

GUJARAT GRAMIN BANK

Advance Against Property Application form

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Gujarat Gramin Bank
_____ Branch

I/We request you to grant me/us a loan/overdraft facility of Rs. _____ under Advance against property loan Scheme.

To enable you to consider the proposal, I/We submit the following particulars.

Please complete all sections in BLOCK LETTERS and tick ✓ options wherever applicable

Name: _____ (First name) (Middle name) (Last name)		
PAN/GIR No. : _____ Date of Birth : _____ (DD) (MM) (YYYY) Age: _____ (years) Sex : Male/Female Marital Status: Single/Married/Divorced/Widowed E-mail: _____ Employment status (tick mark): • Salaried • Self-employed • Professional • House wife • Others Previous address: Address: _____ _____ City: _____ State: _____ Pin code: _____		Present address: Address: _____ _____ City: _____ State: _____ Pin code: _____ Phone number: (O) _____ (R) _____ Years in current address: _____ Mobile phone no: _____ Fax no: _____ Changed Residence in past 3 years : Not Changed Once More than Once Permanent address: Address: _____ _____ City: _____ State: _____ Pin code: _____ Phone number: _____
Father's/Husband's name: _____ _____	Education (tick mark): • Matric or below matric • Under Graduate/Higher secondary • Graduate • Post-graduate • Doctorate	Banking with us (Y/N): _____ If yes, then fill the following: Banking with us since: _____ (YYYY) Account type: _____ Account number: _____ Branch name: _____
Are you a BOB staff (Y/N): _____	Category: SC/ST/OBC/OTHERS/MINORITY COMMUNITY	No. of dependents (excluding spouse): _____ No. of children: _____ Earning member in family, if any (Y/N): _____
Mention branch where loan account should be opened: _____		

Reason for choosing the branch (tick mark)	• Near location of target property • Near place of work/business • Near place of present residence • Branch maintains salary account • Other: _____
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Income and expenses

Primary monthly income	Other income details	Monthly expenditure
Gross income: _____ Deduction: _____	Rent received: _____ Agriculture: _____ Others: _____ Description: _____	Loan repayment: _____ Rent paid: _____ Others: _____

Salaried: Please tell about your work:

Employer name: _____
 Department: _____
 Address: _____

 City: _____ State: _____
 Pin code: _____
 Phone no: _____ Extn No: _____
 Fax no: _____
 Company email: _____
 Designation: Executive/Managerial/Clerk
 Years with employer: _____
 Executive/Managerial/Professional
 Contact person: _____
 Name of previous employer: _____
 Retirement age: _____

Working with:

- Govt./Public sector
- Public Ltd
- Private Ltd
- Partnership
- Proprietorship
- MNC

Self-employed/Professionals: Please tell about your work:

Name of company/firm: _____

 Activity: _____
 Address: _____

 City: _____ State: _____
 Pin code: _____ Phone no: _____
 Fax no: _____
 Company email: _____
 Designation: Executive/Managerial/professional
 If professional, then choose one of the following:
 Doctor Architect CA
 MBA Engineer Lawyer
 Others: _____

Years in business/profession: _____

Contact person: _____

Retirement age: _____

Business details:

- Private Ltd Partnership
- Proprietorship Others: _____

Established since: _____

Credit card details

Credit Cards Owned : _____
 Card Issuer: _____
 Card No. : _____

Passport details:

PASSPORT NO.: _____
 Place of Issue : _____
 Date of Issue: _____
 Valid Upto: _____
 Date of visa granted /work permit: _____
 Valid up to: _____

About bank accounts (including credit facilities, if any):

Name of Bank	Branch	Branch telephone number	Number of years account held	Account type	Account Number	Account balance (Rs.)	As on date

Outstanding Loan details in individual name :

Source	Purpose	Date of Sanction	Loan Amount	Outstanding	EMI	Overdue amount, if any	Overdue since

Income Details:

- Gross Monthly Income (Rs.) : _____
- Salaried Person
 - Monthly Basic (Rs.) : _____
 - % of PF deduction : _____
- Annual Professional Tax : _____
- For Tax Purpose
 - Total Annual Savings under s/88: _____
 - 100% Rebate Amount : _____
 - Deduction under chapter VI A: _____
 - Other Rebate /Deduction claimed: _____
- Net Annual Income of other Family members: _____

