



# EDC Limited

EDC House, Dr. A. B. Road,  
Panaji-Goa.

1. HOUSING LOAN APPLICATION FOR GOVT/CORPORATION EMPLOYEES			
PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS TICK BOXES WHEREVER APPLICABLE	Signed photograph of Applicant		
<b>2. PERSONAL INFORMATION OF THE APPLICANT</b>			
Name in full – Applicant			
Name in full – Spouse	FIRST NAME <input type="checkbox"/>	MIDDLE NAME <input type="checkbox"/>	SURNAME <input type="checkbox"/>
PARTICULARS	Applicant		Spouse of the applicant
1.Detail Residential Address (House No., Road Name, locality, City, PIN, District,			
2.Office Address (House No., Road, Name, Locality, City, PIN, District, State)			
3.Email address			
4.Date of Birth (DD/MM/YYYY)			
5.Telephone No.(Off. & Res.) Residence	Office	Residence	Office
6.Mobile No. /Fax No.			
7.Sex	<input type="checkbox"/> M	<input type="checkbox"/> F	<input type="checkbox"/> M <input type="checkbox"/> F
8.Marital Status (Please also tick Single if no leaving spouse)	<input type="checkbox"/> Single	<input type="checkbox"/> Married	
9.Particulars of Identification Proof (Pl indicate name of Document at d)	a) Voter ID No. (b) Pass Port No. (c) Driving License (d) Others		(a) <input type="checkbox"/> Voter ID No. (b) <input type="checkbox"/> Pass Port No. (c) <input type="checkbox"/> Driving License (d) <input type="checkbox"/> Others
10. PAN, Card No			

<b>3. OTHER INFORMATION OF THE APPLICANT</b>			
1. Number of Dependents		<input type="checkbox"/>	Children
		<input type="checkbox"/>	<input type="checkbox"/>
2. Educational/Professional Qualification			
3. Copy of Form No.16 Enclosed		Yes/No	
4. Present Residence Status*      * Owned/ Rented/ Company Provided/ Parental (Tick appropriate head)			
<b>4. FINANCIAL INFORMATION OF THE APPLICANT</b>			
PARTICULARS	Applicant		Spouse of the
1. Source of Income (Income Proof): ( Please tick and enclose supporting document) Returns	<input type="checkbox"/> Salary Certificate	<input type="checkbox"/> Income Tax Returns	<input type="checkbox"/> Salary Certificate <input type="checkbox"/> Income Tax
2. Annual Gross Salary/Income			
3. Annual Net Salary/Income			
4. Other Annual Income as per IT Returns.			
5. Monthly Deductions			
<b>5. EMPLOYMENT DETAILS OF THE APPLICANT</b>			
PARTICULARS	Applicant		Spouse of the Applicant
1. Name of the Employer			
2. Name of the Department			
3. Designation & Employee. Code no.			
4. No of Employees in the Organisation.			
5. No of Years in present Employment (If current Employment is less than 5 yrs Details of earlier employment Going back to a period of 5 Years be disclosed)			
6. Date of Retirement			
<b>6. DETAILS OF IMMOVABLE PROPERTY TO BE CONSTRUCTED/PURCHASED/RENOVATED/REPAIRED</b>			
1. Address of the Property – House No./Plot No., Area, City Pin Code/Survey No			
2. Landmark for Identification of Property			

3. Tick Type/ Category of the Seller and mention full name of the seller _____	Housing Society	Development Authority	Private Builder	Individual
4. Purpose (Mention whether for purchase of New Flat/ House Purchase of Plot of Land, Construction of New House on of House Flat, Renovation of Existing Flat/, House repairs etc.	<input type="checkbox"/> Outright Purchase of New House/Flat	<input type="checkbox"/> Age: <input type="checkbox"/> Resale Flat/House & Age thereof.	<input type="checkbox"/> Construction of flat/house	<input type="checkbox"/> Extn / Renovation/ Repairs of flat/house
5. Present stage of Construction and expected time of Completion.				
6. Existing/Proposed Built up area of the Flat/House				
7. Existing/Proposed carpet area of the Flat/House				
8. Area of Land/ Undivided Share of land				
9. Rate per Square mt. (for Building / land)				
10. Is the property mortgaged to any institution (Bank/HFC)? Details thereof.				
11. If yes the Loan Details				

### 7. LOAN REQUEST

COST OF PROPERTY	AMOUNT (Rs.)	SOURCES OF FUNDS	AMOUNT ( Rs.)
1. Cost of Land /Flat/House		1. Amount Already Invested	
2. Cost of Construction/Flat/House/Extension/ /Repairs.		2. Saving in Bank ( Account No and name of bank)	
3. Cost of amenities/Furnishings		3. Disposal of Investments/Property-Brief details	
4. Cost of repair/renovation/ extension		4. P.F. /Other Loans	
5. Miscellaneous (Give Details)		5. Others (Specify)	
6. Cost of Stamp Duty/registration		6. Loan applied for	
Total Cost* (should tally with total funds)		Total funds* (should tally with total cost)	

