

**APPLICATION FOR HOUSING LOAN**

**ANDHRA BANK**

( A GOVERNMENT OF INDIA UNDERTAKING )

\_\_\_\_\_ Branch

Photo of Applicant 1	Photo of Applicant 2	Photo of Co-Obligant
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FOR PURCHASE     FOR CONSTRUCTION     FOR REPAIRS     FOR EXTENSION

**REQUEST FOR LOAN**

I / we request you to sanction a Housing Loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ in words) for construction / purchase of house / flat at \_\_\_\_\_ place. I / We am / are hereunder furnishing the details

Signature of the Applicants

Signature of the Applicants

**BIO-DATA – FIRST APPLICANT**

Name :  
S/W/o :  
Date of Birth :                      Sex : Male / Female  
Marital Status : Married / Single

**BIO-DATA – SECOND APPLICANT**

Name :  
S/W/o :  
Date of Birth :                      Sex : Male / Female  
Marital Status : Married / Single

Present Address

Permanent Address

Present Address

Permanent Address

PAN No.

IT Ward :

PAN No.

IT Ward :

Passport No. :

PP date of issue  
Exp. Date :

Passport No. :

PP date of issue  
Exp. Date :

Driving Licence No. & Place of issue

Driving Licence No. & Place of Issue

Car No. :

Credit Card No. :  
Bank

Car No. :

Credit Card No. :  
Bank

**EMPLOYMENT PARTICULARS**

**EMPLOYMENT PARTICULARS**

Name of the Employer

Name of the Employer

Full address

Full address

Designation

Designation

Date of Joining the Service

Date of Joining the Service

Age of retirement & Leftover Service

Age of retirement & Leftover Service

Transferability

Transferable     Not Transferable

Transferability

Transferable     Not Transferable

<b>SOURCES OF INCOME :</b>	
<b>I. Salary Particulars (enclose pay slip)</b>	
Gross Salary	Rs.
Net Salary	Rs.
Rental Income	Rs.
Buss. Income	Rs.
Other Income	Rs.
Invesments	Rs.

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<b>II. INCOME FROM OTHER SOURCES :</b>	
Source	Income per Annum

<b>II. INCOME FROM OTHER SOURCES :</b>	
Source	Income per Annum

**BIO-DATE OF CO-OBLIGANT**

Name :	
S/W/o :	
Date of Birth :	Sex : Male / Female
Marital Status : Married / Single	
Presesent Address	Permanent Address
Email :	Email :
Pan No.	IT Ward :
Passport No. :	PP date of issue Exp. Date :
Driving Licence No. & Place of Issue	
Car No. :	Credit Card No. : Bank :

<b>EMPLOYMENT PARTICULARS</b>	
Name of the Employer	
Full Address	
Designation	
Date of Joining the Service	
Age of retirement & Leftover Service	
Transferability	<input type="checkbox"/> Transferable <input type="checkbox"/> Not Transferable

<b>SOURCES OF INCOME :</b>	
<b>I. Salary Particulars (enclose pay slip)</b>	
Gross Salary	Rs.
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Buss. Income	Rs.
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<b>II. INCOME FROM OTHER SOURCES :</b>	
Source	Income per Annum

I hereby give consent to stand as the Coobligant / Guarantor for the loan applied by Mr. \_\_\_\_\_  
\_\_\_\_\_ (applicants).

**Signature of the Guarantor / Co-obligant**

**Date :**

<p><b>PARTICULARS OF HOUSE / FLAT :</b></p> <p><b>i) OUT-RIGHT PURCHASE</b></p> <p>Name of the Owner :</p> <p>Location : Door No. :</p> <p style="padding-left: 40px;">Street :</p> <p style="padding-left: 40px;">Land Marks :</p> <p style="padding-left: 40px;">City / Town :</p> <p style="padding-left: 40px;">PIN Code :</p> <p><b>PARTICULARS OF TITLE :</b></p> <p>The owner has inherited from ancestors / constructed purchased. He is in possession of the Building for the last ..... years. He is in possession of registered documents, including link documents.</p> <p><b>PLAN &amp; OTHER APPROVALS :</b></p> <p>The plan is approved by competent authority :</p> <p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>Construction is as per approved plan :</p> <p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>Deviations, if any. Have necessary clearances</p> <p><b>ENCUMBRANCES :</b></p> <p><input type="checkbox"/> There are no dues towards municipal taxes etc.</p> <p><input type="checkbox"/> There are no encumbrances over the property.</p> <p><input type="checkbox"/> The property is mortgaged to ..... and an amount of Rs. .... is outstanding.</p> <p><b>AGE OF THE HOUSE :</b></p> <p>The house is of ..... years old.</p> <p>Engineers certificate enclosed :    <input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>Agreement of Sale entered on : ..... For a consideration of Rs. .... And the agreement is valid till .....</p>	<p><b>II. FOR PURCHASING FLAT :</b></p> <p>Name of the Builder :</p> <p>Location : Door No. :</p> <p style="padding-left: 40px;">Street :</p> <p style="padding-left: 40px;">City / Town :</p> <p style="padding-left: 40px;">PIN Code :</p> <p>Agreement is for purchasing a flat of ..... Sq.ft. with car parking area admeasuring ..... Sq.ft. in the cellar / ground floor and the Agreement entered on : ..... For Rs. ....</p> <p><b>TITLE &amp; DOCUMENTS</b></p> <p>Title is clear :    <input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>Original Documents are available with the builder :</p> <p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>Link documents are available :    <input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p><b>PLAN AND PERMISSIONS :</b></p> <p>Plan is approved by competent authority : <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p>Permission is for : Cellar + Ground + _____ floors.</p> <p>Flat is located in : _____ floor.</p> <p><b>TIME &amp; RATE :</b></p> <p>Time for construction of flat :</p> <p>Probable date of handing over the flat :</p> <p>Rate per Sq.ft. _____ Ares of the Falt :</p> <p>Total cost of the flat : Rs.</p>
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**III) FOR CONSTRUCTION HOUSE**

