

Signed
photograph
of
1st Applicant

STATE BANK OF MYSORE

HOUSING LOAN APPLICATION FOR INDIVIDUALS

Signed
photograph
of
2nd Applicant

PERSONAL PROFILE

1st Applicant

2nd Applicant

Name (in full)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Father/Husband's Name	<input type="text"/>	<input type="text"/>
Relationship with 1st/ 2nd applicant	<input type="text"/>	<input type="text"/>
Residential Address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
	Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Office Address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
	Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Tel. No. (R) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (O) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Tel. No. (R) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (O) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Sex	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> M <input type="checkbox"/> F
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Single <input type="checkbox"/> Married
Status (Citizenship)	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident
Do you belong to	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC
No. of dependents	<input type="checkbox"/> Children <input type="checkbox"/> Others	<input type="checkbox"/> Children <input type="checkbox"/> Others
Educational/Professional Qualifications	<input type="text"/>	<input type="text"/>
Occupation Details	<input type="text"/>	<input type="text"/>
No. of years in Present occupation	<input type="text"/>	<input type="text"/>
Designation & Employee Number	<input type="text"/>	<input type="text"/>
Date of Retirement	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

DETAILS OF BANK ACCOUNTS

NAME OF A/C HOLDER	TYPE OF A/C	NAME OF BANK & BRANCH	ACCOUNT NUMBER
.....
.....
.....

FINANCIAL INFORMATION

1st Applicant

2nd Applicant

1. Monthly Gross Salary	Rs.....	Rs.....
2. Monthly Net Salary	Rs.....	Rs.....
3. Other Income	Rs.....	Rs.....
Source of other Income
4. Annual Income as per IT return	Rs.....	Rs.....
5. Advance tax paid in current year	Rs.....	Rs.....
6. Expected Monthly Rental Income from the proposed flat/house	Rs.....	Rs.....
7. Net Monthly Income from all sources
8. Monthly Instalments proposed	Rs.....	Rs.....

Please indicate below details of investments and all loans taken/proposed from employer, Provident Fund, etc and instalments(s) including interest payable per month on each loan.

Particulars of Savings, Investments, etc.	1st Applicant	2nd Applicant	Loans	Outstanding Amount Rs.	Monthly Instalment Payable Rs.	Term (Months)
Savings Bank			1st Applicant : Employer Bank Credit Society Others			
Immovable Property (specify)						
Current balance in Provident Fund (your share)						
Other Assets (Specify) 1. 2.						
NSC/LIC/Postal Insurance Details			2nd Applicant : Employer Bank Credit Society Others			
Policy No.	Face Value	Maturity date				

Details of existing Loans from State Bank of Mysore

Type	Date of availment	Amount Rs.	Present Balance Rs.	Due date for closure	over due if any Rs.
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1st Applicant

- i) _____
 ii) _____
 iii) _____

2nd Applicant

- i) _____
 ii) _____
 iii) _____

DETAILS OF IMMOVABLE PROPERTY**(TO BE PURCHASED/CONSTRUCTED/RENOVATED/IMPROVED)**

i) Mention House No./Plot No., Area, City, PIN Code, Proposed Built up Area and address of housing society/builders/seller.

ii) Plot/Flat/House allotted by a

- Housing Society
 Housing Board
 Development Authority
 Private Builder
 Co-operative Society

iii) If possession is leasehold, unexpired period of lease :.....years.

LOAN REQUEST

- | | | | | | |
|-----------------|---------------------------------|--|------------------------------|----------------------------|---------------------------|
| Purpose of Loan | 1. Purchase of a new flat/house | 2. Purchase of flat/house being Resold | 3. Construction of new house | 4. Extension of house/flat | 5. Improvement/Renovation |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Itemwise Break-up of cost	Rupees	Source of funds	Rupees
1. Land		1. Amount already invested	
2. Construction /Extention		2. Savings in Bank	
3. Amenities / Service Charges		3. Disposal of Investment /Property	
4. Repair/ Improvement		4. P.F. (a) Refundable (b) Non- Refundable	
5. Flat/House		5. Others (Specify)	
6. Stamp duty/Registration Electrical connection Municipal charges		6. LOAN APPLIED FOR	
Total Cost *		Total Funds *	

* Total cost should equal Total Funds

PROPOSED REPAYMENT**Repayment of Term Loan**A. Period of Repayment Months**B. Mode of Repayment**

- i. Check off facility with employer
- ii. Salary Account and SI at Branch
- iii. Post-dated cheques

COMPLETE (A) (B) OR (C) WHICHEVER IS APPLICABLE

(A) LOAN FOR CONSTRUCTION	(B) LOAN FOR PURCHASE OF (READY BUILT) HOUSE/FLAT	(C) LOAN FOR EXTENSION/ REPAIRS
<p>I. In case of House</p> <p>1. Area of Plot.....Sq.ft.</p> <p>2. Proposed built up area.....sq.ft.</p> <p>3. Purchase price of plot. Rs.....</p> <p>4. Architect's fees Rs.....</p> <p>5. Cost of construction Rs.....</p> <p>II. In case of Flat</p> <p>1. Area of undivided shares of land.....</p> <p>2. Cost of undivided share of land Rs.....</p> <p>3. Cost of semi-finished flat Rs.....</p> <p>4. Cost of completion or/and additional items Rs.....</p> <p>III. Registration Charges Rs.....</p> <p>IV. Total Cost Rs.....</p> <p>V. Market Value as per Report. Rs.....</p>	<p>1. Is the Unit New <input type="checkbox"/> old <input type="checkbox"/></p> <p>2. Age of existing structure if old : Years</p> <p>3. Purchase Price Rs.....</p> <p>4. Cost of additional items Rs.....</p> <p>5. Total Cost Rs.....</p> <p>6. Area of Plot/Undivided share of land.....sft</p> <p>7. Built up area sft.....</p> <p>8. Market Value for Land Rs..... Structure Rs.....</p>	<p>1. Age of Existing Structure.....</p> <p>2. Plot Area/Built up area of flat in sft.....</p> <p>3. Market Value of existing Structure Rs.....</p> <p>4. (a) Is the property mortgaged to any institution:- Yes No (b) if yes, name of institutions:- (c) Value of outstanding loan against the mortgage:- Rs.....</p> <p>5. Details of proposed repair/ extension:-</p> <p>6. Estimated cost of repairs/extension:- Rs.....</p>

DOCUMENTS REQUIRED*(Please tick (ü) wherever necessary)*

I/We have attached the following copies of supporting documents(duly attested wherever necessary)

Sale Deed/Agreement of sale(Including previous documents-flow of title for 14 Years)

- Copy of approved drawings of proposed construction/purchase/extension.
- Original NOC under the Provisions of ULC Act, 1976.
- Detailed cost Estimate/Valuation Report from Chartered Engineer/Architect.Upto date Tax paid Receipt for property
- Khata Certificate/Extract permission for construction(wherever applicable)

I/We apply for a loan on a fixed rate basis/floating rate basis as per the scheme of the bank (Delete Whichever is inapplicable).

- In case of conversion of agricultural land for non-agricultural purposes, copy of the relative order.
- Non Encumbrance Certificate for 14 years
- Salary Certificate & Form 16 of previous year (in case employed)
- IT Returns for the last 2 years' (if IT assessee) duly accepted by the ITO.
- Allotment letter of Co-operative Society / Housing Board (if applicable), in original.
- NOC from society / builder as per enclosed Annexure.
- Proof of residence (Identity Card / Passport / Voter Identification Card / Driving licence)
- Tax Paid receipts etc. (Advance IT / Property Tax / Municipal Tax, etc.)
- Others

DECLARATION

- (i) We hereby apply for a loan from State Bank of Mysore to the extent indicated in the Loan Request Section of this application form.
- (ii) We declare that the aforesaid particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan State Bank of Mysore may decide to sanction me/us.
- (iii) We confirm that I/We have / had no insolvency proceed- ings against me / us Nor have I / We been adjudicated insolvent.
- (iv) We further confirm that I/We have read the terms and conditions and understood the contents therein.
- (v) I/We apply for a loan on a *fixed/floating rate basis as per the scheme of the Bank (*delete the inapplicable one)
- (vi) 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 Medium Term Lending Rate which is subject to change from time to time.
- (vii) We agree that State Bank of Mysore may at its discretion conduct discreet inquiries in respect of this application.
- (viii) 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. State Bank of Mysore will be at liberty to take such action as it may deem necessary if my/ our above statements are found to be untrue.
- (ix) We agree that State Bank of Mysore shall have the sole discretion to reject/reduce my/our loan applica-tion without assigning any reason therefor.
- (x) We further agree that my/our loan transactions shall be governed by the rules of State Bank of Mysore which may be in force from time to time.

1st Applicant's Signature..... 2nd applicant's Signature.....

Place

Place

Date

Date