



Catholic Syrian Bank

HOUSING LOAN APPLICATION

PHOTO
[Applicant]

The Branch Manager,
The Catholic Syrian Bank Limited.,

PHOTO
[Co-applicant/
Guarantor]

.....
Dear Sir,

I/We hereby apply for a Housing loan of Rs.....(Rupees.....
.....only) at floating rate of interest@ repayable within years in EMIs with an
initial repayment holiday of months (applicable in case of new construction of house/flat)

1. PERSONAL AND EMPLOYMENT DETAILS

	APPLICANT	CO-APPLICANT/GUARANTOR
Name	Mr/Ms.....	Mr./Ms..... (Relationship with the applicant)
Father's/Husband's Name	Mr.	Mr.
Present residential address	....................PIN Phone..... Mobile.....	..... ..... ..... .....PIN Phone..... Mobile.....
Present residence is	()owned () rented () Co. provided	()owned ()rented () Co. provided
Permanent Address	....................PIN Phone..... Mobile.....	..... ..... ..... .....PIN Phone..... Mobile.....
Details of house/s already owned		
Age & Date of Birth (attach proof)		

Residential status Resident/Non-resident		
Community SC/ST/OBC/Others		
Marital Status Single / Married		
No: of Dependents	Children..... Others.....	Children..... Others.....
Occupation Employed*/ Profession/ Business/ Service/Agriculture and allied activities [*Employment Certificate/ Proof of income attached]		
If employed a) Status of the Employer, Central Govt. State Govt. Quasi Govt. Private b) Who is the salary disbursement authority c) Whether deductions of instalment from salary will be undertaken by the employer		
Office Address	..... ..... ..... ..... PIN Phone..... Mobile.....	..... ..... ..... ..... PIN Phone..... Mobile.....
If self-employed/ professional/business man Nature of business/Profession Years of establishment Annual Turnover & Income (attach proof*) *IT Returns/Balance Sheet/Income Certificate etc.,	Turnover Rs..... Gross Income Rs..... Net Income Rs.....	Turnover Rs..... Gross Income Rs..... Net Income Rs.....
<ul style="list-style-type: none"> • Annual Income as per latest IT Return /Form16 (Copy attached) • Other Income 		
EMI for the proposed loan	Rs.	

Bank account details: a. Name of existing Bank Branch Address b. Details of Credit facility, if any <i>If yes, attach account- copy of SB/Loan for the last 12 months</i>	Nature of A/c..... Account No.....	Nature of A/c..... Account No.....
Whether related to Directors of the Bank/ Bank Staff	Yes / No If yes, his / her details	Yes/ No If yes, his / her details

2. FINANCIAL POSITION
[Rs. in lakhs]

APPLICANT/S			GUARANTOR		
TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH	TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH

Note: Full details to be furnished in the Statement of Assets and Liabilities by the applicant & guarantor separately in Annexure IX.

3. PROJECT PROFILE

Sl. No.	Cost of project	Rs.	Sl.No.	Means of finance	Rs.
b.	Cost of construction/Improvement		b.	Cost already incurred	
c.	Other Costs (specify)		c.	Own Savings and Disposal of Investments (FDs, Shares, NSC, LICP, PF, etc)	
			d.	Others (specify).....	
	Total			Total	

Address of the proposed property	(1) Ownership status <input type="checkbox"/> Sole <input type="checkbox"/> Joint (2) Location <input type="checkbox"/> Metro <input type="checkbox"/> Urban <input type="checkbox"/> Semi urban <input type="checkbox"/> Rural (3) Is the land <input type="checkbox"/> Free hold <input type="checkbox"/> Leasehold If leasehold, unexpired Lease period years (upto ...../...../.....20....)
Name & Address of Seller / Builder	(4) Is the dwelling Unit Ready/ Under Constrn / Construction not commenced. (5) Age of ready- built house years (6) Period required for construction years

Tick(x) whichever is applicable]

4. PROJECTED MONTHLY INCOME & EXPENDITURE

INCOME	Amount Rs.	EXPENDITURE	Amount Rs.
Net salary/professional/business income		Domestic Expenses	
Rent saving/Expected rent income		Other repayment obligations	
Other sources (specify.....)		Housing loan (EMI) (proposed)	
TOTAL		TOTAL	

