SREE NARAYANA GURU CO-OPERATIVE BANK LTD.

Application No

LOAN APPLICATION FORM

Home loan ☐ : Loan for Construction O Purchase O Renovation O Improvement O Takeover O Plot O

Mortgage ☐ : Rent Receivable O LAP O Plot Lap O Lap - OD O

Type of Property ☐ : Residential O Commercial O

The Branch Head / Manager
SNGC Bank Ltd.
I/We request that a loan of
Rs. _____ Rupees _____ Only.
May br granted to me against the security of mortage of property and such other securities as may be required by the Bank. Necessary particulars for consideration of this application are given below.

	Applicant	Co-Applicant
INSTRUCTIONS (Please read carefully) Please write or type in BLOCK LETTERS All details must be filled in. if not applicable, please write NA In order to ensure faster processing, applicants should ensure that the **application is Complete** in every respect and all the requited documents are submitted with this application. Please take photocopies of all documents that are submitted to **SNGC Bank** (Including this application form) for your personal record. **SNGC Bank** reserves the right to reject any application at any stage without assigning any reason.		

Personal And Employment Details

	Applicant	Co-Applicant
Name	O Mr. O Mrs. O Ms	O Mr. O Mrs. O Ms
	First Name : _____	First Name : _____
	Middle Name : _____	Middle Name : _____
	Surname : _____	Surname : _____
		Relationship with applicant
Date of Birth	_____/_____/_____/(Dd/mm/yy) Age : ____	_____/_____/_____/(Dd/mm/yy) Age : ____
Marital Status	O Single O Married O Other	O Single O Married O Other

Current Residential Address	_____ _____ _____ _____ _____ Pin _____	_____ _____ _____ _____ _____ Pin _____
	O Owned O Company provided O Rented O Family/Other	O Owned O Company provided O Rented O Family/Other
Phone Number	(R) _____(mb) _____	(R) _____(mb) _____
E-mail Id		
Communication Address	O Property Address O Current Address O Office Address	
No. of Direct Dependents	Children ---------- Other ----------	
Qualification	O Graduate O Post Graduate O Other	
Occupation	O Employed O Professional O Business	
Caste	O Gen O SC O ST O OBC O Minority O Others	
Community / Religion	O Hindu O Christians O Muslim O Buddhist O Sikhs O Zoroastrian O Others	
Name of Employer / Business Office address present	_____ _____ _____ _____ _____ Pin _____	_____ _____ _____ _____ _____ Pin _____
Office Phone Number	_____ Ext ____Fax _____	_____ Ext _____ Fax _____

SREE NARAYANA GURU CO-OPERATIVE BANK LTD.

Designation		
Department & Emp No		
No of years in present service	_____ Yrs. _____ Months Years to Retirement _____ Yrs.	_____ Yrs. _____ Months Years to Retirement _____ Yrs.
Previous Employment/ Business Details (If less than 2 yrs in current Employment/ Business)	_____ _____ _____ _____ Pincode _____ Tel _____	_____ _____ _____ _____ Pincode _____ Tel _____

FINANCIAL DETAILS

	APPLICANT	CO-APPLICANT
INCOME	VALUE	VALUE
Gross Monthly Income	Rs. _____	Rs. _____
Net Monthly take Home	Rs. _____	Rs. _____
Other Income (specify sources)	Rs. _____	Rs. _____
Average monthly expenses	Rs. _____	Rs. _____
Monthly installments you can pay	Rs. _____	Rs. _____
ASSETS 1. Property and other Assets	Rs. _____	Rs. _____
2. Motor Vehicles	Rs. _____	Rs. _____
3. Fixed Deposit (If any)	Rs. _____	Rs. _____
4. Current Balance in PPF	Rs. _____	Rs. _____
5. Current Balance in (PF) (your Share)	Rs. _____	Rs. _____
6. Other investments (Bonds / Securities)	Rs. _____	Rs. _____
7. Sum assured of LIC Policy	Rs. _____	Rs. _____

SREE NARAYANA GURU CO-OPERATIVE BANK LTD.

LIABILITES : Name & address of Institution from whom loan has been Availed with purpose of loan	Balance Outstanding (Rs)	Balance Term (Months)	Balance Repayment (Rs)	Balance Outstanding (Rs)	Balance Term (Months)	Balance Repayment (Rs)
1.						
2.						
3.						
Total Liabilities	**Rs.**			**Rs.**		

BANK ACCOUNT DETAILS * (Preferable Salary Credit A/c if more than one A/c.)

Name of Account Holder	Name of Bank	Branch Address	Current / Saving A/c.	Account No.(s)	Operation For (yrs)	Avg. Bal (Rs.)
1.						
2.						
3.						

(If you have A/c. in SNGC Bank please furnish the details)

SREE NARAYANA GURU CO-OPERATIVE BANK LTD.

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SREE NARAYANA GURU CO-OPERATIVE BANK LTD.

