

GUJARAT GRAMIN BANK

Application Form for HOME LOAN

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Gujarat Gramin Bank
Branch

I/We request you to grant me/us a loan facility of Rs. _____ under Home Loan Scheme for

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 Passport No: _____	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 ü Partnership • Proprietorship ü Others: _____ Established since: _____
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Credit card details	Other assets
Credit Cards Owned : _____ Card Issuer: _____ Computer _____ Card No. : _____	• Colour TV • Refrigerator • Car • Two Wheeler • Telephone • Cellular • Personal • Washing Machine

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

Income Details: 1. Gross Monthly Income (Rs.) : _____ 2. Salaried Person (I) Monthly Basic (Rs.) : _____ (ii) % of PF deduction : _____ 3. Annual Professional Tax : _____ 4. For Tax Purpose (i) Total Annual Savings under s/88: _____ (ii) 100% Rebate Amount : _____ (iii) Deduction under chapter VI A : _____ (iv) Other Rebate /Deduction claimed: _____ 5. Net Annual Income of other Family members: _____ (Excluding co applicant & Guarantor)	Details of other present immovable (Other than proposed as security for housing loan) Nature of properties: Plot of Land Agricultural Land House/ Godowns Others Location: Survey / House No. _____ Street / locality _____ Village/ Town _____ Distt: _____ 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: _____
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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.): _____
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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:

Tenure in Months: _____ Purpose: _____ (a) Purchase Price (Rs) : _____ (b) Stamp Duty (Rs): _____ (c) Registration Fee (Rs): _____ (d) Other (Rs): _____ Total (a+b+c+d) (Rs): _____	Outside Borrowings (Rs): _____ Loan Amount requested (Rs): _____ Rate of Interest %: _____ Floating / Fixed: _____ Margin %: _____
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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 Direct Housing Finance Scheme is repayable in monthly 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. I undertake to contribute Rs. towards margin money being % of the project cost.

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

Warm lead No: _____
Borrower number: _____

Sales executive code:
Branch name and alpha code where parked :

Property Details Proposed for the Loan (For Office use):

1. Stage of construction (For New Construction): Final / Intermediate / Foundation / Plot
2. Age of Building/Flat in years (For Existing Construction) : _____

Builder's/Seller's Name: _____

Area details:

Total area- _____ Sq. ft. Built up area - _____ Sq. ft.

Location / Address:

Particulars about Co- Borrower / Guarantor (wherever applicable)

Name:

Father's / Husband's Name:

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 INFORMATION OF HOME LOAN APPLICANT :

B. FULL PREPAYMENT/ PREMATURE CLOSURE CHARGES:

- No penalty is payable if loan is prepaid partly or fully from own sources OR take over to other financial institution.

C. LIST OF DOCUMENTS TO BE OBTAINED FROM THE CUSTOMER:

- Passport size photograph of all the applicants
- Residence and age verification, which may be established from the PAN card, Election ID, Passport, Driving License or Ration card.
- Proof of Business / office address.
- Bank statements for the last six months
- Copy of IT Returns for last 2 years along with assessment order.
- Salary slips for last 3 months (Minimum) in case of salaried class applicants.
- Copy of LIC premium receipts, if any, and / or copies of other investments.
- Certified copies of Balance Sheets and Profit and Loss accounts, copy of IT Return along with assessment orders, advance tax challans (for both company/firm and personal account) for the
- last three years in case of self-employed / business category applicants
- Brief profile of the company / firm in case of self-employed applicants
- Copy of property documents
- Cheque for unified processing charges

ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION:

We have received home loan application from Mr. _____
S/o _____ of _____
For Rs. _____ on _____.

Seal of the Branch / RLF

For Gujarat Gramin Bank
_____ Branch

Date _____

Acknowledgement Slip for loan Application home loan:**Office Copy:**

Application Number		Date of Application	
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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 home loan:

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	