### 8. DETAILS OF FINANCIAL WORTH OF THE APPLICANT

PARTICULARS (Rs. In Lakhs)	APPLICANT		SPOUSE	
	Detail (A/c. No., etc)	Amount	Detail (A/c. No., etc)	Amount
1. Saving in Bank (Saving Bank + Fixed Deposits)				
2. Immovable property (details like S.No./Bldg.No./Tax receipt,				
3. Current PF Balance (your contribution)				

4. Investment in NSCs/Shares/Debentures Bonds/Mutual Fund, etc.				
5. Jewelry/gold ornaments				
6. LIC/Postal Life, etc.				
7. Other Investments				
8. Total Assets*				

**9. ADDITIONAL DETAILS OF BANK ACCOUNTS OF ITEM NO.8.1 ABOVE**

Name of the A/c. holder	Type of A/c.	Name of the Bank & Branch	Balance

**10. DETAILS OF EXISTING LOANS**

APPLICANT					
Purpose	Name of Creditor- (Bank/ NBFC/EMPLOYER- Name, A/c.No.& date of sanction	Loan Amt. (Rs. In lakhs)	EMI	Mode of Repayment	Security charged (Details in Annexure)
1. Housing Loan					
2. Car Loan					
3. PF Loan					
4. Personal & Others (Please Specify)					
5. Total Liabilities					
SPOUSE OF THE APPLICANT					
1. Housing Loan					
2. Car Loan					
3. PF Loan					
4. Personal & Others (Please Specify)					
5. Total Liabilities					

<b>11. NAMES AND ADDRESSES OF LEGAL HEIRS</b>			
1)			
2)			
3)			
4)			
<b>12. NAMES AND ADDRESSES OF THE GUARANTOR/S</b>			
1)			
2)			
<b>13. REFERENCES (AT LEAST TWO) – Names, addresses and telephone nos.</b>			
(1)			
(2)			
<b>14. PROCESSING FEE DETAILS</b>			
Amount	Cheque No	Dated	Drawee Bank/Branch
<b>15. DOCUMENTS REQUIRED</b>			
<input type="checkbox"/>	Sale Deed / Agreement of Sale/Letter of Allotment and other title documents		
<input type="checkbox"/>	Copy of Approved plans of proposed construction / purchase / extension		
<input type="checkbox"/>	NOC from local bodies for construction		
<input type="checkbox"/>	Detailed cost Estimate / Valuation Report from Chartered Engineer / Valuer		
<input type="checkbox"/>	In case of conversion of agricultural land for non-agricultural purposes, copy of the relevant order		
<input type="checkbox"/>	Nil Encumbrance Certificate		
<input type="checkbox"/>	Salary Certificate & Form 16 of previous year		
<input type="checkbox"/>	IT Returns for the last 3 years		
<input type="checkbox"/>	Allotment Letter of Co-operative Society/ Housing Board (if applicable, in original)		
<input type="checkbox"/>	NOC from Society / Builder in our format		
<input type="checkbox"/>	Proof of identification (Identity Card/ Pass Port / Voter Identification Card / Driving License)		
<input type="checkbox"/>	Letter from the Govt /parent company agreeing to cede paripassu charge in EDC's favour and agreeing to be agent for constructive delivery of the title.		
<input type="checkbox"/>	Proof of Residence like Telephone Bill, Electricity Bill, , etc.		
<input type="checkbox"/>	Statement of Bank account /Pass book showing operations for the last 6 months		
<input type="checkbox"/>	Documents pertaining to the collateral security		
<input type="checkbox"/>	NOC from the parent department/Govt in our format to avail the loan and to agree to deduct and remit the EMI		

## 16. DECLARATION

The Managing Director,  
EDC Ltd,  
Panaji, Goa .

I hereby apply for a loan from EDC Limited to the extent indicated in the Loan request of this application form ie Rs ( ) and declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan EDC Limited, may decide to sanction to me. I confirm that I have / had no insolvency proceedings against me. Nor have, I been adjudicated insolvent. I further confirm that I have read the terms and conditions and understood the contents therein. I am aware that if I opt for loan at floating rates of interest, the Equated Monthly Installment will comprise Principal and Interest based on EDC Rates which is subject to change from time to time.

I agree that EDC Limited may at its discretion conduct discreet inquiries in respect of this application. I undertake to inform any change in my /our occupation / employment, residential address and to provide any further information that the EDC may require. EDC limited will be at liberty to take such action as it may deem necessary if my / our above statements are found to be untrue. I agree that EDC Limited shall have the sole discretion to reject / reduce loan amount my loan application without assigning any reason thereof.

I further agree that my loan transactions shall be governed by the rules of EDC Limited which may be enforced from time to time.

Applicants Signature

Place: \_\_\_\_\_

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

Spouse's Signature

Place: \_\_\_\_\_

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