



HOUSING LOAN APPLICATION

To

The Branch Manager/Chief Manager

SyndicateBank

.....Branch.

.....Dist

.....state

LATEST PASSPORT SIZE PHOTO OF APPLICANT 1 WITH SIGNATURE ACROSS	LATEST PASSPORT SIZE PHOTO OF APPLICANT 2 WITH SIGNATURE ACROSS
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Cust ID 1

Cust ID 2

A/c with Branch

SB A/c No.

(Furnish 14 digit Account Number if existing customer)

Dear Sir,

I/We hereby apply for a loan of ₹..... for construction / purchase of house/flat/site/plot/ addition/alteration of the existing house owned in my/our name for a bonafide use of myself and my family members, the details of which are appended here under and the following shall be the surety/guarantor.

Sri/Smt..... (surety/guarantor)

Yours faithfully,

Signature of applicant # 1

Signature of applicant # 2

Date :

Place :

26. Names & addresses of two references not related to the applicant/s

Sri/Smt.....	Sri/Smt.....
.....
.....
Mob.....email.....	Mob.....email.....

EMPLOYMENT/ INCOME DETAILS APPLICANT 1- FOR SALARIED INDIVIDUAL

1. Employer Name

2. Organization type

Public Sector	Pvt Sector	MNC	Central/State Govt	Others
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3.Total service in present employment (in years) 4.Present designation

5. Employee No :

6. Present Employer's Address:

Pin Code

Website:.....

7.Gross Monthly Salary ₹

8.Deductions:
 i) Towards loans & Income Tax ₹
 ii) Towards EPF/Addl EPF & others ₹
 iii) Salary Savings ₹

10.Net Monthly Salary ₹

09.Total Deductions ₹

11. Other sources of Income (Indicate of Net income supported by satisfactory proof)

i) From Investment : ₹..... iii) From Agriculture : ₹.....
 ii) From Others : ₹..... iv) Total (i + ii + iii) ₹.....

12. Total Net Annual Income from all sources : ₹.....

13. If presently dealing with other Banks furnish

Name of the Bank/Branch	Account Number	A/c Statement submitted upto

14. Details of Previous employment during the last five years

Name of the Company	From	To

Date

INCOME DETAILS OF APPLICANT 1 - FOR BUSINESS / SELF EMPLOYED

1. Nature of Occupation / Vocation :

Business Self Agriculture Others

2. Name and address of the firm:

.....

Pin Code

Website:.....

3. Nature of Business

Manufacturin Service Trading Others

4. Relationship with the Firm

Proprietor Partner Director (If Pvt Ltd Co) Others(specify)

5. Commencement of Business (MM/YYYY)

6 Capital Employed in Business Rs.....

7. i) Gross Annual Income	₹.....	Expenses including	₹.....
ii) Annual Income from other sources			
a) Investments	₹.....	-	
b) Agriculture	₹.....		
c) Others	₹.....	Net Annual	₹.....
TOTAL	₹.....	TOTAL	₹.....

Income for the last Three Financial Years

Financial year _____	Rs _____
Financial year _____	Rs _____
Financial year _____	Rs _____

8. If presently dealing with other Banks furnish

Name of the Bank/Branch	Account Number	A/c Statement submitted upto

Date

Signature of Applicant # 1

DETAILS OF ASSETS AND LIABILITIES OF APPLICANT 1

Immovable properties

Details of land building (Survey No, Door No., Street No., etc)	Ancestral/Self Acquired	Area in Sq ft	Encumbrances If any	Market Value ₹
1.				
2.				
3.				
4.				
Other Assets	Details of Assets			
1. Cash				
2. Bank Deposits(with maturity details)				
3. Govt Sec./Shares/Debentures /MFs				
4. Life Insurance Policy No & Date @				
5. Jewellery				
6. Provident Fund/PPF				
7. Machinery / Vehicles @@				
7. Other investments/ Assets				

A - TOTAL ASSETS

Liabilities	Purpose	Amt Borrowed	EMI	Regularity	Present Bal
1. Borrowings from our Bank					
2. Borrowings from other Banks					
3. Borrowings from other sources					

B - TOTAL LIABILITIES

NET TOTAL ASSETS (A-B)

Note : @ Copy of latest premium paid receipt to be enclosed @@ : Enclose copy of Invoice and RC of vehicle

Date

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Signature of Applicant # 1

EMPLOYER'S CERTIFICATE FOR APPLICANT 1 - SALARIED INDIVIDUALS

Employer's Name and Address :
.....
.....
Tel No.....



