

Customer Id No.

(Office Use Only)

Account No.

(Office Use Only)

Branch

Date

Housing Loan Application Form

Applicant's
Photograph

1. **Full Name** (IN BLOCK LETTERS)

2. **Father's Name / Spouse's Name** (IN BLOCK LETTERS)

3. **Date of Birth** (DD / MM / YYYY)

4. **Gender** ☐ Male ☐ Female

5. **Marital Status** ☐ Single ☐ Married

6. **Number of dependents**

7. **Address**

Permanent Address

City Pin code

State Phone (With STD code)

Mobile E - mail

Contact Address

City Pin code

State Phone (With STD code)

8. **Education** (Tick ☒ as applicable) ☐ Under Graduate ☐ Graduate ☐ Post Graduate

9. **Occupation Details:**

a) **Employee of** (Tick ☒ as applicable):

☐ Government ☐ Public Sector Undertaking ☐ Public Limited Company ☐ Multinational Company ☐ Reputed Institution

b) **Self-Employed Professional / Businessmen** (Tick ☒ as applicable):

☐ MBA ☐ Engineer ☐ Doctor ☐ Architect ☐ C.A. ☐ Others (Plz Specify)

10. Name & Address of Employer / Establishment

11. Designation (for employees only)

12. Length of Service (for employees only) Remaining years of Service (for employees only)

Years

Months

Years

Months

13. Years in business / Self-employed since (for business / professionals only)

Years

Months

14. Monthly Income :

Gross

(Rupees in figures)

(in words)

Net

(Rupees in figures)

(in words)

15. Assets owned :

Fixed assets

Rs.

(in figures)

(in words)

Gold & Jewellery

Rs.

(in figures)

(in words)

Deposits, Insurance Policies, Shares,
Mutual Funds, Bonds

Rs.

(in figures)

(in words)

Total

Rs.

(in figures)

(in words)

16. Loans & Liabilities :

Friends and Relatives

Rs.

(in figures)

(in words)

Employers

Rs.

(in figures)

(in words)

Banks/Financial Institutions

Rs.

(in figures)

(in words)

Others

Rs.

(in figures)

(in words)

Total

Rs.

(in figures)

(in words)

17. Details of Bank Account:

Name of Bank / Branch

Type of Account

Account Number

18. Spouse's details (applicable if the spouse is a co-borrower) :

Full Name (IN BLOCK LETTERS)

Date of Birth (DD / MM / YYYY)

Co-Borrower's
Photograph

19. Occupation Details:

a) Employee of (Tick ☒ as applicable):

☐ Government

☐ Public Sector Undertaking

☐ Public Limited Company

☐ Multinational Company

☐ Reputed Institution

b) Self-Employed Professional / Businessmen (Tick ☒ as applicable):

☐ MBA

☐ Engineer

☐ Doctor

☐ Architect

☐ C.A.

☐ Others (Plz Specify)

20. Name & Address of Employer / Establishment

21. Designation

22. Length of Service Years Months Remaining years of Service Years Months

23. Years in business / Self-employed since Years Months

24. Monthly Income :

Gross (Rupees in figures) (in words)

Net (Rupees in figures) (in words)

25. Purpose of advance (Tick ☒ as applicable)

- ☐ For construction of house on owned plot ☐ For purchase of house / flat in a housing society.
☐ For outright purchase of independent house ☐ For repairs / renovation of existing house.

26. Details (Fill as applicable)

a) For construction of House

Address

Area of land

Title: (Tick ☒ as applicable) ☐ Free hold ☐ Lease hold

Location (Tick ☒ as applicable)

☐ Within Municipal Limits ☐ Town Area ☐ Notified ☐ Others Please specify

Total plinth area of the house

Estimated cost of construction Rupees (in figures) (in words)

b) For outright purchase of built house / flat from owners:

i) Name of the seller

i) Address

ii) Registration No. of Society (if applicable)

iii) Location of the House / Flat

iv) Plinth area of house / built up area of flat

vii) Year of construction

v) Cost of House / flat (in figures) (in words)

c) **For purchase of independent house / flat from developers**

i) Name of the seller /s

i) Address

iii) Location of the House / Flat name (if any)

iv) Location (Tick ☒ as applicable)

