

To be submitted to HR Dept.



INDIAN FARMERS FERTILISER COOPERATIVE LIMITED
APPLICATION FORM FOR GRANT OF HOUSE BUILDING LOAN (HBL)

Sl. No.	Particulars		
1. (a)	Name (in Block letters)		
(b)	Personal Number		
(c)	Designation		
(d)	Present address for correspondence		
(e)	Scale of Pay		
	Basic pay		
	Dearness Allowance (DA)		
	Total (Basic + DA)		
2. (a)	Date of Birth (dd/mm/yyyy)		
(b)	Date of Retirement		
(c)	Date of Joining / absorption in IFFCO		
(d)	Nature of employment - Permanent/ Deputationist/ Contract Service		
(e)	Date of Confirmation		
(f)	Purpose for which loan is applied		

3. (a) Do you require the advance for building a new house? If so, please give details:- (Also give details in col.no.5)

Approx. floor area of the house proposed to be constructed (in sq.ft.)	Estimated cost				
	Cost of Land	Cost of construction	Total	Amount of advance required	No. of years in which the advance with interest is proposed to be repaid
1	2	3	4	5	6

- (b) Whether you are already in possession of the land or you wish to purchase plot for the construction of house thereon ((Also give details in col.no.5)

Name of the City or town where it is located	Whether you wish to settle there after Retirement?	Area of the plot (in sq.yds)	Name of the Municipal or other local authority (if any). in whose Jurisdiction it is located.
1	2	3	4

- (c) If no plot of land is already in your possession, how, when and where do you propose to acquire one? State the approximate plot area (in sq. yards) proposed to be acquired and enclose an attested true copy of letter from the seller of the plot that subject to the settlement and payment of the price, he can hand over to the applicant the vacant possession of a clearly demarcated developed plot of land within a period ofmonths from the date of the letter.

4. Do you require the advance for purchasing a ready built house?

i) If so, and in case you already have a house in view, please state:

Exact location of the house	Floor area of the house (in Sq. feet)	Plinth area of the house (in Sq. feet)	Approx. age of the house	Municipal valuation of the house	Name & address of the owner	Approx. price expected to be paid	Amt. of advance reqd.	No. of years. in which adv. with Int. is proposed to be paid
1	2	3	4	5	6	7	8	9

ii) Have you satisfied yourself that the transaction would result in your acquiring an undisputable title to the house?

iii) Please attach a copy of sale permission received by seller from competent authority.

Note: A plan of the house should accompany the application.

5. Is the land on which the house stands or is proposed to be constructed, free hold or lease hold? If lease hold, state:

The term of the lease	How much of the term has already expired	Whether conditions of the lease permit of land being mortgaged to IFFCO	Premium paid for the plot	Annual rent of the plot
1	2	3	4	5

Note: A copy of the lease/sale deed should accompany the application.

6. (i) Is your title to land/house undisputed and free from encumbrances?

(ii) Can you produce, if required, original documents (sale or lease deed) in support of your title? If not, state reasons therefore indicating what other documentary proof, if any, you furnish in support of your claim?

(iii) Does the locality in which the plot of land/ house is situated; possess essential services like roads, water supply, drainage, sewerage, street-lighting etc.? (Please furnish a site plan with complete address).

Has this locality been approved by the prescribed Local Authority as residential area?

7. In case you happen to be due to, retire from service within 25 years of the date of this application and are eligible for the grant of a gratuity or death cum retirement gratuity, do you agree by giving a declaration in the Agreement from Mortgage Deed the IFFCO shall be entitled to recover the balance of the said advance with interest remaining unpaid at time of your retirement or death preceding retirement from the whole or any specified part of the gratuity that may be sanctioned to you/your family?

In case you have already made a final withdrawal from your Provident Fund for the construction of a house on a residential plot, please furnish the particulars of the amount drawn, the date of the withdrawal and how the amount was used and indicate the purpose for which the amount now required under the House Building Loan Rules.