Funding Details

ESTIMETED REQUIREMENT OF FUNDS		ESTIMETED SOURCES OF FUNDS	
Cost	**Rs**_____	**. Amount already paid**	**Rs**_____
Purchase price (Agreement value) / Construction Cost/Land Cost /Extension Cost / Improvement Cost (Please strike out whatever is not applicable)		**. Balance amount required**	**Rs**_____
		Sources for balance requirements :	
Incase of Purchase, also specify,		SNGCB Bank Loan	**Rs.**_____
. Registration cost	**Rs**_____	Savings from banks	**Rs.**_____
		PF refundable / non-refundable	**Rs.**_____
. Stamp Duty	**Rs**_____	Disposal of investment / assets	**Rs.**_____
		Other (specify)	**Rs.**_____
Total Funds Required	**Rs**	**Total**	**Rs.**

Details of Guarantor

Name of Guarantor: O Mr. O Mrs. O Ms.	Guarantor Employer / Business Details
_____	Name _____
Address _____	**Address:** _____
_____	_____
_____ Pin _____	_____ Pin_____
Gross Income P. A : _____	

Details of Reference

Reference 1	Reference 2
Name _____	Name _____
Address _____	Address _____
_____	_____
_____	_____
_____	_____
_____ Pin_____	_____ Pin_____
Occupation_____	Occupation_____
Tel No._____	Tel No._____
Mobile No _____	Mobile No _____

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Name _____	Name _____
Address _____	Address _____
_____	_____
_____	_____
_____	_____
_____ Pin_____	_____ Pin_____
Occupation_____	Occupation_____
Tel No._____	Tel No._____
Mobile No _____	Mobile No _____

I/We declare that all the particulars and information given in the application form are true correct and complete and updated in all respects and I/We have not withheld any information and that they shall form the basis of any loan on SNGC BANK may decide to grant me/us. I/We confirm that there are no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent and further confirm that I/We have read the brochure, terms and conditions applicable to this loan and understood the contents. I/We understand and agree that the processing fees and administrative fees are non refundable and my / our application being rejected by the company for any reason whatsoever, or the same being withdrawn by me, I/We shall not be entitled for refund of the same either in part or in full. I am / We are aware that the repayments are by way of Equated monthly installments (EMIs) comprising principal and interest and are calculated the basis of monthly interests. I/We also undertake to authorize my/our employer (s) to deduct EMIs from my/our salary and remit the same to SNGC BANK directly every month. I/We also undertake to inform SNGC BANK regarding changes in my/our occupation / employment and to provide any further information that the company may require. I/We further agrre that my/ our loan shall be governed by the terms and conditions of SNGC BANK that are in force and may be amended by the company from time to time. I/ We shall not hold SNGC BANK responsible for the quality of construction, delay in completion of construction, change in specification and delivery of the property for when the loan is applied for. I/We further agree that the company is its sole discretion may reject my application with out providing any reasons, and that I/We reserve no right to appeal against this decision of the company. I/We confirm having read the terms and conditions governing the loans from SNGC BANK I an / We are applying for a loan to acquire the property for own use and not for speculative purpose. I am / We are citizens of India. I/We shall advice you in writing of any changes in my / our resident status." I/We have read, understood and acknowledge and agree that SNGC BANK May refers my / our name to credit referencing agency/ies and/or make such references and enquiries as the company may consider necessary. I/We hereby authorize to disclose such information relating to my/our credit facility to such parties as deemed necessary at the sole discretion of the company. Further, I/We have read, understood, acknowledge and agree that a request and demand from any authority under the statutory law will be mandatorily complied with by the company."

Credit facility applied for Rs. _____ Rate of Interest % p.a. Fixed or floating Manner of Charging interest (Monthly/Quarterly/H.Yrly/Annaul rest) Additional & Penal interest rates _____ % p.a. Processing Fees & Other Charges Rs. _____ Pre payment options available. Nil if paid from own sources else 2% Loan outstanding if Paid from other Loan	Signature of Applicant Signature of Co-Applicant Date: ____/____/____ Date: ____/____/____

List of Documents required (Personal)

	Salaried Individuals	Professional	Businessmen
Age Proof (Any one document)	· School leaving certificate · Passport, driving license · Voter card, Brith certificate · LIC policy	Same	Same
Identity Proof	Photograph and any one of the following : Passport, driving license. Pan Card Photo credit card (with embossed signature) & last two months statements. Bankers sign verification	Same	Same
Address Proof	Passport/telephone bill/electricity bill/title deed of Property/rental agreement/driving license/election id card/Photo credit card (with last 2 months statements)	Same	Same
Income Proof	Last 1 year from - 16/IT returns for last 2 years Supported by Appointment letter/Employer certificate / latest salary slip	Last 2 years Profit & Loss A/c and Balance sheet with all schedules	Same
Banking History	Last 6 months bank statements	Same	Same