



To
The Branch Manager,
..... Branch.

Dear Sir,

I / We hereby apply for a **Housing Loan** of **Rs** **(Rupees**
.....)

To enable you to consider my/our application for loan, I/we furnish the following details.

Please complete all columns in BLOCK LETTERS and tick (√) wherever applicable.

PERSONAL DETAILS												
APPLICANT						CO-APPLICANT						
NAME IN FULL	Mr/Ms/Mrs:					Mr/Ms/Mrs:						
						Relationship with applicant:						
FATHER'S / HUSBAND'S NAME	MR:					MR:						
DATE OF BIRTH :	□□ / □□ / □□□□					□□ / □□ / □□□□						
GENDER	MALE : <input type="checkbox"/> FEMALE: <input type="checkbox"/>					MALE: <input type="checkbox"/> FEMALE: <input type="checkbox"/>						
MARITAL STATUS	SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> DIVORCEE <input type="checkbox"/>					SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> DIVORCEE <input type="checkbox"/>						
No. OF DEPENDENTS	CHILDREN <input type="checkbox"/> OTHERS <input type="checkbox"/>					CHILDREN <input type="checkbox"/> OTHERS <input type="checkbox"/>						
RELIGION												
CATEGORY	SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> MINORITY <input type="checkbox"/> OTH <input type="checkbox"/>					SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> MINORITY <input type="checkbox"/> OTH <input type="checkbox"/>						
EDUCATIONAL QUALIFICATION	U.G <input type="checkbox"/> GRAD. <input type="checkbox"/> POST GRAD. <input type="checkbox"/> OTHERS <input type="checkbox"/>					U.G <input type="checkbox"/> GRAD. <input type="checkbox"/> POST GRAD. <input type="checkbox"/> OTHERS <input type="checkbox"/>						
PROFESSION												
STATUS	RESIDENT <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/>					RESIDENT <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/>						
PAN NO												
VALID PASSPORT NUMBER												
VOTER ID NUMBER												
DRIVING LICENCE NUMBER	Valid Till D D M M Y Y					Valid Till D D M M Y Y						
ISSUED BY												
UID												

	APPLICANT	CO-APPLICANT
RESIDENTIAL ADDRESS	<p>.....</p> <p>.....</p> <p>.....</p> <p>CITY:.....PIN : <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p> <p>OWNED <input type="checkbox"/> RENTED <input type="checkbox"/> EMPLOYER'S <input type="checkbox"/></p> <p>PERIOD OF STAY ____ YEARS.</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>CITY:.....PIN : <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p> <p>OWNED <input type="checkbox"/> RENTED <input type="checkbox"/> EMPLOYER'S <input type="checkbox"/></p> <p>PERIOD OF STAY ____ YEARS.</p>
PERMANENT ADDRESS.	<p>.....</p> <p>.....</p> <p>.....</p> <p>CITY:.....PIN : <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p> <p>OWNED <input type="checkbox"/> RENTED <input type="checkbox"/> EMPLOYER'S <input type="checkbox"/></p> <p>PERIOD OF STAY ____ YEARS.</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>CITY:.....PIN : <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p> <p>OWNED <input type="checkbox"/> RENTED <input type="checkbox"/> EMPLOYER'S <input type="checkbox"/></p> <p>PERIOD OF STAY ____ YEARS.</p>
Phone :		
Mobile :		
Email :		
OCCUPATION	<p>EMPLOYED <input type="checkbox"/> PROFESSIONAL <input type="checkbox"/> BUSINESS <input type="checkbox"/></p> <p>SELF EMPLOYED <input type="checkbox"/> AGRICULTURE <input type="checkbox"/> OTHERS <input type="checkbox"/></p> <p>(SPECIFY)</p>	<p>EMPLOYED <input type="checkbox"/> PROFESSIONAL <input type="checkbox"/> BUSINESS <input type="checkbox"/></p> <p>SELF EMPLOYED <input type="checkbox"/> AGRICULTURE <input type="checkbox"/> OTHERS <input type="checkbox"/></p> <p>(SPECIFY)</p>
A) IN THE CASE OF SALARIED PEOPLE		
EMPLOYMENT DETAILS		
Employer Name		
Employer Type	Central <input type="checkbox"/> State <input type="checkbox"/> PSU <input type="checkbox"/> Others <input type="checkbox"/>	Central <input type="checkbox"/> State <input type="checkbox"/> PSU <input type="checkbox"/> Others <input type="checkbox"/>
Employer's / Office Address	<p>.....</p> <p>.....</p> <p>CITY:.....PIN : <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p>	<p>.....</p> <p>.....</p> <p>CITY:.....PIN : <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p>
Office Ph No :		
Office Email :		
DESIGNATION & DEPARTMENT		
WORKING SINCE	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Whether the job is Transferable?	NO: <input type="checkbox"/> All India: <input type="checkbox"/> Within State: <input type="checkbox"/>	NO: <input type="checkbox"/> All India: <input type="checkbox"/> Within State: <input type="checkbox"/>
Residual Service :		
Details of previous Employment if any <i>(Please specify name of the employer, no of years of service et c.)</i>	<p>1.</p> <p>2.</p> <p>3.</p>	<p>1.</p> <p>2.</p> <p>3.</p>