DECLARATION

- 1) I solemnly declare that the information furnished by me in reply to the various items indicated in this Application form are true to the best of my knowledge and belief.
- 2) I have read the Rules regulating the grant of Loan to IFFCO employees for building etc. of houses, and agree to abide by the items & conditions stipulated therein.
- 3) I certify that :-
 - i) Neither I nor my wife/husband/minor child has applied for and/or obtained any loan or advance for acquisition of a house in the past from any Government source (e.g. Ministry of habilitation or under central or State Housing Scheme) or L.I.C., Co-op Society, Semi Govt. Authority or drawn an advance or made a final withdrawal from any Provident Fund in connection with the acquisition of a house
 - ii) Neither I nor my wife/Husband/minor child is the owner of a house anywhere in India.
 - iii) (Strike out whatever not applicable)

Date.....

Signature of the applicant

Note: Salary slips for the past twelve months, prior to the month of applying for grant of loan, should also be enclosed with the Application form.

NOTE: ARRANGE THE DOCUMENTS REQUIRED AS PER THE CHECKLIST MENTIONED BELOW

Ref. No: KL/Admn/HBL

Date:

Name:

Pers No:

Designation:

- CATEGORY : a. Purchase of Ready Built House
b. Purchase of a plot of Land
- TYPE OF LAND : a. Free Hold
b. Lease Hold
- SELLER : a. Individual
b. Housing Society
c. Non Trading Association
d. Government Body
e. Housing Board
f. Other if any

HBL Document Checklist

Documents for Ready Built House only

<i>Sl.No</i>	<i>Items</i>	<i>Remarks</i>
1.	Agreement to sale	
2.	Valuation /estimation report	
3.	Approved building plan	
4.	Nil encumbrance certificate	
5.	Non-agriculture permission	
6.	Copy of title deed of the seller	
7.	Sale Permission under Urban Land (Ceiling & Regulation) Act, 1976	
8.	Certificate of applicability of Urban Land (Ceiling & Regulation) Act, 1976	

Documents for Plot Purchase & Construction of house only

<i>Sl.No</i>	<i>Items</i>	<i>Remarks</i>
1.	Registered Sale deed in favor of the employee	
2.	Copy of title deed of the seller	
3.	Non-agriculture Permission	
4.	Lease deed	Only if under lease hold
5.	Copy of title deed of the seller empowering him subletting of property	
6.	Approved building plan	
7.	Estimation of the construction	
8.	Nil encumbrance Certificate	

Additional Set of Documents – Housing Society

<i>Sl.No</i>	<i>Items</i>	<i>Remarks</i>
1.	Bye Laws of society	
2.	Registration Certificate of society	
3.	Nil encumbrance certificate from society/Finance Institution	
4.	Mortgage permission from Society with resolution	
5.	Authorization of society favoring IFFCO regarding rights	
6.	Allotment letter with resolution of allotment	
7.	Original Share Certificate	
8.	Original receipt of all payments made to the society	
9.	Resolution passed regarding membership	
10.	Permission to use the dwelling unit	
11.	Blank share transfer application favoring IFFCO	
12.	Registration letter from the society	
13.	Certificate of nomination of IFFCO as member	
14.	Resolution of society as acceptance of nomination	
15.	Certificate of conveyance/transfer deed	

Bonds/Agreement Formats – to be collected from IFFCO

<i>Sl.No</i>	<i>Items</i>	<i>Remarks</i>
1.	Agreement Deed	100 Rs. Franking
2.	Indemnity Bond	-do-
3.	Power of Attorney (POA)	-do-
4.	Surety Bond	-do-
5.	Undertaking	-do-
6.	Promissory Note	1 Re. Revenue Stamp

Note: In addition to the above mentioned, other relevant documents might be required to be submitted by the applicant at such point in time as advised by the IFFCO management.

General Documents (for official use)

<i>Sl.No</i>	<i>Items</i>	<i>Remarks</i>
1.	IR clearance, Vigilance Clearance and HOD recommendation	
2.	Inspection report of property	
3.	Recovery schedule & carry home pay	
4.	HBL proposal note	
5.	Legal requirement/objections	
6.	Legal clearance	
7.	Recommendation for financial concurrence	
8.	Financial Concurrence & Approval	
9.	Sanction Order	