

Affidavit cum Declaration

I/We, the “**Applicant/s**”, whose details are provided in **Schedule I** hereunder written, do hereby state on solemn affirmation that:

1. I/We have applied for a Housing Loan (Loan) to Piramal Housing Finance Ltd (Lender) under the Pradhan Mantri Awas Yojana Credit Linked Subsidy Scheme (Scheme) details whereof mentioned in the **Schedule II** hereto for the purposes of purchase of flat in constructed building/ flat under construction, situated at the place as mentioned in **Schedule I** hereto (hereinafter called as the Property).

OR

I/We have applied for Housing Loan (Loan) to Piramal Housing Finance Ltd (Lender) under the Pradhan Mantri Awas Yojana Credit Linked Subsidy Scheme (Scheme) details whereof mentioned in the **Schedule II** hereto for the purposes of construction of the house, situated at the place as mentioned in **Schedule I** hereto. (hereinafter called as the Property).

I/We have obtained the necessary permission for the said construction of the Property from the competent authority & copy of the sanctioned plan is deposited with the Lender. I/We undertake to construct the house as per the sanctioned plan within the period of 3 years from the date of the sanctioned plan. I/We will not violate the conditions of the sanctioned plan and the building by-laws and it shall be my/our sole responsibility to obtain occupancy certificate or construction completion certificate within 3 months of completion of the construction, failing which the Lender shall have the power and the authority to recall the entire Loan with interest, costs and other charges.

2. I/We further declare that I/We or my/our family does not own a pucca house (an all-weather dwelling unit) either in my /our name or in the name of any member of my / our family in any part of India.
3. I/We declare that the annual income of my / our beneficiary family as defined under the Scheme is as mentioned in **Schedule II** hereto and I/We fall under the category of the Scheme as mentioned in the **Schedule II** hereto.
4. I/We also hereby confirm that I/we have not applied for/availed of any central/state assistance under any housing scheme of Government of India or from any financial institution under the Scheme and that I/We am/are eligible to receive subsidy under the Scheme basis the conditions stipulated under the Scheme for the purchase/construction of the Property.
5. I/We acknowledge that the Lender has explained to me/us the terms and conditions of the Scheme.
6. In the event the I/we am/are found eligible under the Scheme by National Housing Bank for subsidy, such subsidy/benefit shall be adjusted against the principal amount under the Loan and the I/we shall be liable to pay the revised equated monthly installments as mandated by

the Lender in its sole discretion post making said adjustment. I/We understand that no cash benefit shall be given to me/us under any circumstances.

7. I/We confirm that after disbursement of subsidy under the Scheme, a) if the construction of the Property is stalled for any reasons, b) if I/We am/are found not eligible under the Scheme, the Lender is entitled to recover the subsidy from me/us and to refund it to the National Housing Bank / the government / any other concerned authority and I/we shall be liable to pay the outstanding loan as per the revised repayment schedule, as may be communicated by the Lender.
8. I/We also agree and confirm that notwithstanding what is stated in clause no. 7 above, if at any stage, it is found that the information given by me/us is false/not true, Lender reserves its right to recall the Loan sanctioned to me/us along with all other costs, charges and expenses etc and all benefits given to me/us under the Scheme would be withdrawn and legal action as deemed fit may be taken against me/us.
9. In the event of default in repayment of the Loan, and the Loan becoming Non-performing asset (NPA), the Lender will proceed for recovery of the dues through such measures as considered appropriate, including foreclosure of the Property, as per law. In all such cases, the amount of the recoveries will be charged on first charge basis to the subsidy amount and shall be appropriated on proportionate basis (i.e. in proportion to the Loan outstanding and subsidy disbursed).
10. Notwithstanding the above, I/We hereby irrevocably agrees and undertakes to indemnify the Lender, and keep the Lender, its directors and officers indemnified, saved and harmless against any loss, damage costs, charges and/or expenses suffered or incurred by the Lender, arising on account of any misrepresentation made herein and/or any of the aforesaid declarations proved to be wrong/ incorrect and by reason whereof the subsidy claimed under the Scheme under my/our Loan has to be reversed or refunded to National Housing Bank / the government / any other concerned authority.
11. I/We hereby declare that whatever I/We have stated in this Affidavit is true and correct to the best of my/our knowledge, information and belief.

Schedule I

Sr No.	Particulars	Details
1.	Details of the Applicant	<p>1. Mr./Ms _____, aged about _____ years, son/ daughter/ wife of _____ resident of _____</p> <p>2. Mr./Ms _____, aged about _____ years, son/ daughter/ wife of _____ resident of _____</p> <p>3. Mr./Ms _____, aged about _____ years, son/ daughter/ wife of _____ resident of _____</p> <p>4. Mr./Ms _____, aged about _____ years, son/ daughter/ wife of _____ resident of _____</p> <p>5. Mr./Ms _____, aged about _____ years, son/ daughter/ wife of _____ resident of _____</p>
2.	Category <i>(tick whichever is applicable)</i>	<input type="checkbox"/> General <input type="checkbox"/> Person with Disability <input type="checkbox"/> Manual Scavenger <input type="checkbox"/> Widow <input type="checkbox"/> SC/ST/OBC <input type="checkbox"/> Minority <input type="checkbox"/> Transgender <input type="checkbox"/> No Preference

3.	Employment Status <i>(tick whichever is applicable)</i>	<input type="checkbox"/> Regular <input type="checkbox"/> Probation <input type="checkbox"/> Contractual <input type="checkbox"/> Regular wage <input type="checkbox"/> Labour <input type="checkbox"/> Others
4.	Details of the Property	Property No./Flat No./Unit No./Plot No. _____; Municipal No./CTS no./Survey no. _____; Area adm. _____ sq. ft/sq. mtrs, carpet/built up; Building name _____; Situating at _____ _____ Pin Code _____;

Schedule II
Details of the Scheme

Tick whichever is applicable	Category	Annual Household Income of the family (INR)	Carpet Area (square meters)
	EWS	0 to 3,00,000/-	Up to 30
	LIG	3,00,001/- to 6,00,000/-	Up to 60
	MIG I	6,00,001/- to 12,00,000/-	90 to 120
	MIG II	12,00,001/- to 18,00,000/-	110 to 150

Date:

Place:

SOLMENLY AFFIRMED AND DECLARED BY

1. _____
2. _____
3. _____
4. _____
5. _____

Notary