	APPLICANT	CO-APPLICANT
INCOME DETAILS		
Gross Salary		
Other income (specify:)		
Total Income		
Statutory Deductions (PF+Tax+, etc)		
Other Deductions (LIC direct payment, all other deductions)		
Net Income		

B) IN THE CASE OF APPLICANT /CO-APPLICANT IS SELF EMPLOYED / PROFESSIONAL

BUSINESS NAME		
DATE OF ESTABLISHMENT		
CONSTITUTION	Self employed <input type="checkbox"/> Professional <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Institution <input type="checkbox"/> Company <input type="checkbox"/> Others <input type="checkbox"/>	Self employed <input type="checkbox"/> Professional <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Institution <input type="checkbox"/> Company <input type="checkbox"/> Others <input type="checkbox"/>
NATURE OF BUSINESS / PROFESSION		
REGISTRATION NUMBER		
SALES TAX NO / VAT NO		
PAN NUMBER		
Business Address CITY:.....PIN : <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> CITY:.....PIN : <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Ph No :		
Email :		

Particulars of Self employed/Professional [Proprietor/ Partner/ Director / Trustee etc.]

	Name & Address	Age	Qualification	Net Worth	Net Income
1					
2					
3					

Business Performance for the Last three Years

Years	Turnover	Gross Income / Profit	Net Income / Profit
First			
Second			

ADDITIONAL INFORMATION FOR ALL CATEGORY OF BORROWERS

Presently Banking with	APPLICANT	CO -APPLICANT	
NAME OF THE BANK & BRANCH <i>(DEALING SINCE)</i>			
Credit Facilities Enjoyed , if any.	Ac. No		Ac. No
	Limit		Limit
	Balance o/s		Balance o/s
	EMI		EMI
	Overdue status		Overdue status
REFERENCES			
Name & Address		Name & Address	
Contact No:		Contact No:	
Known Since :		Known Since:	
PURPOSE OF LOAN			
Project Cost	Own Contribution(Margin)	Loan Amount	
Rs.	Rs.	Rs.	
Type of Interest Sought	Repayment period (months)	Repayment Holiday (months)	
Floating <input type="checkbox"/> Fixed <input type="checkbox"/>			
Full Address / Location of the property. <i>(With Prominent Land Marks)</i>			
Name and Address of Seller/ Builder			
Property Profile	Location :	Metro <input type="checkbox"/>	Urban <input type="checkbox"/> Semi Urban <input type="checkbox"/> Rural <input type="checkbox"/>
	Ownership	Single <input type="checkbox"/> Joint <input type="checkbox"/>	
	Is the Land	Freehold <input type="checkbox"/> Leased <input type="checkbox"/> <i>Unexpired lease period _____ Years</i>	
Proposed Loan Sought For Purchase / construction of			
Particulars of Permission / License / Plan / Approval obtained from the Competent Authority		Date of approval: Authority:	
Details of Project Cost			
A) For Construction		B) For Repair / Renovation / Extension	
Purchase price of Land	Rs :	Original cost of Land & Building	Rs:
Stamp Duty		Estimated cost of Repair / Renovation / Extension	Rs:
Registration charges		Age of Building	
Estimated Cost of Construction.		Proposed built up area of Extension.	Sq. ft.:

