# **Application for Home Loan**

र्देडियन बॅक Indian Bank	
Branch	Passport size Passport size
Date	Photograph Photograph
	APPLICANT CO-APP/ GUARANTOR
I/we hereby apply for the Home Loan of Rs	for
repayable in months, details are given b	pelow.
(Please tick  wherever applicable)  PERSONAL DETAILS	
APPLICANT	CO-APPLICANT / GUARANTOR
Applicant Name:	Applicant Name:
Father/Spouse Name :	Father/Spouse Name :
(Both the name's in block letters)	(both the name's in block letters)
Age:Years Sex  F  M Date of Birth:	Age:Years Date of Birth:
Education:	Education:
Category: SC/ST OBC Others:	Category: SC/ST OBC Others:
Status: Resident Indian NRI	Status: Resident Indian NRI
Marital status: 🗖 Single 🗖 Married	Marital status: 🗖 Single 🗖 Married
No. of dependents: Relationship (Age)	No. of dependents: Relationship (Age)
()	()
()	()
()	()
()	()
()	()

Present Accommodation:  Own Rented  Family Company provided  If Rented, Monthly Rent Rs	Present Accommodation:  Own Rented Family Company provided If Rented, Monthly Rent Rs
Address for communication:	Address for communication:
Present:	Present:
Pin:Phone: 🕿	Pin: Phone:☎
Mobile: E-mail:	Mobile: E-mail:
Permanent :	Permanent :
Pin: Phone:☎	Pin: Phone: 🕿
Mobile: Pan No:	Mobile: Pan No:
E-mail:	E-mail:
Have you /your spouse stood as guarantor:    Yes	□ No
If yes, give details:	
Whether applicant is related to staff:	□ No
If yes, give details:	

#### Occupation Details

APPLICANT				CO-APPLICANT / GUARANTOR			
□ Salaried	□ Professional	☐ Self- employed	□ Others	□ Salaried	□ Professional	☐ Self- employed	Others
□ MNC	□ Doctor	☐ Manufacturing		□ MNC	□ Doctor	☐ Manufacturing	
□ PSU	□ Lawyer	☐ Trading		□ PSU	☐ Lawyer	☐ Trading	٥
□ GOVT/PSU	□ CA	☐ Servicing	٥	□ GOVT/PSU	□ CA	☐ Servicing	
□ Pvt.Ltd	☐ Architect	☐ Agriculture	٥	□ Pvt.Ltd	☐ Architect	☐ Agriculture	
☐ Prop/ Partnership	☐ Retired	☐ Housewife		☐ Prop/ Partnership	☐ Retired	☐ Housewife	٥

# **Employer's Details**

# **Employer's Details**

Employers Name:	Employers Name:				
Off/Org.Address	Off/Org.Address				
Pin	Pin				
Phone : ax: Fax:	Phone :☎ Fax:				
EMPLOYMENT DETAILS	EMPLOYMENT DETAILS				
Designation:Dept	Designation:Dept				
Years in Present Job:Years	Years in Present Job:Years				
Balance Term of Service: years	Balance Term of Service: years				
Monthly Gross Salary: Rs	Monthly Gross Salary: Rs				
Monthly Net Salary: Rs	Monthly Net Salary: Rs				
(ATTACH PROOF FROM EMPLOYER)	(ATTACH PROOF FROM EMPLOYER)				
Other Income: Source:RsP M	Other Income: Source:RsP M				
IF SELF EMPLOYED	IF SELF EMPLOYED				
IF SELF EMPLOYED Business Name & Address:	IF SELF EMPLOYED Business Name & Address:				
Business Name & Address:	Business Name & Address:				
Business Name & Address:	Business Name & Address:				
Business Name & Address:	Business Name & Address:				
Business Name & Address:	Business Name & Address:				
Business Name & Address:  Pin.  Phone No:  Fax:	Business Name & Address:  Pin.  Phone No:  Fax:				
Business Name & Address:  Pin.  Phone No:  Nature Of Business:	Business Name & Address:				
Business Name & Address:  Pin.  Phone No:  Nature Of Business:  Year/'s in Current Business:  Years	Business Name & Address:  Pin.  Phone No:  Nature Of Business:  Year/'s in Current Business:  Years				
Business Name & Address:  Pin.  Phone No:  Nature Of Business:  Year/'s in Current Business:  Declared Annual Income: Rs	Business Name & Address:  Pin.  Phone No:  Nature Of Business:  Year/'s in Current Business:  Declared Annual Income: Rs				
Business Name & Address:	Business Name & Address:  Pin.  Phone No:  Nature Of Business:  Year/'s in Current Business:  Declared Annual Income: Rs				
Business Name & Address:	Business Name & Address:				
Business Name & Address:  Pin.  Phone No:  Fax:  Nature Of Business:  Year/'s in Current Business:  Declared Annual Income: Rs  (ENCLOSE I T RETURNS OF 3 PREVIOUS ASSESSMENT YEARS)  Home Loan Insurance  Whether loan is required for the insurance	Business Name & Address:				