5.PURPOSE OF THE LOAN

Construction Purchase Renovation Take-over from other Banks/FIs

.Details of Sy.No: /.Plot No./ House No:

Village/, Panchayat, /Taluk :

Doc No. ,if regn in the name of the applicant is over:

A. FOR CONSTRUCTION		C. FOR RENOVATION	
a. Purchase price of land	Rs.	a. Age of structure	
b. Area of land		b. Original cost of land Building	
c. Estimated cost of construction		c. Cost of Extension	
d. Proposed built- up area		d. Built- up area of extension	
e. Cost per sq. ft.		e. Particulars of extension/ repair planned	
f. Particulars of permission/ sanction for construction obtained from the competent authority		f. Whether necessary permission for extension/repair obtained. If yes, give details	
g. Stage of construction			
B. FOR PURCHASE OF HOUSE/FLAT		D. FOR TAKE- OVER FROM OTHER BANKS	
a. Purchase price + Stamp duty + registration charges	Rs.	a. Date of availing the loan	
b. Built-up area	.....sq.ft	b. Total Housing loan liabilities (as on date)	Rs.
c. Is the dwelling unit booked If yes, amount paid	yes/no	c. Terms of repayment Rate of interest, Repayment period, Holiday period Installment Amount	....................
d. Area of undivided share of land Cost of undivided share of land		d. Whether account is regular If no, the amount of overdue	YES/NO Inst..... Int.....
e. Present owner's name and address		e. Amount to be paid to other bank/FI,if taken over by our bank. Note: Furnish certificate from the Bank/FI from whom the loan is being taken over.	Rs.

I/We declare/undertake that

- a. All the particulars and information furnished herein above are true, correct and complete and they shall form the basis of any credit decision to be taken by the Bank
- b. The advance will be used for the purpose for which it is granted.
- c. I/We will not borrow from any other Bank or source during the tenure of the advance with you without your written consent.
- d. I/We will create equitable/registered mortgage of the property acquired under and/or to be acquired by availing the loan, in your favour.
- e. I/We have not ever been adjudicated insolvent nor any insolvency proceedings are pending against me/us.
- f. I/We hereby agree as a pre-condition of the loan/advance given to me/us by the bank that in case I/we commit default in the repayment of the loan/advances or in the repayment of interest thereon or any of the agreed installment of the loan on due date(s), the bank and/or the Reserve Bank of India (RBI) will have an unqualified right to disclose or publish my/our name or the name of our company/firm/unit and its directors/partners/proprietors as defaulter in such manner and through such medium as the Bank or RBI in their absolute discretion may think fit.
- g. Cost escalation, if any, will be met from own sources.
- h. There are no pending statutory dues/ claims in my/our name.
- i. I/We am/are aware that if I/we opt for loan at floating rates of interest, the equated monthly instalment will comprise Principal and Interest based on Bank's Benchmark Prime lending Rate which is subject to change from time to time.
- j. I/We undertake to inform as to any change in my/our occupation/employment/residential address and to provide any further information that the Bank may require.

Place:

Date:

Applicant's signature

Co-applicant/Guarantor's signature

CHECK LIST

CHECK LIST					
	Yes	No.		Yes	No.
a. Permission from competent authority			g. Legal Opinion (from bank's Lawyer)		
b. Plan & Estimate			h. Proof of age (SSC Cert./Passport)		
c. Original Sale deed/ Parent documents [covering 13 previous years]			i. Proof of income/Salary certificate Latest IT Returns		
d. Latest tax paid receipt, Encumbrance Certificate, Possession Certificate, Location Certificate			j. Proof of residence: Ration card, Identity card, Passport, Voter's Identity card etc.,		
e. Agreement of Sale, Draft of Sale-deed for ready-built house			k. Two copies each of passport-size photograph of applicant/co-applicant.		
f. Annexure X in respect of security property			l. Annexure IX in respect of applicant/s, guarantor/co-applicant.		