EMPLOYMENT DATA

- 1. a) Employee's Name :
- b) Date of Joining : Date of Retirement :
- c) Date of Birth : Retirement Age :
- d) Qualification(s) :
- e) Whether confirmed in Service : Yes No
- 2. Present Designation / Employee No:
- 3. Has the applicant applied for/taken a loan from:

	Outstanding Amount	Monthly Installment
a) The Employer / Financial Institution	₹	₹
b) Provident Fund	₹	₹
c) Co-Operative Society of Employees	₹	₹
d) Others	₹	₹
- 4. Has he/she been regular in repayment of the loan Yes No
If not, please state particulars

PARTICULARS OF LAST MONTH'S SALARY DRAWN

<u>GROSS SALARY</u>		<u>DEDUCTIONS</u>	
Basic Pay	₹	PF	₹
Dearness Allowance	₹	Profession Tax	₹
House Rent Allowance	₹	Income Tax	₹
Conveyance Allow	₹	PF Loan Repayment	₹
City Comp Allow	₹	H/L Repayment	₹
Other Allow (specify)	₹	Insurance Premium	₹
		Other Deductions (specify)	₹
TOTAL	₹	TOTAL	₹
NET SALARY	₹		

- 6. Is he eligible for pension? Yes No

Place:
Date : Signature of Applicant Signature of Employer(Name & Designation of the Authorized signatory With seal of the Organization)

EMPLOYMENT/ INCOME DETAILS APPLICANT 2- FOR SALARIED INDIVIDUAL

1. Employer Name

2. Organisation type

Public Sector	Pvt Sector	MNC	Central/State Govt	Others
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3. Total service in present employment (in years) 4. Present designation

5. Employee No :

6. Present Employer's Address:

Pin Code

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Website:.....

7. Gross Monthly Salary ₹ 8. Deductions:

i) Towards loans & Income Tax ₹

ii) Towards EPF/Addl EPF & others ₹

iii) Salary Savings ₹

10. Net Monthly Salary ₹ 09. Total Deductions ₹

11. Other sources of Income (Indicate of Net income supported by satisfactory proof)

i) From Investment : ₹..... iii) From Agriculture : ₹.....

ii) From Others : ₹..... iv) Total (i + ii + iii) ₹.....

12. Total Net Annual Income from all sources : ₹.....

13. Details of Previous employment during the last five years

Name of the Company	From	To

14. If presently dealing with other Banks furnish

Name of the Bank/Branch	Account Number	A/c Statement submitted upto

Date

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Signature of Applicant # 2

INCOME DETAILS OF APPLICANT 2 - FOR BUSINESS / SELF EMPLOYED

1. Nature of Occupation / Vocation :

Business Self Agriculture Others

2. Name and address of the firm:

.....

Pin Code

Website:.....

3. Nature of Business

Manufacturin Service Trading Others

4. Relationship with the Firm

Proprietor Partner Director (If Pvt Ltd Co) Others(specify)

5. Commencement of Business (MM/YYYY)

6 Capital Employed in Business Rs.....

7. i) Gross Annual Income	₹.....	Expenses including	₹.....
ii) Annual Income from other sources			
a) Investments	₹.....	-	
b) Agriculture	₹.....		
c) Others	₹.....		
TOTAL	₹.....	Net Annual TOTAL	₹.....

Income for the last Three Financial Years

Financial year _____	₹ _____
Financial year _____	₹ _____
Financial year _____	₹ _____

8. If presently dealing with other Banks furnish

Name of the Bank/Branch	Account Number	A/c Statement submitted upto

Date

D	D	M	M	Y	Y	Y	Y
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Signature of Applicant # 2

DETAILS OF ASSETS AND LIABILITIES OF APPLICANT 2

Immovable properties

Details of land building (Survey No, Door No., Street No., etc)	Ancestral/Self Acquired	Area in Sq ft	Encumbrances If any	Market Value ₹
1.				
2.				
3.				
4.				
Other Assets	Details of Assets			
1. Cash				
2 Bank Deposits(with maturity details)				
3 Govt Sec./Shares/Debentures /MFs				
4. Life Insurance Policy No & Date @				
5 Jewellery				
6. Provident Fund/PPF				
7. Machinery / Vehicles @@				
14. Other investments/ Assets				