(Excluding co applicant & Guarantor)**Details of other present immovable Properties**

(Other than proposed as security for Mortgage loan)

Nature of properties:

Plot of Land Agricultural Land

House/ Godowns Others

Location: Survey / House No. _____

Street / locality _____

Village/ Town _____ Dist: _____

Property in whose name? _____**Area / Size of the property:****Cost (at the time of purchase):****Present estimated market value: Rs.****Whether encumbered: If yes, give detail:****Information on Guarantor/Co-applicant (if present)****About your Co-applicant:**

Name : _____

Date of birth: _____ (DD/MM/YYYY)

Father's/husband's name: _____

Relation with Applicant: _____

Address: _____

City: _____ Pin code: _____

State: _____

Occupation: _____

Phone/Fax: _____

Email: _____

PAN/GIR Number: _____

Net Annual Income (Rs.): _____

About your Guarantor:

Name : _____

Date of birth: _____ (DD/MM/YYYY)

Father's/husband's name: _____

Relation with Applicant: _____

Address: _____

City: _____ Pin code: _____

State: _____

Occupation: _____

Phone/Fax: _____

Email: _____

PAN/GIR Number: _____

Net Annual Income (Rs.): _____

Net worth

In Rs.	Applicant	Co-applicant, if present	Guarantor, if present
1. Total movable			
2. Total immovable			
3. Total assets (1+2)			
4. Total liabilities			
5. Net assets (3-4)			
6. Amount of collaterals			

Proposed Loan Details:

Loan Amount Requested Rs: _____ Tenure in Months: _____ Purpose: _____ _____	Details of Immovable properties offered as security for loan Nature of property (mark ✓) <table border="1"> <tr> <td>☐ Residential Building</td> <td>☐ Commercial Building</td> </tr> <tr> <td>☐ Plot of Land</td> <td>☐ Go Down</td> </tr> <tr> <td>☐ Others (specify)</td> <td></td> </tr> </table> <table border="1"> <tr> <td>☐ Rented</td> <td>☐ Self occupied</td> </tr> <tr> <td>☐ Purchased</td> <td>☐ Inherited</td> </tr> </table> If a plot of land, whether it is purchased from any development authorities : Yes / No / Not applicable If yes, Name of the Development Authority : _____ Location : Survey / House no : _____ Street / Locality _____ Village / Town _____ District : _____ State : _____ Property in whose name? _____ Area / Size of the property : _____ Date of purchase / acquiring : _____ Cost (at the time of purchase) : Rs. _____ Present estimated market value : Rs. _____ Whether encumbered : _____	☐ Residential Building	☐ Commercial Building	☐ Plot of Land	☐ Go Down	☐ Others (specify)		☐ Rented	☐ Self occupied	☐ Purchased	☐ Inherited
☐ Residential Building	☐ Commercial Building										
☐ Plot of Land	☐ Go Down										
☐ Others (specify)											
☐ Rented	☐ Self occupied										
☐ Purchased	☐ Inherited										

Details of Movable Assets in my name:**(A) Life insurance Policies**

Policy No.	Date of issuance	Sum Assured	Co. & Branch name	Annual Premium	Premium paid or surrender value

(B) Shares/ Debentures/ Term deposits / Govt Securities (NSC etc)

Co./ Bank/ Post Office	Date of Instrument	Face value	Present value	Due date	Whether encumbered

(C) Other movable assets:

Descriptions	Year of acquiring	Purchase price	Market Value	Valuation date

(D) Details of Liabilities:**Details Of Loan In Firms Name/ Company's Name where you are interested as Prop, Partner/ Director**

a) Name of the Bank/ institution and its branch : _____

b) Purpose and amount of loan/ credit facilities : _____

c) Security / Repayment schedule : _____

d) Present outstanding : _____

e) Liabilities other than to Bank and Financial Institutions: _____

Details of Personal Guarantee given for any person/firm. If yes, furnish details (i.e. Name of the Bank/ Institutions, on whose behalf, amount of guarantee, present status of a/c etc.)

I enclose / Submit documentary proof in support of the above submissions.

The loan applied for as above for Rs..... (Rupees.....
.....) under Advance Against Property Loan Scheme is repayable inmonthly
installments of Rs.....each. I / We note that the rate of interest applicable on the loan
will be at% p.a. which would be applied at quarterly / monthly interval or as applicable from
time to time.