Project Cost (Total)		Approved Plan	Original	<input type="checkbox"/>
Total Area of Land	Sq. ft.:		Extension	<input type="checkbox"/>
Proposed Built up Area	Sq. ft.:			
Cost Per Sq. ft.	Rs :			
Stage of Construction:		Details of Repair / Renovation / Extension:		
C) For Purchase of Flat / Ready Built House (Including under construction)		D) Take over from Other Banks/Institution		
Purchase price (reflected in the Sale Deed)	Rs :	Date of loan availed		
Cost of Car Park /other outflows		Amount of loan availed		
Stamp Duty		Balance Outstanding as on date		
Registration charges		Original Repayment Period (Including Repayment Holiday Period)		
Sales / Service Tax		Monthly Installments Payable		
Total Project Cost		Certificate from the existing Bank/Financial Institution (Indicating Balance Outstanding and confirming that all EMIs are paid upto date)		
i) Margin				
• Advance already paid.				
• Advance to be paid.				
ii) Loan Amount				
iii) Total acquisition Cost				
Stage of Construction: (enclose Engineer's Certificate)				
Whether dwelling unit is booked ?				
Date of Booking				
Built –up Area of the Unit				
Likely date of completion				
If building is completed (enclose completion / occupation certificate)				
<p>I/We declare that all the particulars and information furnished above are true, correct and complete and they shall form the basis of any credit decision to be taken by the Bank. I/We have not ever been adjudicated insolvent nor any insolvency proceedings are pending against me/us. I/ We further understand that the loan is at the sole discretion of the Bank. I/We confirm that the funds shall be used for the stated purpose only and shall not be used for speculative/anti-social purposes. I agree and undertake to pay the processing charges, documentation charges and CIBIL charges and such other charges to Vijaya Bank at the time of sanction / disbursal of my aforesaid Loan amount.</p> <p>I/We undertake to inform Vijaya Bank regarding any change in my/our occupation, employment and residential address and to provide any further information the Bank may require. I/We understand that the equated monthly installment (EMI) comprises of principal and interest based on the rate of interest approved at the time of sanction, which is subject to any changes in interest rates made by the Reserve Bank from time to time. It is also subject to changes in 'base rate' that may be announced by Vijaya Bank from time to time, if I/We opt for floating interest. I/We agree that, Vijaya Bank has the option to reduce or increase the EMI or even reduce or extend the repayment period consequent upon the change in the interest rate.</p> <p>I/We further declare that I/We or any of our relative/s am/are not a Director in any Bank. Further I/We declare that there is/are no litigation against the firm/company in which I/We am/are the proprietor/partner/Director. I/We also undertake to authorize my/our employer/s to deduct equated monthly instalments from my salary and remit the same to Vijaya Bank directly every month / provide ECS facility for repayment of dues. I further agree that my/our loan will be governed by the rules of Vijaya Bank which may be in force from time to time.</p> <p>I/We authorize Vijaya Bank to conduct such checks as it considers necessary in its sole discretion and also to authorize the Bank to release such information or any other information in its records to any agency for the purpose of credit appraisal/sharing or for any other purposes. Vijaya Bank shall have the sole discretion to approve/reject my/our loan application or reduce the loan amount without assigning any reason whatsoever.</p>				

Signature of the Applicant

Place:
Date:

