



Daivadnya Sahakara Bank Niyamit

H. O. : 1169, Saraf Galli, Shahapur, BELAGAVI - 590 003.

Branch : _____

PHOTO

HOUSING LOAN APPLICATION

Account No. _____

To,

The Chairman,
Daivadnya Sahakara Bank Niyamit,
H. O. Shahapur, Belagavi.

I / We hereby apply for the financial assistance of Rs. _____ (Rupees _____)

Purpose of Loan : To construct a House/Purchase Flat/Purchase ready house/Taking over of Liability/Renovation

1) Name and Address of the applicant/s _____

Telephone No. (Res.) _____ (Office) _____ Mobile _____

Married/Unmarried : _____ Age _____ Male/Female _____

2) Caste _____ Sub. Caste _____ SC/ST /OBC/General _____

3) Occupation / Line of Business _____

4) If in service, Name & Address of the employer _____

5) Annual Income _____ Source of Income _____

Details of Income Proof Enclosed _____

6) Income Tax Paid Details _____

7) No. of dependants _____

8) Repayment period required _____ Rate of Interest _____

9) Amount of Monthly Repayment (including Interest) _____

10) Proposed arrangement for repayment of the loan _____

11) Details of property given as Security _____

12) Whether the land is converted to Non-Agriculture. If so Ref. No. _____

13) Whether Layout plan is approved _____

- 14) Whether Building plan is approved _____
- 15) Total Estimation/cost of the Building/Flat Rs. _____
Margin Rs. _____
- 16) Arrangement made to bring the margin _____
- 17) Details of collateral security given _____

- 18) Details of deposit Account with your Bank _____
- 19) Details of liability/ies with your Bank _____
- 20) Details of liabilities with other Banks _____
- 21) Existing Loan Repayment per month (a) with your Bank _____
(b) with other Banks _____
- 22) Details of Share holding with your Bank.
Membership No. _____ Share Amount _____
- I/We _____

hereby declare that the above information given is true. I/We hereby agree to abide by the rules & byelaws of the Bank which are in force and those are going to be amended and added in future. I/We also undertake to communicate any change in the information given above.

Date:

Yours faithfully,

Place:

Signature/s of the applicant/s

PARTICULARS OF SURETY / GUARANTOR

I/We _____

Offer to stand as surety/ies for the Banking facilities extended by you to Shri. _____

and jointly & severally guarantee the Bank for the payment of all amount sanctioned under this loan with interest & any other charges. I/We furnish the particulars here below :-

1. Name & Address : _____

Age _____ Occupation _____ Tel./Mobile No. _____

Monthly / Annual Income _____

Details of Accounts / Liabilities with your Bank _____

2. Name & Address _____

Age _____ Occupation _____ Tel./Mobile No. _____
Monthly / Annual Income _____
Details of Accounts, Direct, Indirect / Liabilities with your Bank _____

Whether installments are regular in these accounts. If not details of overdues. _____

This information given above is true. We have understood the rules applicable to the loan and we will abide by the same which are existing & also which may come into force hereafter.

Signature/s of the Guarantors

Place : Member Regd. No. _____ 1.

Date : Member Regd. No. _____ 2.

**FOR BRANCH USE
CREDIT APPRAISAL AND RECOMMENDATION**

1. Name of the Official submitting this report _____
2. Since how long the applicant dealing with our Bank and conduct of his account _____

3. Details of Deposit/loan accounts with us _____

4. Details of Income proof submitted by him _____
are you satisfied with the repaying capacity of the applicant _____
5. Date of inspection of the security given _____
6. Details of liabilities if any with other Banks _____
7. Are the guarantors financially worth to stand _____
8. Are all the land documents, approved plan, Engineers, Report etc., are obtained _____
9. Is Advocates Report obtained ? _____ If so whether the property is having
clear and marketable title ? _____
10. Are you satisfied that the limit requested is need based one _____
11. Are you satisfied that the applicant has sufficient experience / determination / market
to achieve the business target _____

Specific Recommendations of the Branch Manager _____

Date :

H. O. RECOMMENDATION

Date :

Signature

Loan Sub-Committee Recommendation / Sanction

1. Name of the Applicant : _____
2. Nature of Loan/Limit Requested : _____
3. Purpose : _____
4. Project Cost : _____ (4a) Margin : _____
5. Arrangement to meet margin : _____
6. Financial Analysis :

	This Year	Next year
Sales		
Gross Profit		
Net Profit		
Maximum Permissible Finance as per Projected Sales Rs.		
7. Repayment Capacity / Income generation _____
8. Quality of the Security _____
9. Date of Inspection of the Security _____

Assessment and Recommendation/Sanction

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Date :

Member

Member

Member

For Scrutiny sent M.C. Member

Sri./Smt

Date :

Chairman

RECOMMENDATION

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Date :

M.C.Member

SANCTION ORDER

As per Resolution No. of the M.C. meeting dt a loan of

Rs. (Rupees

.....) is sanctioned to Sri./Smt.

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The above loan may be disbursed as per the procedure after obtaining all the relative documents and getting fulfilled the conditions if any stipulated above.

Date :

General Manager

Chairman