☞ Loan In	formation - Purpose of th	ne loan					
☐ Purchase of plot			☐ Purchase of house				
	Construction of house			Purchase of flat under construction			
	Purchase of flat/House being resold			Extension of house/Additional construction			
	Renovation of flat/house			Furnishing of flat/house			
	Take over from:		If co	nstruction, likely date of completio	n:		
	Your monthly expenditure	: Rs	Insta	alment you can pay: Rs			
Apart from		y monthly repa	ymen	t obligation to our bank or ot	her banks /FI		
	liday period required: Yo	es 🛭 No 🗖	If \	es: No of Months			
C	Cost of Property	Rs.		Source of fund	Rs.		
Cost of land	j		Amo	unt already spent			
Cost of cons	st./ extension/ Repairs		Sour	rce:			
Registration	n Fee/Stamp Duty		Savi	ngs			
Cost of amenities/ service charges			Othe	ers [specify]:			
Cost of hou	se/flat [if second sale ]						
Home loan insurance							
Other expenses [specify]:			Loan	requested from Indian bank			
				uding home loan insurance, if			
			any)				
	TOTAL			TOTAL			
☞ Repayn	nent		•				
Select the m	node of repayment conver	nient to you: (b	eside	PDC)			
☐ Deduction	of monthly instalment by	y your employe	r				
☐ Standing instruction to bank ☐ Other (specify)							
Propert	y Details						
Survey no:	Door No:Plot N	o: Flat	No:	Floor No: Block No	·		
Address:							
Nearest Landmark:							
rea of land / undivided share of land:sq. ft. Built up area:sq. ft							

Rights of ownership of Land:		☐ Free Hold ☐ Lease Hold				
Status of ownership of property:		□ Sole □ Joint				
f the other owner:						
ent the dwelling unit:	□ Yes □ No	If Yes, Rent ex	pected: Rs	p m		
uilding, then residual li	fe:ye	ars				
the property is done:	□ Yes □ N	o If yes, Nan	ne of the value	r:		
on is obtained:	□ Yes □ N	o If yes, Nan	ne of the advoc	ate:		
e of Existing Flat / H	louse					
	. Age of 1	lat / house:				
ent:	Valid uţ	oto:				
Λ.	lame of the loce	00:				
	iaille oi tile less	ee				
D	ate of expiry of	lease:				
Policy Details						
Type Premium Amount	Type of payment M/Q/H/Y	Surrender Value	Sum Assured & Year of Maturity	Name of the Ins. Company		
ails						
Name of the Ban	k		Particulars			
AILS						
Card No.			Name and Address	S		
	of property:  of the other owner:  ent the dwelling unit:  uilding, then residual li  f the property is done:  on is obtained:  e of Existing Flat / H	of property:	of property:	of property:		

