

THE PRATAP CO-OPERATIVE BANK LTD. MUMBAI

APPLICATION FORM FOR HOUSING LOAN EXCEEDING RS. 5,000/-

(To be filled in by the Borrower/s)

Rupees 20/-

Passport
size
Photo of
Borrower's
of recent date

The Chairman,
The Pratap Co-op. Bank Ltd.,
Mumbai-400 003.

Date : _____

I/We wish to apply for a loan of Rs. _____ (Rupees _____
_____ (in words)

for acquisition/purchase/construction/renovation/repair/alteration addition/purchase of land plot/house/
ownership flat/new house/Bungalow, in my/our name/s for use and occupation by me/us and my/
our family members. For this purpose, I/We agree to abide by all the terms and conditions advised/
to be advised by the Bank, from time to time. I/We agree to execute all the security documents and
to create the necessary security/lodge/transfer in Bank's favour the security as desired.

To enable the Bank to consider my/our request I/We furnish below the required particulars.
I/We also hereby agree to furnish to the Bank any other information/particulars required for the
purpose and also from time to time till the pendency of the loan.

A.	<u>Particulars of applicant</u>	:	First Applicant	Second Applicant
				(co-borrower if any)
i)	Name (starting with surname)	:	_____	_____
ii)	Date of birth	:	_____	_____
iii)	Educational Qualification	:	_____	_____
iv)	Marital Status	:	_____	_____
v)	Residential Address	:	_____	_____
	a)	:	_____	_____
	b) Permanent	:	_____	Tel. : _____
vi)	Whether related to any staff members of our Bank and if so, full details of the staff member and nature of relation to be indicated.	:	_____	_____

		:	First Applicant	Second Applicant
				(co-borrower if any)
i)	Name & address of employer/Name and address of business/occupation.	:	_____	_____
			_____	Tel. : _____
ii)	In case of business names of partners and their residential address	:	_____	_____
			_____	_____

(P.T.O.)

- iii) Date since in present : _____
employment/occupation _____
- iv) Aggregate monthly/ : _____
annual income (Rs.) _____
- v) Monthly/annual expenses(Rs.): _____
- vi) Name & address of : _____
previous employer/ _____
business occupation _____
(last 5 years) _____

B. Details of Savings :

- a) LIC Policies : _____
- b) Fixed Deposits : _____
- c) National Savings : _____
Certificates, Indira _____
Vikas Patras, Shares etc. _____
- d) Gold & Silver Ornaments : _____
- e) Others : _____
- TOTAL** : _____

Details of Liabilities

- a) Friends & Relatives : _____
- b) Provident Fund : _____
- c) Bank/s : _____
- d) Others (including employer) : _____
- TOTAL** : _____

- i) Savings Account No. : _____
- ii) Name & address of : _____
Bank & Branch _____
- iii) Fixed Deposit : _____
Account No. _____
- iv) Name & address of : _____
Bank & Branch _____
- v) Deposits with others : _____

C. Details of Loan required :

- i) Purpose of Loan : _____
- ii) Total cost of House/Flat (Rs.) : _____
- iii) Margin contribution (Rs.) : _____
- iv) Amount of Loan required (Rs.) : _____
- v) Expected period of comple- : _____
tion of house/flat _____

vi) Repayment period	:	_____		
vii) Uses of funds (including Bank Loan)		<u>Sources of funds</u>		
a) Cost of land flat	Rs. _____	a) Loan from Bank	Rs. _____	
b) Registration & Stamp Duty	Rs. _____	b) Savings from Bank	Rs. _____	
c) Cost of construction	Rs. _____	c) Loan from PF/Credit Society	Rs. _____	
d) Cost of alterations additions/repairs/renovation etc.	Rs. _____	d) Fixed Deposits	Rs. _____	
e) Other expenses (Specify)	Rs. _____	e) Savings during construction period	Rs. _____	
f) Contingency	Rs. _____	f) Sales proceeds from shares/ NSCS/etc.	Rs. _____	
	_____		_____	
TOTAL	Rs. _____	TOTAL	Rs. _____	

viii) Name & address of the Vendor : _____

ix) Detailed particulars of the dwelling unit : (House/flat etc.) _____
a) Address with survey nos. _____
b) Tenure of Land/Free Held/Lease hold : _____
c) Period of unexpired lease : _____
d) Gross Built up area of flat/house : _____

D. Particulars regarding Guarantors :

1) Name & address of Guarantor/s : _____
and their worth with basis _____

I/We hereby declare that :-

- a) I/We do not own a house/flat/site in my/our name and/or in the name of my spouse and that the house/flat to be purchased/acquired by me/us from the bank loan is for occupation by me/us and my/our family members.
- b) During the pendency of the loan, I/We would not let out the dwelling unit to another/others, even for a limited purpose.
- c) The house/flat to be acquired/purchased is encumbered and is being made available with vacant possession and without any tenant.
- d) The finance required beyond the bank loan, shall be met by me/us as is stated hereinabove.
- e) The various permissions required under the law have been obtained shall be obtained prior to disbursement of the Bank loan.
- f) I/We do not hold/hold Passport No. _____ Date : _____

(P.T.O.)

- g) No disciplinary action and/or case is pending against me/us in any of the Courts of law in the country.
- h) The information given in the application is true to the best of our knowledge.
I/We enclose :
- i) Letter of offer from the vendor.
- ii) Estimate of cost of construction/valuation report (in case of purchase of land/construction of house) from Bank's approved Architect.
- iii) Letter from builders stating that they will form a co-operative housing society/non-trading corporation, association of Apartment Owners of all the flat owners.
- iv) Letter from the Builders/Co-operative Society/Association of apartment owners, etc. that/they have raised a loan of Rs. _____ from _____ against the flat/tenament proposed to be purchased by me/us and that they undertake to repay the same fully on receipt of payment from myself/vendor and they have not raised loan from the Government or any financial source b) they will not raise any loan against the flat/tenament or encumber it in any way in future.

Signature of the Applicant/s

Date :

Encl. : As above.