

FIRST BLUE HOME FINANCE LIMITED

Regd. Office: Unit No: S - 12-C & 12-D, 2nd Floor, Vasant Square Mall, Plot - A, Sector - B, Pocket - V, Vasant Kunj, New Delhi
 Corp. Office: 201, 2nd Floor, Vipul Agora, M.G Road, Gurgaon-122002
 Tel: +91 - 124 - 4724100 Fax: +91 - 124 - 4724101

First Blue Home Finance Limited (formerly known as Deutsche Postbank Home Finance Limited) is a subsidiary of Dewan Housing Finance Corporation Ltd., eventually holding stake through its 100% Subsidiary i.e. DHFL Holdings Private Limited (a Special Purpose Vehicle). The Company has been one of the fastest growing Housing Finance Companies in India. It has its presence in around 40 locations Pan India, through its branches and sales offices, ensuring doorstep accessibility to its customers.

First Blue Home Finance Limited herein after referred to as "First Blue" offers you the easiest way to your own home to buy, construct, extend or improve your existing home. First Blue will also finance purchase of land from approved authorities to help you construct a home of your choice. You can acquire a self contained flat in an existing or proposed co-operative society, in an apartment owners association or even an independent single family bungalow or row house.

Loan facilities offered by First Blue to NRIs

- Housing Loans for purchase & construction
- Home extension loans
- Home improvement loans
- Home registration loans
- Land purchase loans

GENERAL INFORMATION ON HOME LOANS

What is the maximum amount you can borrow?

You can avail loan upto 85% of the cost of the property. The loan amount should be in multiples of ₹1000.

- For Land purchase, you can avail upto 70% of the cost of land.
- For Registration of property, you can avail upto 80% of the registration cost.

How will First Blue decide the loan amount you are eligible for?

Subject to the above, your repayment capacity as determined by First Blue will help decide how much you can borrow. Repayment capacity considers factors relevant to you and co-applicant/s, if any, such as income, age, qualification, work experience, number of dependents, spouse's income, assets, liabilities, stability and continuity of occupation, saving history, repayment history of earlier/existing loans, if any. And of course, First Blue would like to make sure, that you can comfortably repay the amount you borrow.

When can you make an application?

You can apply for a loan while you are working abroad, to plan for your return to India in the future. The application can be made at any time after you have decided to acquire / construct/extend/improve a property, even if the property has not been selected or the construction/improvement has not yet commenced.

How do you apply for a loan?

Complete the application form attached to this brochure and submit it alongwith the supporting documents at any First Blue office. On receipt of the completed application form with the prescribed fee, First Blue will consider your application, make enquiries as it deems necessary and convey its decision to you.

Can you apply for a loan to repay a Housing Loan availed by you from another financial institution?

Yes, you can apply for a Home Loan from First Blue to repay a loan availed by you from another financial institution.

Is there any fees payable on application?

A one time fee is to be paid at the time of submission of application to First Blue. For applicable fees, please contact the nearest First Blue office. Upon sanction of loan the fee is non-refundable.

What are supporting documents to be submitted along with an application?

The following documents are to be submitted alongwith the application:

1. Employment / Residency related documents :

- (a) Employment contract.
- (b) Past occupational history (Last 3 years).
- (c) Latest salary slips / certificate.
- (d) Latest work permit / labour card.
- (e) Identity card issued by current employer.
- (f) Visa stamped on the passport.
- (g) Continuous Discharge Certificate (CDC)- (for applicants employed in the merchant navy).
- (h) Overseas & Domestic Bank Account statement for the last six months.
 (If the document/s mentioned above is/are in a language other than English, the English translation of the same attested by the Embassy / employer should be given)
- (i) Latest Credit Score Report (applicable to applicants residing in countries where Credit Bureau exist e.g. UK, US, etc.)

2. Property related documents : (as applicable)

- (a) Receipts for payments made for the purchase of Property
- (b) Copy of approved drawings of proposed construction / purchase/ extension
- (c) Agreement for Sale / Sale Deed / Detailed Cost Estimate from the Architect / Engineer for the property to be purchased / Constructed / extended / improved / registered
- (d) Allotment letter from the co-operative society / association of apartment owners / share certificate / bylaws of society, if applicable
- (e) An undertaking to submit Completion Certificate within 3 months From the date of Possession
- (f) For land loan, an undertaking to commence construction within 2 years from the date of availment of loan

3. Additional Documents for PIO :

A photocopy of PIO card. If you do not have a PIO card, photocopy of any of the following are to be submitted:

- (a) Photocopy of Indian Passport, if held by you, earlier.
- (b) Photocopy of current passport indicating birthplace as INDIA.
- (c) Photocopy of parents/ grandparent's Indian Passport / Birth Certificate/ Marriage Certificate substantiating your claim as a person of Indian origin.

