Housing Loan Application Form

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

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)

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

14. Monthly Income:

   | Gross (in figures) | (in words) | Net (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) | Co-Borrower's Photograph |
   | Date of Birth (DD/MM/YYYY) |

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

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<th>Years</th>
<th>Months</th>
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Remaining years of Service

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23. Years in business / Self-employed since

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<th>Years</th>
<th>Months</th>
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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 _______________________________________________________________________

ii) Address __________________________________________________________________________

iii) Registration No. of Society (if applicable) ______________________________

iv) Location of the House / Flat ______________________________

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

vi) Year of construction ___________________________________________________________________

vii) Cost of House / flat (in figures): ____________________________ (in words): ____________________________
c) For purchase of independent house / flat from developers

i) Name of the seller/s

ii) 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)

vii) 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
27. Details of Guarantors (Wherever applicable):

Guarantor I

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. 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

b) 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) __________________
Guarantor II

1. Full Name (IN BLOCK LETTERS)

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

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


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-borower
(if applicable)

List of documents to be furnished by Borrower / Co-borower / 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

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
    Repayment period ___ years ___ months
    Equated monthly instalments (in figures) (in words)
Profile of Guarantors (if applicable)

Guarantor I                                                                                           Guarantor II
1. Full Name                                                                                 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.
☐ Title deeds of the seller ☐ Agreement to sell
☐ 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

15. Comments of sanctioning authority

Signature of appraising officer
Code Number:

Signature
Code Number: