

The Balasore Bhadrak Central Cooperative bank Ltd.
Head Office : O.T. Road, Balasore – 756 001
HOUSING OAN FINANCING SCHEME

LOAN APPLICATION FOR INDIVIDUALS

| | |
|------------------------|--|
| Loan applied for Rs. | Issued to _____ By : _____ |
| | Processing Fees Rs. _____ File No. _____ |
| | Received on _____ by _____ |
| Period of Loan (Years) | |

PERSONAL INFORMATION OF APPLICANT (PLEASE WRITE IN BLOCK LETTERS)

| | |
|--|---|
| Name Mr./Mrs./Miss _____ FATHER'S/HUSBAND'S NAME _____ PRESENT RESIDENTIAL ADDRESS WITH PIN CODE : TELEPHONE _____ EXT. _____ PERMANENT ADDRESS. _____ _____ DATE OF BIRTH _____ QUALIFICATION _____ AGE _____ RETIREMENT AGE _____ | APPLICANT'S PHOTOGRAPH WITH SIGNATURE |
|--|---|

| | | |
|---|----------------------------|---------------------------|
| Residential Status <input type="checkbox"/> Resident <input type="checkbox"/> Non Resident <input type="checkbox"/> Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others <input type="checkbox"/> SC/ST | | |
| Number of Dependents : Children Others Present Accomodation : <input type="checkbox"/> Own <input type="checkbox"/> Rented <input type="checkbox"/> Family <input type="checkbox"/> Employer | | |
| IF EMPLOYED | IF SELF EMPLOYED | |
| Salary Rs. _____ Per Month | Income Rs. _____ Per Month | Installment Principal |
| Other Income Rs. _____ Per Month | | Borrower and Co applicant |
| Designation _____ | Nature of Business/ | (if any) |
| | | Pay per month Rs. _____ |

PERSONAL INFORMATION OF CO-APPLICANT (PLEASE WRITE IN BLOCK LETTERS)

| | |
|--|--|
| Name Mr./Mrs./Miss _____ FATHER'S/HUSBAND'S NAME _____ PRESENT RESIDENTIAL ADDRESS WITH PIN CODE : TELEPHONE : _____ PERMANENT ADDRESS: _____ _____ NAME & ADDRESS OF EMPLOYER/BUSINESS TELEPHONE EXT. _____ _____ DATE OF BIRTH _____ QUALIFICATION _____ AGE _____ RETIREMENT AGE _____ | CO-APPLICANT'S PHOTOGRAPH WITH SIGNATURE |
|--|--|

Residential Status Resident Non Resident Marital Status: Single Married Others SC/ST

Number of Dependents : Children Others Present Accomodation : Own Rented Family Employer

IF EMPLOYED
 Salary Rs. _____ Per Month
 Other Income Rs. _____ Per Month
 Designation _____

IF SELF EMPLOYED
 Income Rs. _____ Per Month
 Nature of Business/
 Installment Principal
 Borrower and Co applicant
 (if any)
 Pay per month Rs. _____

RELATIONSHIP WITH APPLICANT :

DETAILS OF PROPERTY :

Purpose Construction Purchase Extension Renovation

Is the dwelling unit Proposed Ready Under construction Not yet selected

Type of dwelling unit Bungalow Flat Others

Is the Land Free Hold Lease hold (Unexpired period of Lease _____ years)

Age of the structure _____ years

Purchase price of the land Rs. _____ Area of land Sq.ft. _____

Purchase of construction Rs. _____ Built of Area Sq. ft. _____

Cost of Dwelling unit Rs. _____ Built up Area of Extension Sq. ft. _____

Cost of Excavation/Renovation Rs. _____

ADDRESS OF PROPERTY _____

PRESENT OWNER OF PROPERTY _____

HAS THE SANCTION/COMPLETION CERTIFICATE FROM THE COMPETENT AUTHORITY BEEN OBTAINED Y N

Status SOLE-OWNER CO-OWNER MEMBER OF CO-OPERATIVE SOCIETY

LOAN DETAILS

| REQUIREMENT OF FUNDS (Rs.) | AVAILABILITY OF FUNDS (Rs.) |
|--|---|
| Total Purchase Price/ _____ | Savings from Bank _____ |
| Construction Cost (Including land) | Disposal of investment _____ |
| Incidental & other Costs _____ (if any) | Amount already spent _____ |
| Contingency (if any) _____ (Maximum 5% of 1+2) | Housing loan from Employer _____ |
| Total requirements of funds _____ | Provident Fund (Refundable/ Non-Refundable) _____ |
| | Others (specify) _____ |
| | Loan requested _____ |
| | Total availability of Funds _____ |