### Additional details to be submitted in the case of take over from Other Bank/ Financial Institution (FI)

Previous Bank / Financial Institution (FI) details  Name & Address:						
Loan amo	unt sou	ght for take over	: Rs	. Type of Interes	st 🗖 Fixed 🗖 Flo	oating
Detail of i	nsuranc	e:		Da	ate of expiry:	
Sanc	tion Det	tails (COPY OF SA	NCTION TICKET TO	BE ENCLOSED)		
Date of Sa	anction	Amount Availed	Repayment Period	Rate of Interest	Present Balance	Overdues
✓ Note: (st	tatement	of earlier loan repa	ayment schedule fro	m the date of loan	to be enclosed)	
☞ Whe	ether an	ny litigations ag	jainst the borrov	wers initiated		
		cluding banks	Yes 🗖		, please furnish the	details separately)
Documei	nts Sub	mitted:				
			m with passport s	ize photograph		
	-		AN Card / Voter's		ring License	
		-		-	_	ty Tax Receipt /
Pa	assport /	/ Voter's ID				
4. Pi	oof of b	usiness address	in respect of busin	nessmen / indust	rialists	
5. Pi	oof of E	mployment				
6. S	alary Ce	rtificate				
7. Pi	oof of o	ther income like	rent, interest on i	nvestment, if any	/	
	Balance Sheet for the past three financial years in the case of Professionals, Businessmen & Self employed					
9. Ir	come Ta	ax / Wealth Tax (	(if applicable) Ret	urns for the past	3 years	
10. A	greemer	nt of Sale / Sale I	Deed			
11. A	pproved	Building Plan				
12. Ti	tle Deec	Documents for	30 years			
	Proof of title in the Revenue Records					
(Legal O	=		& Valuation of	property from	Engineer shall	be arranged by

#### **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 the contract for any loan Indian Bank (IB) decides to grant to me/us. I/We further declare that nothing has been concealed by me/us, which would prejudice or affect my right to apply for loan from the bank. I/We have no insolvency, proceedings against me/us nor have I/We ever been adjudicated insolvent. I/We am/are aware that the Equated Monthly Installment comprising of principal and interest is calculated on Discounted Monthly Rate of Interest on monthly rest. I/We agree that Indian Bank may take up such references and make enquiry's in respect of this application, as it may deem necessary from my Banker and Employer or others. I/We undertake to inform Indian Bank regarding any change in my/our occupation/employment and to provide any further information that the bank may require. I/We undertake to abide strictly by all the terms and condition stipulated by Indian Bank and any modification thereto made hereafter from time to time. All the rules and regulation of Indian bank applicable to the aforesaid loan will be observed by me/us and the instruction issued by the Bank from time to time will be adhered to by me/us.

Signature of the applicant	Signature of the Co-applicant / Guarantor
Date:	
BR repayable in Regular / Variable	equated monthly installment's (EMI) of Rs
	·
I/We hereby apply for the loan @ %	Fixed rate of interest / Floating rate of interest linked to

## Letter to be obtained from the Builder on his Letter Pad

To Indi	an Bank						
		Branch					
Dear	Sir						
We	confirm th	at we have agreed to sell a house/flat to	Shri/S	mt/Kum			
Parti	culars of	which are as under :					
Hous	se/FLAT N	o:Block No:Floor N	No:	Door No:			
For a	a total con	sideration of Rs:as per a	greem	ent dated a copy of which is enclosed.			
	a.	Area of the flat	b. Ra	te: Rsper sq. ft.			
	b.	The buyer has to make payment as un	der:				
		Cost of land (undivided share)	Rs.				
		Cost of construction	Rs.				
		Total cost of flat	Rs.				
1.	We undei	stand the Indian Bank will disburse th	ne loar	amount in installments, depending on the stage of			
	constructi	on and submission of proof of utilization	of earl	ier installments			
2.	We certify	that					
	i	We have obtained necessary permission ing from the competent authority, vide		oval/sanction for construction of flats in the said build-n No datedof			
	ii	The construction of the building and or with the approval vide sanction No		at sold/agreed to be sold is carried out in accordance .datedofof			
	iii			never to Shri/Smt/Kummortgaging the mount advanced/to be advanced by the bank			
	iv	The title of the said land and the building thereto is valid clear, marketable and free from all encumbrances.					
3.	We enclos	se a sketch showing the pattern of the nu	umberii	ng of the block/building/Floor and the flats			
4.	We enclos	se the copy of the working drawing of the	e const	ruction as AT SITE			
5.	We enclos	se Xerox copies of the Building approval	and pla	nning permit.			
6.							
	the Applic	ant's flat shared in red					
	created o		the ho	purchase of land or construction of building and have use/flat allotted to him/her during the currency of the r.			
Enclo	sure:			Signature of Builders/Representatives			
1. Sk		g the pattern of numbering of flats		Working drawing     Building and Planning Permit (copy enclosed)			
J. 31	e pian and i	Ney plair		4. Dunding and Flaming Fermil (copy enclosed)			