A - TOTAL ASSETS

Liabilities	Purpose	Amt Borrowed	EMI	Regularity	Present Bal
1. Borrowings from our Bank					
2. Borrowings from other Banks					
3. Borrowings from other sources					

B - TOTAL LIABILITIES

NET TOTAL ASSETS (A-B)

Note : @ Copy of latest premium paid receipt to be enclosed @@ : Enclose copy of Invoice and RC of vehicle

Date

D	D	M	M	Y	Y	Y	Y
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Signature of Applicant # 2

EMPLOYER'S CERTIFICATE FOR APPLICANT 2 - SALARIED INDIVIDUALS

Employer's Name and Address :
.....
.....
Tel No.....



EMPLOYMENT DATA

- 1. a) Employee's Name :
- b) Date of Joining : Date of Retirement :
- c) Date of Birth : Retirement Age :
- d) Qualification(s) :
- e) Whether confirmed in Service : Yes No
- 2. Present Designation / Employee No:
- 3. Has the applicant applied for/taken a loan from: **Outstanding Amount Monthly Installment**
 - a) The Employer / Financial Institution ₹ ₹
 - b) Provident Fund ₹ ₹
 - c) Co-Operative Society of Employees ₹ ₹
 - d) Others ₹ ₹
- 4. Has he/she been regular in repayment of the loan Yes No
If not, please state particulars

PARTICULARS OF LAST MONTH'S SALARY DRAWN

GROSS SALARY

Basic Pay ₹
Dearness Allowance ₹
House Rent Allowance ₹
Conveyance Allow ₹
City Comp Allow ₹
Other Allow (specify) ₹

TOTAL ₹
NET SALARY ₹

DEDUCTIONS

PF ₹
Profession Tax ₹
Income Tax ₹
PF Loan Repayment ₹
H/L Repayment ₹
Insurance Premium ₹
Other Deductions (specify) ₹
TOTAL ₹

- 6. Is he eligible for pension? Yes No

Place:

Date : Signature of Applicant

Signature of Employer(Name & Designation of the Authorized signatory With seal of the Organization)

DETAILS OF ASSETS AND LIABILITIES OF GUARANTOR

Immovable properties

Details of land building (Survey No, Door No., Street No., etc)	Ancestral/Self Acquired	Area in Sq ft	Encumbrances If any	Market Value ₹	
1.					
2.					
3.					
4.					
Other Assets	Details of Assets				
1. Cash					
2 Bank Deposits(with maturity details)					
3 Govt Sec./Shares/Debentures /MFs					
4. Life Insurance Policy No & Date @					
5 Jewellery					
6. Provident Fund/PPF					
7. Machinery / Vehicles @@					
15. Other investments/ Assets					
A - TOTAL ASSETS					
Liabilities	Purpose	Amt Borrowed	EMI	Regularity	Present Bal
1. Borrowings from our Bank					
2. Borrowings from other Banks					
3. Borrowings from other sources					
B - TOTAL LIABILITIES					
NET TOTAL ASSETS (A-B)					

Note : @ Copy of latest premium paid receipt to be enclosed @@ : Enclose copy of Invoice and RC of vehicle

I am willing to stand as a guarantor for the Housing Loan applied by Sri.....& others for RS.....

Date

D	D	M	M	Y	Y	Y	Y
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Signature of Guarantor

PURPOSE/ DETAILS OF THE LOAN APPLIED

1. i) Purchase of plot and construction of house ii) Construction of house on the plot already owned
- iii) Outright purchase of ready built house/flat iv) Purchase of flat to be constructed by Society/Builder
- v) For making additions to the existing house vi) For repairs / renovation to existing house
- vii) Others (specify)

2. Property Type ---

If Leasehold

a) Total Period of Lease

b) Unexpired lease period

3. Address of the property :

Plot No:	Survey No:	Size (Length x Breadth in ft) :	Street/Road:
Locality:		Town/City	
Pin:	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>
Cost of purchase per Sqft : Rs		Total Cost : Rs	

4 Area of the plot/ house/flat to be constructed/acquired

	Plinth Area (Sq ft)	Carpet Area (Sq ft)	Cost per sft	total cost
Ground Floor				
First Floor				
Floor Number :				