FINANCIAL STATEMENT

| ASSETS | | | LIABILITIES | | |
|--|------------------|---------------------|-----------------------------|------------------|---------------------|
| Particulars | Applicant Rs. | Co-Applicant Rs. | Particulars | Applicant Rs. | Co-Applicant Rs. |
| Savings Bank | _____ | _____ | Employer | _____ | _____ |
| Immovable property (specify) _____ | _____ | _____ | Provident Fund | _____ | _____ |
| Correct Balance in Provident Fund _____ | _____ | _____ | Coop Society. | _____ | _____ |
| Investments (specify) _____ | _____ | _____ | Family & Friends | _____ | _____ |
| (kindly use extra sheets If required) _____ | _____ | _____ | Others (if any) | _____ | _____ |
| | | | Monthly liability for _____ | _____ | _____ |
| | | | Loan repayment | _____ | _____ |

DETAILS OF UNENCUMBERED TRANSFERABLE SECURITIES : (Kindly use extra sheets, if required)
(Such as LIC Policies, NSC's Bank F.D.'s, Kissan Vikas Patra, Indira Vkas Patra etc.)

| Nature of Security | Certificate/ Policy No. | Date of commencement | Face Value (in Rs.) | Date of maturity | Maturity value (in Rs.) | Are you willing assign/pledge it in our favour |
|--------------------|----------------------------|----------------------|------------------------|------------------|----------------------------|--|
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |

REFERENCE (NAME AND ADDRESS OF TWO REFEREES)

| | | |
|---------------------|--|---|
| 1. Name & Address : | TELEPHONE OFFICE _____ Residence _____ | Bank requires you to list two referees. The referees may be your employer, family doctor or solicitor, banker, auditor or teacher who has known you for a period of five years or more but is not related to you. |
| | TELEPHONE OFFICE _____ Residence _____ | |

DECLARATION

| | | | |
|--|--------|---------------------------|-------|
| I/We declare that all the particulars and information given in this application are true, correct and complete and that those shall form the basis of any loan Bank grant me/us. I/We also understand that the processing fee is non-refundable. I/We agree that Bank may take up such references and make such enquires in respect of this application, as it may deem necessary. I/We undertake to inform Bank any change in my/our occupation/employment. I/We further agree that Bank shall have the sole discretion to reject/cancel/reduce my/our loan application with assigning any reason whatsoever. | | | |
| Applicant's Signature | Date : | Co-applicant's Signature. | Date. |

| | | | |
|--|--------------------------|--------------------|------------------------|
| PART-I REQUEST (Application to fill part-1 only and return this form with the application) | | | |
| I have applied for a loan from the Balasore Bhadrak C.C.B.Ltd. and have stated that I am now employed by you. My signature below authorizes verification of information in respect of my employment. | | | |
| Name of applicant | Employee number (if any) | Designation/Deptt. | Signature of applicant |
| | | | |

PART-II VERIFICATION OF PRESENT (TO BE FILLED UP BY THE EMPLOYEE)

| EMPLOYMENT DATA | | ANNUAL PAY DATA | | REMARKS |
|--|--------------------------------------|--|--|---------|
| 1. Applicant's Name | | Basic pay | Rs. | |
| a) Date of joining | | D.A. | | |
| b) Date of confirmation | | HRA | | |
| c) Retirement Age | | CCA | | |
| d) Qualifications | | Con. Allowance | | |
| e) Date of Birth | | Commission (if any) | | |
| 2. Present Designation | | Bonus | Rs. | |
| 3. Probability of continued employment | | Other allowance (Pl. specify) | Rs. | |
| | | TOTAL | Rs. | |
| 4. If bonus, overtime & commission are applicable, the amount that is expected to continue. | Bonus | Rs. | Current balance in PF (employee's share) | |
| | Overtime | Rs. | Pension | Rs. |
| | Commission | | Gratuity | Rs. |
| 5. Has applicant applied for/taken a loan from : | If yes, please indicate outstanding. | | Other. | |
| | Amount | Monthly installment | | |
| a) the employer | | | Details of any other monetary benefit or perquisite given by employer may be indicated here. | |
| b) Provident Fund | | | | |
| c) Coop Credit Society of employees. | | | | |
| d) Has he/she been regular in repayment of these loans? | | | | |
| 6. Should the applicant transfer from rented to his own accommodation, will his house rent allowance change? | Increase | | Rs. | |
| | Or | | | |
| | Decrease | | | |
| The above information is provided in strict confidence in response to your request. | | | | |
| INDICATE WHETHER THE EMPLOYER WILL DEDUCT THE LOAN INSTALLMENT FROM MONTHLY SALARY AND REMIT IT TO BANK. | | | | YES/NO |
| 7(a) Is the applicant occupying accommodation provided by the employer. | Yes/No | SIGNATURE OF THE EMPLOYER & SEAL. PLACE : DATE : | | |
| (b) If yes, will the benefit continue after the applicant acquires his own accommodation? | Yes/No | | | |

The information on this form is confidential. It is to be transmitted directly to the Bank without passing through the hands of the applicant or any other party).