

# **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
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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
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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. _____	
RELATIONSHIP WITH APPLICANT :			

**DETAILS OF PROPERTY :**

Purpose	<input type="checkbox"/> Construction	<input type="checkbox"/> Purchase	<input type="checkbox"/> Extension	<input type="checkbox"/> Renovation
Is the dwelling unit	<input type="checkbox"/> Proposed	<input type="checkbox"/> Ready	<input type="checkbox"/> Under construction	<input type="checkbox"/> Not yet selected
Type of dwelling unit	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Flat	<input type="checkbox"/> Others	<input type="checkbox"/>
Is the Land	<input type="checkbox"/> Free Hold	<input type="checkbox"/> 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				
Cost of Dwelling unit Rs	Built of Area	Sq. ft.		
Cost of Excavation/Renovation Rs.	Built up Area of			
	Extension	Sq. ft.		
ADDRESS OF PROPERTY				
_____				
_____				
_____				
_____				

PRESENT OWNER OF PROPERTY		_____
		_____
		_____
		_____
HAS THE SANCTION/COMPLETION CERTIFICATE FROM THE COMPETENT AUTHORITY BEEN OBTAINED <input type="checkbox"/> Y <input type="checkbox"/> N		
Status	<input type="checkbox"/> SOLE-OWNER	<input type="checkbox"/> CO-OWNER <input type="checkbox"/> MEMBER OF CO-OPERATIVE SOCIETY

**LOAN DETAILS**

REQUIREMENT OF FUNDS (Rs.)	AVAILABILITY OF FUNDS (Rs.)
Total Purchase Price/ _____	Savings from Bank _____
Construction Cost	Disposal of investment _____
(Including land)	
Incidental & other Costs _____	Amount already spent _____
(if any)	Housing loan from Employer _____
	Provident Fund (Refundable/ _____
	Non-Refundable)
Contingency (if any) _____	Others (specify) _____
(Maximum 5% of 1+2)	Loan requested _____
Total requirements of funds _____	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	_____	_____	Coop Society.	_____	_____
Provident Fund	_____	_____	Family	_____	_____
Investments (specify) _____	_____	_____	& Friends	_____	_____
(kindly use extra sheets _____)	_____	_____	Others (if any)	_____	_____
If required)	_____	_____	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. \_\_\_\_\_

<b>PART-I REQUEST (Application to fill part-1 only and return this form with the application)</b>			
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)	Rs.	
	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).