Signature of the Co- applicant/s

GUARANTOR

Annexure 1

PARTICULARS OF GUARANTOR

NAME IN FULL	Mr/Ms/Mrs:						AFFIX RECENT PASSPORT SIZE PHOTOGRAPH OF GURANTOR WITH SIGNATURE			
FATHER'S / HUSBAND'S NAME	Mr:									
DATE OF BIRTH :	D	D	M	M	Y	Y	GENDER	MALE : <input type="checkbox"/>	FEMALE: <input type="checkbox"/>	
MARITAL STATUS	SINGLE <input type="checkbox"/>			MARRIED <input type="checkbox"/>		DIVORCEE <input type="checkbox"/>		No. OF DEPENDENTS	CHILDREN <input type="checkbox"/>	OTHERS <input type="checkbox"/>
EDUCATIONAL QUALIFICATION	U.G <input type="checkbox"/>		GRAD. <input type="checkbox"/>		POST GRAD. <input type="checkbox"/>		STATUS	RESIDENT <input type="checkbox"/>	NRI <input type="checkbox"/>	PIO <input type="checkbox"/>
VALID PASSPORT NUMBER							UID NUMBER			
DRIVING LICENCE No. & ISSUED BY							VALID TILL			
VOTER ID NUMBER							PAN NO			
CONTACT NO.							Email Id			
TOTAL ASSETS				TOTAL LIABILITY			NET MEANS <i>(As Per Assets And Liability Statement)</i>			
Present Address			Permanent Address				Office Address			
PIN <input style="width: 100%;" type="text"/>			PIN <input style="width: 100%;" type="text"/>				PIN <input style="width: 100%;" type="text"/>			
Presently Banking with										
NAME OF THE BANK & BRANCH <i>(DEALING SINCE)</i>			Account number			Facilities Enjoyed				
						LIMIT		BAL O/S		Overdue status
<p>I declare that all the particulars and information furnished above are true, correct and complete to the best of my knowledge & belief. I hereby agree to stand as guarantor to _____ loan (nature of facility) for Rs..... (Rupees.....only) sought by Mr./Ms.....</p>										

Signature of the Guarantor

Place :
Date

NON RESIDENT INDIAN (NRI) – APPLICANT'S - DETAILS

APPLICANT		CO-APPLICANT	
Passport / Visa Details			
Visa Valid upto			
Visa Particulars			
Passport Number			
Passport issued By			
Date of Issue & Expiry		Issued _____ Expiry _____	
Contact Number			
Email			

Overseas Address

APPLICANT		CO-APPLICANT	
OFFICE ADDRESS	RESIDENCE ADDRESS	OFFICE ADDRESS	RESIDENCE ADDRESS

Details of Employment Contract

Contract Valid upto		
Terms of contract		
Nature of Employment		
Provision for Renewal		
Renewal details		
Work Permit No / Labour Card No.		
Date of issue & Validity		
Issuing Authority		

I/We declare that all the particulars and information furnished above are true, correct and complete and they shall form the basis of any credit decision to be taken by the Bank. I/We have not ever been adjudicated insolvent nor any insolvency proceedings are pending against me/us. I/ We further understand that the loan is at the sole discretion of the Bank. I/We confirm that the funds shall be used for the stated purpose only and shall not be used for speculative/anti-social purposes. I agree and undertake to pay the processing charges, documentation charges and CIBIL charges and such other charges to Vijaya Bank at the time of sanction / disbursal of my aforesaid Loan amount.

I/We undertake to inform Vijaya Bank regarding any change in my/our occupation, employment and residential address and to provide any further information the Bank may require. I/We understand that the equated monthly installment (EMI) comprises of principal and interest based on the rate of interest approved at the time of sanction, which is subject to any changes in interest rates made by the Reserve Bank from time to time. It is also subject to changes in 'base rate' that may be announced by Vijaya Bank from time to time, if I/We opt for floating interest. I/We agree that, Vijaya Bank has the option to reduce or increase the EMI or even reduce or extend the repayment period consequent upon the change in the interest rate.

I/We further declare that I/We or any of our relative/s am/are not a Director in any Bank. Further I/We declare that there is/are no litigation against the firm/company in which I/We am/are the proprietor/partner/Director. I/We also undertake to authorize my/our employer/s to deduct equated monthly instalments from my salary and remit the same to Vijaya Bank directly every month / provide ECS facility for repayment of dues. I further agree that my/our loan will be governed by the rules of Vijaya Bank which may be in force from time to time.

I/We authorize Vijaya Bank to conduct such checks as it considers necessary in its sole discretion and also to authorize the Bank to release such information or any other information in its records to any agency for the purpose of credit appraisal/sharing or for any other purposes. Vijaya Bank shall have the sole discretion to approve/reject my/our loan application or reduce the loan amount without assigning any reason whatsoever.

Signature of the Applicant

Place:

Date:

Signature of the Co- applicant/s