4. Power of Attorney as per First Blue's Draft.

You can also appoint a Power of Attorney in India and it should be executed as per the draft provided by First Blue.

Who can be co-applicants?

Proposed owners of the property, in respect of which you are seeking financial assistance, will have to be co-applicants. However, all co-applicants need not be co-owners. A Resident Indian can become co-applicant.

What is the maximum term in which you can repay the loan?

You can repay the loan over a maximum period of 20 years depending upon the scheme.

How do you repay the loan?

You will repay the loan in Equated Monthly Installments (EMIs) comprising of principal and interest. Repayment by way of EMI commences from the month, following the month in which you take full disbursement. EMI is payable every month, by the end of that month. In respect of the period prior to the commencement of EMI, you pay interest on the amount of the loan disbursed. This interest is called Pre-EMI interest. Pre-EMI interest is payable every month, by the end of the month, from the date of each disbursement upto the date of commencement of EMI. Repayment is to be made by Electronic Clearing system (ECS) for all ECS enabled locations. Post Dated Cheques (PDC) is acceptable for non-ECS enabled locations.

Regional Processing Centre - North & East (Gurgaon) : (0124) 4724300, South (Bengaluru): (080) 43424100, West (Mumbai): (022) 42485411
 Branches - Ahmedabad: (079) 40262800, Bhopal: (0755) 4048300 - 03, Chennai: (044) 42947250, Chandigarh: (0172) 5046006, Hyderabad: (040) 44446789, Indore: (0731) 6466841
 Jaipur: (0141) 4097421-34, Jodhpur: (0291) 2640149 - 50, Kochi: (0484) 4011444, Kolkata: (033) 40220800, Lucknow: (0522) 4087000, Ludhiana: (0161) 5029740 - 41, Mysore: (0821) 4257704
 Noida: (0120) 4724000, Pune: (020) 41407000, Vadodara: (0265) 6643070, Vishakhapatnam: (0891) 6620003 - 05 Sales Office: Safdarjung Enclave: (011) 43140000, Pitampura: (011) 47050253
 Dwarka: (011) 43678538, Janak Puri: (011) 4561724, Faridabad: (0129) 6517521, Gurgaon: (0124) 4786000, Ghaziabad: (0120) 4126392, Bengaluru - Jayanagar: (080) 41209254
 Bengaluru-MG Road: (080) 41536541, Navi Mumbai: (022) 27742310, Mumbai: (022) 42292334, Kota: (0744) 6450509, Puducherry: (0413) 4207484, Thane: (022) 41585400
 Patiala: (0175) 5004197, Jalandhar: (0181) 5014775 - 76, Kanpur: (0512) 2333701, Rajkot: (0281) 6543269, Tambaram: (044) 22387646, Kukatpally: (040) 30220933

What is the size of the EMI?

The size of the monthly installments comprising principal and interest depends on the quantum of the loan, the interest rate applicable and the term of the loan (interest is calculated on monthly rests). Principal repayments are credited at the end of every month of English Calendar. For variable tenure scheme, tenure will normally vary if there is a change in ROI subject to the conditions mentioned in the Loan Agreement.

What security will I have to provide?

Security for the loan normally is first mortgage of the property to be financed and/or such other collateral security as may be necessary. Interim security may be required, if the property is under construction. Collateral or interim security could be assignment to First Blue of life insurance policies, the surrender value of which is at least equal to the loan amount, guarantees from sound and solvent guarantors, and such other investments that are acceptable to First Blue.

Please do ensure that the title to the property is clear, marketable and free from encumbrance. To elaborate, there should not be any existing mortgage, loan or litigation which is likely to affect the title to the property adversely.

When can you take disbursement of the loan ?

You can take disbursement of the loan after the property has been technically evaluated, all legal documentation has been completed and you have invested your own contribution in full. Your own contribution is the total cost of the property less First Blue's Home loan.

In how many instalments can the loan be disbursed?

The loan will be disbursed in full or in suitable installments (normally not exceeding three in number) taking into account the requirement of funds and progress of construction, as assessed by First Blue and not necessarily according to a builder's agreement.

You are advised in your own interest to enter into such agreements with builders whereby payment is dependent upon the progress of work and not on a time based schedule.

Can you repay your loan ahead of schedule?

Yes, you can repay the loan ahead of schedule. However, for applicable prepayment charges etc., Please contact the local First Blue office.

In what form can you make payments to First Blue?

Payments for fees, charges and Pre-EMI interest should be remitted to First Blue from abroad through normal banking channels or from NRE/NRO/NRSR Account in India. EMI payments are to be made from your NRE/NRO/NRSR Account in India. Cash Payments will not be accepted.

Does the Agreement for Sale have to be registered ?

In many states in India, the Agreement for Sale between the builder and purchaser is required by law to be registered.

Are there any restrictions on transfer of immovable properties?

In terms of Chapter XXC of the Income Tax Act, 1961, the Central Government has the first option to purchase certain immovable properties exceeding certain value and as such transaction covered by this Chapter can be proceeded with, only after complying with the requirements prescribed therein.

Does the property have to be insured ?

You will have to ensure that the property is duly and properly insured for fire and other hazards, as required by First Blue during the pendency of the loan. This insurance cover will have to be with the insurer approved by First Blue in joint name of First Blue being made the sole beneficiary under the policy. Moreover, you along with all co-applicants, if any, may at your option, keep yourself insured against any accidental death, with an insurer approved by First Blue at concessional rates.

Compliance of various policies.

- **Know Your Customer Policy (KYC)** : The applicant is advised to be fully aware of the "KYC Policy" and the same will have to be adhered and complied with.
- **National Building Code (NBC)** : The applicant is advised to ensure that property is designed in accordance with the specifications in the NBC applicable for structural safety aspects against natural calamities.
- **Fair Practice Code (FPC)** : The applicant may please note that First Blue follows a FPC and it is in the interest of the applicant to have complete knowledge of the code.

'KYC Policy' and 'FPC' are available for applicant's reference at all respective branch locations of First Blue free of cost and on First Blue website.

Are these policies subject to change?

Yes, these policies are reviewed periodically.

The Reserve Bank of India has issued certain guidelines for granting Housing loans to Non - Resident Indians. The guidelines are:

- (a) Own Contribution, which is the cost of the property financed less the loan amount, can be met from the direct remittances from the NRE/NRO/NRSR Account in India.
- (b) Repayment of the loan, comprising of principal and interest including all charges are to be remitted to First Blue from abroad through normal banking channels or from the NRE/NRO/NRSR Account in India.
- (c) If the house/ flat is rented out, the entire rental income, even if it is more than the prescribed installments, should be adjusted towards repayments of the loan. If the rental income is less than the EMI amount, then the amount to the extent of the short fall should be remitted from abroad or the difference should be paid out of your NRE/NRO/NRSR Account in India.

Under the Foreign Exchange Management Act of 1999, (A) Non - Resident Indians subject to conditions stipulated in sections 2 (V) are:

- (a) Indian citizens who stay abroad for employment or for carrying on business or vocation outside India or for any other purpose in circumstances indicating an indefinite period of stay abroad, or
- (b) Government servants who are posted abroad on duty with the Indian missions and similar other agencies set up abroad by the Government of India where the official draw their salaries out of Government resources, or
- (c) Government servants deputed abroad on assignments with foreign Governments or regional/international agencies, or
- (d) Officials of State Government and Public Sector Undertakings deputed abroad on temporary assignment or posted to their branches or offices abroad.

(B) A person of Indian Origin (PIO) is a citizen of any country other than countries as defined in FEMA 1999 if:

- (a) He at any time held an Indian Passport or
- (b) He or either of his parents or any of his grandparents was a citizen of India by virtue of the Constitution of India or the Citizenship Act 1955 (57 of 1955) or
- (c) The person is a spouse of an Indian Citizen or a person referred to above in clause a or b.

A PIO holding foreign passport is eligible for Housing loan on the same terms and conditions as applicable to NRI.

INSTRUCTIONS (Please read carefully)

1. Please read the Loan Brochure carefully.
2. Fill in (✓) where ever applicable.
3. All details must be filled in. If not applicable, please write N.A.
4. Please write all information in BLOCK LETTERS.
5. First Blue reserves the right to reject the application without assigning any reason.
6. Please attach additional sheets wherever necessary. The completed application form is to be accompanied by non-refundable fees, as applicable.
7. Please submit all required self attested documents with the application.
8. Please take photocopies of all documents that are submitted to First Blue (including this applications form), for your personal record.
9. Taxes as applicable.