5. Age of the house/flat (in case of ready built house/flat)Years

6. Cost of Project and Sources:

Estimated Cost	₹	Estimated sources	₹
i) Cost of land		i) Loan required from the Bank	
ii) Cost of construction/ purchase/ repairs etc		ii) Savings	
iii) Stamp duty		iii) Disposal of investments	
iv) Registration Charges		iv) Amt already spent	
v) Contingency (In case of construction)		v) Others	
Others (specify)			
Total Cost of Project		Total source of funds	

7. Repayment period required

8. Estimated period of construction

9. Repayment Holiday required

10. Name of the proposed Guarantor :

Insurance:

For the benefit of the borrowers, a Group Insurance Plan is available for your consideration for the Housing loan liability which the Bank has taken from TATA – AIA Life Insurance Co Ltd. under the name **Tata AIA Life Group Total Suraksha Plan** which covers you against death (as per the policy) to protect your dependents from the liability of the loan outstanding. The Policy covers the outstanding loan balance for the entire tenor of the loan for an upfront one time premium. If you wish SyndicateBank shall enroll your name for the Insurance Cover. Please note that this insurance cover is optional and you may obtain a cover from other providers.

Do you wish to be covered by TATA-AIA Life Group Total Suraksha Plan ?

YES NO

If yes, whether one time premium will be paid by you or you would like to add the premium to the home loan?

I will pay the premium Please add the premium to the home loan amount mentioned above

Declaration:

I/We certify that the information provided by me/us in this application form is true and correct in all respects and SyndicateBank is entitled to verify this directly or through any third party agent. I confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We acknowledge that the Bank is entitled to assign any activities to any third party agency at its sole discretion and also to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorization from me/us. Further undertake not to alienate / encumber properties / other assets furnished in the application without the knowledge / consent of the Bank in writing till the final settlement of dues with the Bank.

I/We further acknowledge that I/We have read, understood and agree with the Most Important Terms and Conditions governing the loan scheme of the Bank.

I/We hereby declare that there are no pending court cases against me/us of any Bank or any Financial Institution as a Partner/Director and also against property offered as security.

Signature of Applicant # 1

Signature of Applicant # 2

Signature of Guarantor

Place.....

Place.....

Place.....

Date.....

Date.....

Date.....

For the use at the Branch / CPC

We have verified Assets and Liabilities furnished by Mr/Ms..... (Applicant1),Mr/Ms..... (Applicant 2) and Mr/Ms(Guarantor) and confirm its correctness. Based upon above information the Assets & Liabilities and Net- worth of the Parties as under

Particulars	Applicant 1	Applicant 2	Guarantor
Name			
Total Assets (A)			
Direct liabilities			
I Bank Borrowings			
li Other Borrowings			
Total Direct Liabilities			
Indirect liabilities			
Net worth			

Date : **Asst Manager / Credit Officer**

Branch Head / CPC Head

Syndicate Bank

..... Branch

Acknowledgement

Ref. No

H	L											
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Received the Loan Application from Sri/Smt

R/o Village/Townonfor the purpose of Housing Loan.

Additional Details/Requirements to be submitted:

1.
2.
3.

Place:

For Syndicate Bank

Date :

Ch/Sr./Br Manager/ CPC Head

For contact: Tel.....

Mob. :

e-mail ID.....

Note: Read MITC carefully to know the scheme guidelines.

Ensure that you have submitted all the relevant documents as per the check list.

Syndicate Bank

..... Branch

Acknowledgement

Ref. No

H	L										
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Received the Loan Application from Sri/Smt

R/o Village/Townonfor the purpose of Housing Loan.

Additional Details/Requirements to be submitted:

4.
5.
6.

For Syndicate Bank

Place:

Date :

Ch/Sr./Br Manager/ CPC Head

For contact: Tel.....

Mob. :

e-mail ID.....

Note for the Branch:

All applications received shall be acknowledged by the receiving branch duly completing the acknowledgement portion. Branch shall fix on the main application form as well as corresponding portion of acknowledgement, a four digit running serial number starting from 1st of January every year suffixing the year of receipt and prefixing with BIC code of branch and Sector shall be given as under for each application received.

HL BICCode (4dig) SL No (4 dig) Year 2dig)

H	L	0	4	0	0	0	0	0	0	1	1	2
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Eg : The first application received at Gandhinagar,Bangalore branch on 1st of January 2012 will have application SI.No. as: **HL/0400/0001/12**. Similarly the second application will be numbered as **HL/0400/0002/12**
