



Daivadnya Sahakara Bank Niyamit

H. O. : SHAHAPUR, BELAGAVI - 590 003.

Branch : _____

Photo

MORTGAGE LOAN APPLICATION

To,

The Manager,

Daivadnya Sahakara Bank Niyamit,

H.O. : Shahapur, Belagavi.

Account No. _____

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

Purpose of Loan : _____

1) Name and Address of the applicant's _____

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

2) Caste _____ Age _____

3) Are you related to any Director of the Bank _____

4) Occupation / Line of Business _____

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

6) Annual Income _____ Source of Income _____

Details of Income Proof Enclosed _____

7) Income Tax Paid Details _____

8) Cibil Score obtained as on _____

9) Business performance

	Last Year	This Year	Projected for (Amt. in lakh)
Sales			
Gross Profit			
Net Profit			

Project Report enclosed.

10) No. of dependants _____

11) Repayment period required _____ Rate of Interest _____

12) Amount of Monthly Repayment (including interest) _____

13) Proposed arrangement for repayment of the loan _____

- 14) Details of property given as Security _____

- 15) Details of collateral security given _____

- 16) Details of deposit Accounts with your Bank _____
- 17) Details of Direct liabilities with your Bank _____
- 18) Details of liabilities with other Bank _____
- 19) Details of Indirect Liabilities with your Bank _____
- 20) Whether installments in accounts mentioned under col. No. 16 & 18 are being paid regularly.
If not details of overdues. _____
- 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 of the applicant/s

PARTICULARS OF SURETY / GUARANTOR

I/We _____

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

and jointly & severally guarantee the Bank for the payment of all the 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, Direct, Indirect / Liabilities with your Bank _____

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

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 are financially worth to stand _____
8. Are all the land documents, approved plan, engineer report etc., are obtained _____
9. Is Advocates Report is 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 _____

Signature

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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 the 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 relevant documents and getting fulfilled the condition if any stipulated above.

Date

General Manager

Chairman