☐ Within Municipal Limits ☐ Town Area ☐ Notified ☐ Others

Please specify

v) Plinth area of house / built up area of flat

vi) Cost of House / flat as per the agreement to sell

(in figures)

(in words)

viii) Market value of the house / flat

(in figures)

(in words)

d) **For repairs / renovation of owned house / flat:**

i) Address of the House / Flat

ii) Details of repairs / renovation to be effected

27. **Means of Finance**

Personal savings (in figures) (in words)

Own sources

(Please specify)

(in figures) (in words)

Amount of loan applied for (in figures) (in words)

28. **Proposed repayment period**

Years

Months

29. **Interest rate options** (Tick ☒ the relevant box)

☐

Floating

☐

Fixed

1. **Full Name** (IN BLOCK LETTERS)

Guarantor's
Photograph

Date of Birth (DD / MM / YYYY) | | | | | | |

5. Marital Status ☐ Single ☐ Married

Permanent Address

State | Phone (With STD code)

Contact Address

State Phone (With STD code)

8. Occupation Details:

☐ Government ☐ Public Sector Undertaking ☐ Public Limited Company ☐ Multinational Company ☐ Reputed Institution

☐ MBA ☐ Businessman ☐ Doctor ☐ Architect ☐ C.A. ☐ Others Please specify

11. Monthly Income:

Net (Rupees in figures) | | | | | | (in words) |

Guarantor II

1. **Full Name** (IN BLOCK LETTERS)

Guarantor's
Photograph

2. **Father's Name / Spouse's Name** (IN BLOCK LETTERS)

3. **Date of Birth** (DD / MM / YYYY)

4. **Gender** ☐ Male ☐ Female

5. **Marital Status** ☐ Single ☐ Married

6. Address

Permanent Address

City Pin code

State Phone (With STD code)

Mobile E - mail

Contact Address

City _____ Pin code _____

State Phone (With STD code)

7. **Education** (Tick ☒ as applicable) ☐ Under Graduate ☐ Graduate ☐ Post Graduate

8. Occupation Details:

a) **Employee of** (Tick ☒ as applicable):

☐ Government ☐ Public Sector Undertaking ☐ Public Limited Company ☐ Multinational Company ☐ Reputed Institution

c) **Self-Employed** (Tick ☒ as applicable):

☐ MBA ☐ Businessman ☐ Doctor ☐ Architect ☐ C.A. ☐ Others _____

Please specify

9. Name & Address of Employer / Establishment

10. **Designation** (applicable for employees only) | _____

11. Monthly Income:

Gross	(Rupees in figures)	(in words)

Net (Rupees in figures) | | | | | | | (in words) |

Declaration

I/we declare that the amount of the loan applied for together with my/our other resources as detailed below will be sufficient to complete the construction / purchase / renovation of the house / flat.

I/we under take to abide by all terms and conditions stipulated by the bank and/or any modifications thereto made from time to time. All other rules and regulations of the bank applicable to the advance will be observed by me/us and the instructions issued by the Bank from time to time will be binding on me/us.

I/we certify that the information / particulars given here -in - above are true and correct to the best of my/our knowledge and nothing has been concealed or suppressed there-in.

Place _____

Date _____

Signature of Applicant

Signature of Co-borrower
(if applicable)

List of documents to be furnished by Borrower / Co-borrower / Guarantor(s)

Proof of income (anyone of the below)

- ☐ Latest monthly salary slip showing deductions.
- ☐ Copy of IT return for last two years, duly acknowledged by ITO with computation of income.
- ☐ Proof of turnover (latest sales / service tax returns)

Proof of Identity

- ☐ Copy of passport / voter ID card / driving licence / PAN card / Valid Employee ID Card

Proof of Residence

- ☐ Copy of ration card / telephone bill / passport / voter I-card / driving licence.