Further I give below particulars about myself, dependants & legal heirs

Name/Age of dependents/ Legal heirs	Relationship with the borrower	Address	Occupation / Vocation of legal heirs
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I/We hereby declare that all the particulars and information furnished in the application form are true, correct and complete and up-to-date in all respects. I/We have not withheld any information. I/We confirm that I/We have had no insolvency proceedings initiated against me/us nor have I/We ever been adjudicated insolvent. I/We also authorize Gujarat Gramin Bank or its agent to make references and enquiries relative to information in this application which Gujarat Gramin Bank considers necessary. I/We also authorize Gujarat Gramin Bank to exchange, share, part with all information relating to my/our loan details and repayment history information to other Banks/Financial institutions/ Credit Bureaus/Agencies as may be required and shall not hold Gujarat Gramin Bank liable for use of this information. I/We undertake to inform Gujarat Gramin Bank regarding any change in my/our residence/employment/Occupation/Transfer and to provide any other information that Gujarat Gramin Bank may require. I/We further agree that my/our loan shall be governed by the rules of Gujarat Gramin Bank which may be in force from time to time. Gujarat Gramin Bank reserves the right to reject any application without providing any reason.

I further declare that I am not a Director in any Bank. There is no litigation against the firm or me / co. in which I am the proprietor / a partner/ a Director.

I am / was not interested as Proprietor / partner/ Director in any firm/ company whose name is listed in caution list of RBI/ ECGC. I/we under take to bear processing, service, documentation charges etc. stipulated by the bank from time to time. I/we agree, note and understand that Gujarat Gramin Bank shall be entitled at its sole discretion to call back, the entire loan/advance whether due and payable or not at any time without assigning any reason and enforce its rights, remedies and securities.

Yours faithfully,

Place : _____
Date : _____

Signature of the Applicant/s / Co - Applicant

I am willing to stand as guarantor for the above loan (details as per enclosed sheet)

Place : _____
Date : _____

Signature of the Guarantor/s

Particulars about Co- Borrower / Guarantor (wherever applicable)

Name: _____

Father's / Husband's Name: _____

Present Address: _____

Phone No. _____ **Mobile No.** _____

Details of other present immovable properties (Other than proposed as security for housing loan in case of co borrower)

Nature of properties: Plot of Land / Agricultural Land / House/ Godowns / Others

Location: Survey / House No. _____ Street / locality _____
Village/ Town _____ Distt: _____

Area / Size of the property: _____ **Present market value: Rs.** _____

Whether encumbered: If yes, give detail: _____

Details of Movable Assets in my name:

(A) Life insurance Policies

Policy No.	Maturity Date	Sum Assured	Co. & Branch name	Last premium paid up to	Total Premium paid or surrender value

(B) Investments(Shares/ Debentures/ Term deposits / Govt Securities like,NSC etc)

Description	Face value	No of units	Present market value

(C) Other movable assets:

Descriptions	Purchase price	Market value	Valuation date

(D) Details of liabilities:

Details of Loans / advances availed from Bank's / Institutions & other liabilities:

Name of Bank/ Institution: _____ Purpose : _____

Amount of Loan _____ P/O _____ overdue if any.

Details of Personal Guarantee given, if any:

Name of the person on whose behalf _____ Bank / Institution

Amount of commitment _____ Overdue if any _____ -

Particulars of Legal Heirs:

Sr. No.	Name	Relationship	Age	Present Address

I enclose / submit documentary proof in support of the above submissions.

I further declare that the information submitted above is true and correct to best of my knowledge and belief.

Place:

Date:

Signature

-----For Office Use Only-----

Warm Lead No. _____

Sales executive code

Borrower No. _____

Branch name and alpha code where parked

Acknowledgement Slip for loan Application under Advance against Property loan

scheme:

Office Copy:

Application Number		Date of Application	
Name of the Applicant(s)		Loan Amt. Requested for	
Name of Branch	Gujarat Gramin Bank, _____Branch (Branch Code_____)	Signature of Branch official	

Acknowledgement Slip for loan Application under Advance against Property

loan scheme:

Applicants Copy:

Application Number		Date of Application	
Name of the Applicant(s)		Loan Amt. Requested for	
Name of Branch	Gujarat Gramin Bank, _____Branch (Branch Code_____)	Signature of Branch official	

