa/ Survey no.

Name of Building/ Premises

Road/ Street

Nearest Landmark

Area / Locality

Taluka/ Sub-division

Town/ city/ Dist.

State/ Union Territory

PIN

Area of Plot/Site

Built-up Area

Sq. Ft.

Sq. Ft.

Cost / Value of the Property (Rs.):

1. Cost of Land: _____
2. Cost of Undiv. Share of Land in case land is sold as UDS: _____
3. Cost of Flat / House (incl. Land / UDL Cost): _____
4. Cost of Flat / House (excl. Land / UDL Cost, if sold separately): _____
5. Estimated Cost for Const. / Extn. _____
6. Estimated Cost for Improvement / Renovation: _____
7. Cost of Amenities _____
8. Total Cost: _____
9. Value of Property: _____
10. Market Value of Property (in case of LAP loan): _____

I hereby confirm that all the details mentioned by me as above are correct and the property being offered as security is unencumbered.

I agree that if anything stated by me herein above is later revealed to be false then the same will constitute an event of default under the Loan Agreement executed with LICHFL and accordingly LICHFL will have the right to initiate appropriate recovery proceedings for recovering the outstanding dues in the loan account.

Thanking you,

You sincerely,

Applicant

Co-Applicant (s)

Declaration for Rate of Interest

Date:

“The approach for gradation of risk and applicability of Rate of Interest for the customers will be based on factors such as nature of loan, Credit Bureau score based on credit history of the customer, nature of product, type of asset being financed, customer profile, Loan quantum. The applicable Rate of Interest would be revised subject to the terms as specified in the loan agreement/Sanction letter. Please check the LICHFL’s website (www.lichousing.com/comprehensive-notice-board) for the latest ROI structure and other charges.”

Declaration:

I/We hereby acknowledge that I/We are aware of the approach for gradation of risk and have understood the Rate of Interest charged for different categories of loans.

Applicant

Co-Applicant (s)

CUSTOMER INTRODUCTION FORM

Name of DSA/HLA _____

File No : _____

Code No : _____

Particulars	Applicant	Co-applicant
Name Mr. /Mrs.		
Designation		
Employer Name/Nature of Business/Firm's Name & Address		
I have met all the above applicants' on _____ The applicants are known to me through: ▪ Personal acquaintance__Friend / Relative (_____) for ____months / years. ▪ Introduced by _____ who knows them for____months / years. ▪ Any other way (specify)_____ <u>Any other Observations / Remarks :</u> I hereby introduce the above proposal for a loan of Rs. _____ Under Scheme for a term of _____years received from the above applicant/s to LIC Housing Finance Ltd. PUNE CAMP Office.		
Place :	Signature of the CRA	
Date :	Name / Code No.	
Signature of Applicant	Full Address : (Seal can be used or address can be written in full)	
Signature of Co-Applicant		
	Mobile Number	

Letter from Applicant(s) for Takeover Loans

Date:

Sub: Application for Takeover of Loan

Dear Sir/Madam,

I, _____ refer to the application no. _____ dated _____ submitted by me for availing the facility of takeover of loan by LIC Housing Finance Limited.

Details of Takeover loans is as follows:	
Borrower/s Name	
Type of Loan	
Name of the Financial Institution	
Loan A/c no.	
Purpose/use of loan	
Whether the loan was for personal use or commercial/business use	
Current ROI	
Sanction date	
Sanction amount	
Tenure	
EMI	
Current Outstanding	
Security Offered	
Whether the Property given as security for this loan is linked to any other Credit Facility as Cross collateral, If Yes given details	
Guarantees Given if any	
Additional Collateral Security if any	

I hereby confirm that all the details mentioned by me as above are correct and the property being offered as security is unencumbered and not mortgaged as additional collateral with any other Bank or Financial institute except with _____ (kindly mention the name of the bank/ financial institute which has provided the present loan sought to be taken over).

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose.

I agree that if anything stated by me herein above is later revealed to be false then the same will constitute an event of default under the Loan Agreement executed with LICHFL and accordingly LICHFL will have the right to initiate appropriate recovery proceedings for recovering the outstanding dues in the loan account.

Thanking you,
You sincerely,

Applicant

Co-Applicant (s)

End use letter

Date:

Sub: Application for Loan

Dear Sir/Madam,

I, _____ refer to the application no. _____
dated _____ submitted by me for availing the _____ loan from LIC Housing Finance Limited.

<u>The said loan is for the purpose of (Kindly tick the appropriate box)</u>	
☐	Business Expansion and Other Business Requirements
☐	Children's Education
☐	Children's Marriage
☐	Extension of the Residential Property: ☐ For Personal use ☐ For Commercial use
☐	Foreign Travel ☐ For Personal Purpose ☐ For Commercial Purpose
☐	Housing Loan Takeover
☐	Medical Expenses
☐	Purchase of Another Property ☐ For Personal use ☐ For Commercial use
☐	Purchase of Office/Equipment
☐	Repair and Renovation of the Non-Residential Property
☐	Repair and Renovation of the Residential Property
☐	Repayment of other Loan/s
☐	Other Personal Need, specify _____
☐	Other Commercial Need, specify _____

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and also agree and undertake to utilize the facility only for the above mentioned purpose and that the loan shall not be used for the purpose of:

- Any illegal and/or antisocial and/or litigation activity;
- Speculative purposes including but not limited to participation in stock markets/IPOs;
- Any other nefarious activities.

I further agree, confirm and undertake that the purpose of use of funds under the loan shall not be changed in any manner during the tenor of the loan.

I agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Loan Agreement executed with LICHFL and accordingly LICHFL will have the right to initiate appropriate recovery proceedings for recovering the outstanding dues in the loan account.

Thanking you,
You sincerely,

Applicant

Co-Applicant (s)