Location : Door No. :

Street :

Land Marks :

City / Town :

PIN Code :

**PARTICULARS OF TITLE :**

I am the owner of the said plot and I have purchased the plot from Mr \_\_\_\_\_ in the year \_\_\_\_\_ under a registered sale deed dated \_\_\_\_\_ for a consideration of Rs. \_\_\_\_\_

**ENCUMBRANCES :**

- There are no dues towards municipal taxes etc.
- There are no encumbrances over the property.
- The property is mortgaged to ..... and an amount of Rs. .... is outstanding.

**PLAN & OTHER APPROVALS :**

The plan is approved by competent authority : Yes  No

Date of approval : \_\_\_\_\_ and valid upto \_\_\_\_\_

Necessary approvals obtained from :

- i) State Electricity Board : Yes  No
- ii) Water Board : Yes  No

**ESTIMATED COST OF CONSTRUCTION :**

Estimated cost  
Cost of Construction Rs. \_\_\_\_\_ per Sq.ft.

**SOURCES OF FUNDS FOR CONSTRUCTION/PURCHASE**

- 1. **OWN FUNDS :**
  - a. Savings :
  - b. ALREADY SPENT :
- 2. **LOANS FUNDS :**
  - a. FRIENDS :
  - b. EMPLOYER :
- 3. **FUNDS FROM OTHER SOURCES :**  
(Please specify the source)
- 4. **LOAN FROM BANK :**

\_\_\_\_\_  
\_\_\_\_\_

**REPAYMENT :**

I PROPOSED TO REPAY THE LOAN AT Rs. \_\_\_\_\_ P.M.  
IN \_\_\_\_\_ NUMBER OF EQUATED MONTHLY  
INSTALMENTS.

**DECLARATION :**

I / We hereby declare that all the particulars and information given in this application are true, correct and compete and that they shall form the basis of any loan the bank may decide to grant me / us.

I further agree that the loan shall be governed by the rules of the Bank, which may be in force from time to time. I agree to invest my share first and start construction. I will complete the construction within one year of availing the loan. If there is any price escalation it will be met from my own sources.

**Signature of the applicant**

**Place :**

**Date :**

## PARTICULARS OF FIRST APPLICANT

### FAMILY PARTICULARS

Name	Date of Birth	Age & Relation -ship	Address & Phone Number	Annual Income	PAN Number	Details of Bank Accounts		
						Bank	Branch	Savings

### Particulars of Bank

Name of the Bank	Address of the Branch with Phone No.	Type of A/c.	Account No.

### Particulars of fixed assets of the borrower

NAME OF THE OWNER	DESCRIPTION	LOCATION WITH DOOR/SURVEY NOS.	ENCUMBRANCES	PRESENT VALUE

### Particulars of liquid assets

NAME OF THE OWNER	NATURE OF ASSET	VALUE OF THE ASSET	MATURITY VALUE & DATE	ENCUMBRANCES

Signature :

Date :

## PARTICULARS OF SECOND APPLICANT

### FAMILY PARTICULARS

Name	Date of Birth	Age & Relation -ship	Address & Phone Number	Annual Income	PAN Number	Details of Bank Accounts		
						Bank	Branch	Savings

### Particulars of Bank

Name of the Bank	Address of the Branch with Phone No.	Type of A/c.	Account No.