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Individual Loan Application Form for NRI/PIO

Personal Information of Applicant(s)

		Surname			First Name			Middle Name			
Applicant											
Co-applicant											
Father's/Husband's Name											
Relationship with applicant											
	Date of Birth	Age	Sex	Marital Status			Status	Number of Dependents		Age of Dependents (Years)	
Applicant			<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Others	<input type="checkbox"/> RI <input type="checkbox"/> NRI	Children	Others	Children	Others
Co-applicant			<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Others	<input type="checkbox"/> RI <input type="checkbox"/> NRI	Children	Others	Children	Others
Overseas Residential Address											
Pin :		E-mail :			Phone :			Mobile :			
Permanent Residential Address (In India)											
Pin :		E-mail :			Phone :			Mobile :			
Name of Local Contact/Power of Attorney (in India)											
Address of Local Contact/Power of Attorney (in India)											
Pin :		Phone :			Relation :						
Applicant		Passport No.			Resident Visa valid upto:						
Co-applicant (NRI)		Passport No.			Resident Visa valid upto:						
Co-applicant (RI)											
PAN / Passport / Voter ID Card No.											
Religion :		Applicant :			Co-Applicant :						

Employment Information

	APPLICANT				CO-APPLICANT			
Occupation	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self-employed				
Designation								
Qualifications								
Monthly Income	₹		₹					
Other Income	₹		₹					
Employer/Business								
Name and Address (Please mention the Address of the office you are based at)								
	Pin Code :		Country :		Pin Code :		Country :	
Office Phone No. with STD/ISD Code	Ext.:		Fax		Ext.:		Fax	
Number of years in present Emp./Occup.	Yrs.		Yrs.		Yrs.		Yrs.	
Total work Experience	Yrs.		Retirement age: Yrs.		Yrs.		Retirement age: Yrs.	
Department/Employee No.	/				/			
HR email id								
Mobile No.								

Loan Requested

Amount ₹ _____	Your monthly expenditure : ₹ _____
Term : _____ Yrs.	Instalment you and co-applicant (if any) can pay to First Blue per month: ₹ _____

Loan Details

PURPOSE OF LOAN Construction <input type="checkbox"/> Purchase <input type="checkbox"/> Extension <input type="checkbox"/> Land Purchase <input type="checkbox"/> Improvement <input type="checkbox"/> Title-Loan for registration <input type="checkbox"/> ELCC-Land Purchase cum Construction <input type="checkbox"/>	REQUIREMENT OF FUNDS		SOURCES TO MEET REQUIREMENT OF FUNDS	
	1. Total Purchase price / Construction cost	₹ _____	5. Loan requested from First Blue	₹ _____
	2. Incidental cost (if any) e.g. stamp duty, Registration charges etc.	₹ _____	6. Saving from Bank	₹ _____
	3. Other costs (please specify)	₹ _____	7. Disposal of Investment (Fixed deposits/share etc.)	₹ _____
	4. Loan outstanding (for buyover)	₹ _____	8. Amount already spent (source _____)	₹ _____
A. Total Fund requirement	₹ _____	9. Others (Specify _____)	₹ _____	
		B. Estimate of sources of funds	₹ _____	

Note : 'A' which is the total requirement of funds, should equal estimate of source 'B' which indicates the sources from where the cost will be met. It is important that you indicate in detail the sources from where the cost will be met in order to help us process your application faster.

AFFIX RECENT PASSPORT SIZE PHOTOGRAPH OF APPLICANT WITH SIGNATURE

AFFIX RECENT PASSPORT SIZE PHOTOGRAPH OF CO-APPLICANT WITH SIGNATURE

For Office Use Only

SOURCED BY: _____
 FEES : ₹ _____
 BANK NAME : _____
 DATE : _____
 PF CHEQUE No: _____
 INITIALS : _____
 FILE NO. : _____
 APPL ID : _____

Financial Information

SAVINGS, INVESTMENTS, ETC.			LOANS TAKEN / PROPOSED					
Particulars	Applicant (₹)	Co-applicant (₹)	Source of Loan	Purpose of Loan	Loan Amt.	O/S Amt.	Monthly Installment	Remaining Term(Months)
Savings in bank	_____	_____	Applicant Employer	_____	_____	_____	_____	_____
NR (E)	_____	_____		Bank	_____	_____	_____	_____
NR (O)	_____	_____		Others	_____	_____	_____	_____
NR (SR)	_____	_____	CO-applicant Employer	_____	_____	_____	_____	_____
Immovable Property (Specify)	_____	_____		Bank	_____	_____	_____	_____
Other Assets (Specify) FD/Mutual Fund/shares/Bonds/Insurance Policy etc.)	_____	_____		Others	_____	_____	_____	_____
1.	_____	_____		Bank	_____	_____	_____	_____
2.	_____	_____	Others	_____	_____	_____	_____	
3.	_____	_____		_____	_____	_____	_____	