House - specific documents :

For construction of house

- ☐ Title deeds / allotment letter / possession slip
- ☐ Building permission / approved plan by municipality / local authority.
- ☐ Estimated cost of construction by bank's approved valuer.

For out-right purchase of house / flat in a housing society

- ☐ Copy of Registration certificate of the housing society.
- ☐ Letter of allotment / letter of confirmation.
- ☐ Valuation report from approved valuer of the bank.

For purchase of independent house / flat

- ☐ Building permission / approved plan by municipality / local authority.
- ☐ Agreement to sell
- ☐ Title deeds of the seller
- ☐ Valuation report by bank's approved valuer.

For renovation of existing house / flat

- ☐ Title deeds / allotment letter / possession slip
- ☐ Permission / approved plan by municipality / local authority.
- ☐ Estimated cost of construction by bank's approved valuer.

Other documents (as applicable)

- ☐ Proof of official address (for applicants who are not government employees)
- ☐ Proof of Highest Professional qualification (for self-employed professionals)

Appraisal sheet (for office use only)

Applicant's profile

1. Full Name

2. Father's Name / Spouse's Name

3. Address

4. Occupation

5. Name of Co-borrower

6. Purpose of advance (Tick ☒ as applicable)

- ☐ For construction of house on owned plot ☐ For purchase of house / flat in a housing society.
☐ For outright purchase of independent house ☐ For repairs / renovation of existing house.

7. Location of the House / Flat

Plinth area of house / flat

8. No. & date of permission

9. Total estimated cost (in figures)

(in words)

10. Loan amount requested for

(in figures)

(in words)

11. Income details (applicant):

Gross monthly income Total monthly deductions

Net monthly income

12. Income details (Co-borrower):

Gross monthly income Total monthly deductions

Net monthly income

13. Total eligible income (in figures)

(in words)

14. Loan details:

Maximum permissible bank finance (in figures) (in words)

Assessed bank finance (in figures) (in words)

Rate of interest ☐ Floating ☐ Fixed 17. Repayment period years months

Equated monthly instalments (in figures) (in words)

Profile of Guarantors (if applicable)

Guarantor I

1. Full Name

2. Father's Name / Spouse's Name

3. Address

Guarantor II

1. Full Name

2. Father's Name / Spouse's Name

3. Address

Documents furnished by Borrower / Co-borrower / Guarantor(s) (Tick ☒ as applicable)

Proof of income

- ☐ Latest monthly salary slip showing deductions.
- ☐ Copy of IT return for last two years, duly acknowledged by ITO with computation of income.
- ☐ Proof of turnover (latest sales / service tax returns)

Proof of Identity

- ☐ Copy of passport / voter ID card / driving licence / PAN card / Valid Employee ID Card

Proof of Residence

- ☐ Copy of ration card / telephone bill / passport / voter I-card / driving licence.

House - specific documents :

For construction of house

- ☐ Title deeds / allotment letter / possession slip
- ☐ Building permission / approved plan by municipality / local authority.
- ☐ Estimated cost of construction by bank's approved valuer.

For out-right purchase of house / flat in a housing society

- ☐ Copy of Registration certificate of the housing society.
- ☐ Letter of allotment / letter of confirmation.
- ☐ Valuation report from approved valuer of the bank.

For purchase of independent house / flat

- ☐ Building permission / approved plan by municipality / local authority. ☐ Agreement to sell
- ☐ Title deeds of the seller ☐ Valuation report by bank's approved valuer.

For renovation of existing house / flat

- ☐ Title deeds / allotment letter / possession slip
- ☐ Permission / approved plan by municipality / local authority.
- ☐ Estimated cost of construction by bank's approved valuer.

Other documents (as applicable)

- ☐ Proof of official address (for applicants who are not government employees)
- ☐ Proof of Highest Professional qualification (for self-employed professionals)

14. Recommendation

Date

Signature of appraising officer

Code Number :

15. Comments of sanctioning authority

Signature

Code Number :