### Particulars of fixed assets of the borrower

NAME OF THE OWNER	DESCRIPTION	LOCATION WITH DOOR/SURVEY NOS.	ENCUMBRANCES	PRESENT VALUE

### Particulars of liquid assets

NAME OF THE OWNER	NATURE OF ASSET	VALUE OF THE ASSET	MATURITY VALUE & DATE	ENCUMBRANCES

Signature :

Date :

## PARTICULARS OF CO-OBLIGANT

### FAMILY PARTICULARS

Name	Date of Birth	Age & Relation -ship	Address & Phone Number	Annual Income	PAN Number	Details of Bank Accounts		
						Bank	Branch	Savings

### Particulars of Bank

Name of the Bank	Address of the Branch with Phone No.	Type of A/c.	Account No.

### Particulars of fixed assets of the borrower

NAME OF THE OWNER	DESCRIPTION	LOCATION WITH DOOR/SURVEY NOS.	ENCUMBRANCES	PRESENT VALUE

### Particulars of liquid assets

NAME OF THE OWNER	NATURE OF ASSET	VALUE OF THE ASSET	MATURITY VALUE & DATE	ENCUMBRANCES

Signature :

Date :

**FOR OFFICE USE ONLY**  
PROCESSING NOTE FOR HOUSING LOAN

SUBJECT : PROPOSAL FOR SANCTION OF HOUSING LOAN

OFFICE NOTE No.                      DATE :

DATE OF RECEIPT OF THE APPLICATION :

I have visited the site on \_\_\_\_\_. It is with in the Municipal Limits. The information furnished in the application has been verified. We submit the following information in this connection.

1.	Name of the Applicant – 1	
	Age	
	Worth as on	
	Basis source for arriving worth	
	Present Residential Address	
	Occupation	
	Banking with us since	
2.	OCCUPATION PARTICULARS	
	Name of the Organisation	
	Designation	
	Employed Since	
	Left over Service	
	Office Address	
3.	INCOME DETAILS	
	From Salary	
	From Business	
	From Agriculture	
	Other Income, if any	
	Total Income	
	Nature of proof submitted	
	Full particulars of immovable properties, if any	

4.	FULL PARTICULARS OF THE APPLICANT – 2	
	Name	
	Age	
	Worth as on	
	Basis / source for arriving at worth	
	Present Residential Address	
	Permanent Residential Address	
	OCCUPATION PARTICULARS	
	Name of the Organisation	
	Designation	
	Employed Since	
	Left over Service	
	INCOME DETAILS	
	From Salary	
	From Business	
	From Agriculture	
	Other income, if any	
	Total Income	
	Natue of proof submitted	
	Full particulars of immovable properties, if any	

4.B	FULL PARTICULARS OF THE COOBLIGANT / GUARANTOR			
	Name			
	Age			
	Worth as on			
	Basis / source for arriving at worth			
	Present Residential Address			
	Permanent Residential Address			
	OCCUPATIONAL PARTICULARS			
	Name of the Organisation			
	Designation			
	Employed Since			
	Left over Service			
	Office Address			
	INCOME DETAILS			
	From Salary			
	From Agriculture			
	Other Income, if any			
	Total Income			
	Nature of proof submitted			
	Full particulars of immovable properties, if any			
FAMILY BACKGROUND OF THE APPLICANT (Members living with the applicant)				
	Name	Relationship	Age	Occupation
				Annual Income





<b>CALCULATION OF ELIGIBLE LOAN AMOUNT</b>			
Estimated Cost of construction / purchase			(A)
75% of estimated cost of construction			
Expected rent per month			
<b>SALARIED PERSONS</b>		<b>AGRICULTURALIST</b>	
Gross monthly income		Annual income as per certificate issued by Competent Revenue Authority, supported by evidence of land holdings)	(B)
50% of expected rent		12 times of 50% expected monthly rent	(C)
Total monthly income	(B)	Total annual income (B+C)	(E)
36 times of total monthly income	(C)	Three times annual income (3 x E)	(F)
ELIGIBLE LOAN AMOUNT (Lower of A & C)	(D)	ELIGIBLE LOAN AMOUNT (Lower of A & F)	
<b>Computation of 30% of Salary</b>		<b>BUSINESS &amp; SELF EMPLOYED</b>	
30% of salary as per latest salary certificate		Income for the last THREE years as per IT returns / assessment orders / auditor certificates	1 <sup>st</sup> Year
<b>Add</b>			2 <sup>nd</sup> Year
(i) Income Tax deduction as per salary certificate OR eligible exemption which ever is lower.			3 <sup>rd</sup> Year
			Total
			<b>Average</b>
(ii) instalment of the loans availed by the applicant which will be fully repaid during the construction period / Purchase of house / flat		12 times of 50% expected monthly rent	(C)
<b>PROOF TO BE KEPT ON RECORD</b>		Total annual income (B+C)	(D)
		THREE times annual income	(E)
		ELIGIBLE LOAN AMOUNT (Lower of A & E)	(D)