Bank Account Details

Name of Account Holder	Name of Bank	Branch Name	Type of Account		Account No (s)
			NR(E) Compulsory	NR(O)/NR (SR)	
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Details of Property (To be purchased/constructed /extended/improved/registered)

Please complete as applicable

Address of Property : (If not selected, mention intended location)	Area of land: _____ sqmts.	Built up area: _____ sqmts.	
_____	Cost of Land : ₹ _____	Dt. of purchase: _____	
_____	Cost of construction/upgradation/ extension : ₹ _____	Age of old property (If applicable): _____	
_____ Pin Code : _____	Name of the vendor/ builder / Society: _____		
Nearest Landmark : _____	Stage of construction/ extension : _____		
	Yes No	Yes No	
Balance Transfer Loan	<input type="checkbox"/> <input type="checkbox"/>	Are you the sole owner of the Property?	<input type="checkbox"/> <input type="checkbox"/>
Do you propose to rent the Property?	<input type="checkbox"/> <input type="checkbox"/>	Is the legal title to the Property clear?	<input type="checkbox"/> <input type="checkbox"/>
Type of property Leasehold <input type="checkbox"/> Freehold <input type="checkbox"/> Builder <input type="checkbox"/> Society <input type="checkbox"/> Others		Will First Blue be able to obtain first Mortgage of the Property?	<input type="checkbox"/> <input type="checkbox"/>

General: Applicable to applicant and co-applicant (if any)

1. Have you or your spouse earlier applied to First Blue for a Loan ? If yes, 1) File/ Loan A/C No. _____ 2) Other Details _____	Yes <input type="checkbox"/> No <input type="checkbox"/>	3. Please mention the details of the bank account from which PDC/ECS will be issued for repayment of loan: Type : NRE/NRO/NRSR Account _____ Bank Name: _____ Branch : _____ Account No.: _____	Are you citizens of India? <input type="checkbox"/> <input type="checkbox"/> Do you belong to SC <input type="checkbox"/> ST <input type="checkbox"/> NA <input type="checkbox"/> You got to know First Blue Home Finance Limited through: <input type="checkbox"/> Newspaper/Magazine <input type="checkbox"/> Service associates <input type="checkbox"/> Builder/Developer <input type="checkbox"/> Friend/Relatives <input type="checkbox"/> other _____
2. Have you or your spouse given guarantees for any Borrower/s of First Blue? If yes, 1) File/ Loan A/C No. _____ 2) Name of the Borrower/s _____	Yes <input type="checkbox"/> No <input type="checkbox"/>		

References NAME AND ADDRESSES OF TWO REFERENCES WHO ARE NOT RELATED TO YOU.

First Blue may make enquiries from the referees, if it deems necessary	1.		2.	
	Relation:	Mail:	Relation:	Mail:
	Mobile:	Landline:	Mobile:	Landline:

Declaration: I/We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any Loan First Blue may decide to grant me/ us. I/we confirm that I/we have had no insolvency proceedings against me/ us nor have I/ we ever been adjudicated insolvent and further confirm that I/ we have read the Brochure-Cum-Application Form and Communication Acknowledge Document and understood the contents. I/we am/are aware that the Equated Monthly Instalment (EMI) comprising of Principal and Interest is calculated on the basis of monthly rests. I/we agree that First Blue may take up such references and make such enquiries in respect of this application, as it may deem necessary. I/we undertake to inform First Blue regarding any change in my/our occupation/employment and to provide any further information that First Blue may require. In case of land loan, if I/ we fail to commence construction within two years, the loan may be converted into commercial loan with applicable terms & conditions (including rate of Interest). First Blue may also make available any information contained in this form, other documents submitted to First Blue and information pertaining to the loan to any institution or body. First Blue may seek/receive information from any source/person to consider this application. I/we further agree that my/our loan shall be governed by rules of First Blue which may be in force from time to time and that I/we shall pay all fees, charges and dues of First Blue by remittances from abroad through normal banking channels and/or out of the Non-Resident (External) Account/ Non-Resident (Ordinary) Account/ NRSR Account in India and my/our own contribution towards the cost of the property, as per guidelines of the Reserve Bank of India. I/we understand that processing fees is non-refundable once the loan is sanctioned and First Blue shall be entitled to reject my/our application without giving any reasons therefor. I/we also undertake that construction of the property has been/will be carried out as per the approved sanction plan.

Date : _____ Applicant's Signature _____ Co-applicant's Signature _____