



**CORPORATE OFFICE: THRISSUR
APPLICATION FORM
PRIVILEGE HOME LOAN**

Please complete all sections in Block Letters and tick (✓) boxes wherever applicable.

PERSONAL DETAILS OF THE APPLICANT.

AFFIX RECENT
PHOTOGRAPH OF
THE APPLICANT

Name of the Borrower

Residential Address

Pin:
Phone (Res): (M):

E-mail:

Residence Rented Own Leased by Parents Others.....
Employer

If rented, Monthly Rent (Rs) **Years at Present Residence**

Sex Male Female

Educational Qualification Graduate PG/Professional Other **Date of Birth**
d d m m y y

Club Membership If any Whether NRI Yes No

Marital Status Single Name of the spouse

Married Whether employed Yes No

Number of Dependents Children Others Spouse's annual Income Rs.

EMPLOYMENT DETAILS

Employer Name & Address	Designation & Department	Years in current Job	Date of super annuation

Phone No:

Employee No.....

PAN/GIR No.....

INCOME

Income	Amount (Rs)	Expenditure	Amount (Rs)
i) Annual Salary		Net take home pay C (A-B)	
ii) Bonus/Allowances per yr			
iii) Other income per yr.		Existing Loan installments (D)	
Gross income/month(i+ii+iii/12)A			
Deductions per month			
iii) IT + Other statutory deductions (for a year/12)			
i) Household expenses/month			
ii) Rent/month			

iii) Other expenses/month			
Total Exp/Deduction/month (B)		Net Surplus (C-D)	

NETWORTH OF THE APPLICANT

ASSETS

(Amt in Rs.)

Item	Description			Approx.value
a) Immovables	Location-			
	Survey /Patta/D.No.	Area		
	Self acquired or ancestral	Annual tax payable		
	Excess charge/ lien, if any	Annual Income		
b) Vehicles				
c) Other investments				
d) Shares/Debentures				
e) Other Assets viz. gold etc				
f) Salary				
g) N.S.S Units				
	Bank/Company	Date of Maturity	Amount	
h) Bank/Company Deposits				
	Post Office	Date of Maturity	Amount	
i) N.S.C				
	Type	Year	Maturity value	Surrender value
j) L.I.C Policies				
	Total (A)			

EXISTING LIABILITIES

Institution	Term & Date of availment	Loan amount	Balance outstanding	Monthly installment payable	Security offered and value
D.L.B					
Other Banks					
Others					
	Total (B)				

Total Assets-(A)..... Total liabilities-(B)..... Networth (A-B).....

Whether holder of any Credit Card	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes, details of the card				

BANK ACCOUNT DETAILS

Name of A/c Holder	Name of the bank	Branch Name	Type of a/c	Account No.

CO-APPLICANT DETAILS

AFFIX RECENT PHOTOGRAPH OF THE APPLICANT

Name of the Co-applicant

Relationship with applicant

Pin

Ph No.(Res)(M).....

Email:

Residence Rented Own Leased by Employer Parents Others.....

If rented, Monthly Rent (Rs) **Years at Present Residence**

Sex Male Date of Birth:
 Female d d m m y y

Marital Status Single Number of Dependents
 Married Whether NRI Yes No

EMPLOYMENT DETAILS

- Govt. Service
- Public/Pvt Co
- Own Business
- Professional
- Others.....

Employer/Business name & address	Designation/ Department	Years in current Job/Business	Date of superannuation
Ph No.			

Employee No. PAN/GIR No.

NETWORTH OF THE CO-APPLICANT

ASSETS

Item	Description		Approx.value
a) Immovables	Location-		
	Survey /Patta/D.No.	Area	
	Self acquired or ancestral	Annual tax payable	
	Excess charge/ lien, if any	Annual Income	
b) Vehicles			
c) Other investment			
d) Shares/Debentures			
e) Other Assets viz gold etc			
f) Salary			
g) N.S.S Units			
	Bank/Company	Date of Maturity	Amount
h) Bank/Company/Deposits			
i) N.S.C	Post Office	Date of Maturity	Amount
j) L.I.C Policies			
	Type	Year	Maturity value
			Surrender value

		Total (A)	

EXISTING LIABILITIES

Institution	Term & Date of availment	Loan amount	Balance outstanding	Monthly installment payable	Security offered and value
D.L.B					
Other Banks					
Others					
Total (B)					

Total Assets-(A)..... Total liabilities-(B).....Networth (A-B).....

INCOME

Income	Amount (Rs)	Expenditure	Amount (Rs)
i) Annual Salary		Net take home pay C (A-B)	
ii) Bonus/Allowances per yr			
iii) Other income per yr.		Existing Loan installments (D)	
Gross income/month(i+ii+iii/12)A			
Deductions per month			
iii) IT + Other statutory deductions (for a year/12)			
i) Household expenses/month			
ii) Rent/month			
iii) Other expenses/month			
Total Exp/Deduction/month (B)		Net Surplus (C-D)	

LOAN DETAILS:

Purpose of Loan: <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> PURCHASE <input type="checkbox"/> TAKEOVER <input type="checkbox"/> EXTENSION	
Loan Amount Sought: Rs.....	Margin Money : Rs.
Period of Repayment Sought: yrs	(Source)
Monthly installment you feel	
You would be able to pay: Rs.....	Amt. Already spent Rs.

Estimated requirement of funds		Estimated sources to meet requirement of funds	
Total purchase price/ Construction cost	Rs.	Bank Savings	Rs.
		Disposal of investments	Rs.
		Amount already spent	Rs.
Incidental cost (if any)	Rs.	P.F (Ref/Non ref)	Rs.
Other costs (specify)	Rs.	Others	Rs.
Regn.expenses	Rs.	Loan from D.L.B	Rs.
Total (A)	Rs.	Total (B)	Rs.

* (A) must be equal to (B)

PARTICULARS OF PROPERTY /SITE

Status of ownership: <input type="checkbox"/> Own <input type="checkbox"/> Joint

Survey No.	Extent	Sq mts
Muri/Amsam/ward	Village	
Town/Corporation	Taluk	
District	Value of Land	Rs.

STATUS OF CONSTRUCTION

Particulars	New	Under Construction/Renovation	Second hand flat/house
Area in Sq mts			
Name of Builder			
Stage of construction	◆◆◆		◆◆◆

Age of flat/house	◆◆◆		
Purchase price			

INSURANCE DETAILS

- Are you interested in taking an Insurance policy (SINGLE PREMIUM –MORTGAGE PROTECTION PLAN)
 Yes No
- If yes, option of payment of Single Premium
 By the applicant directly by cheques/DD
 Added to the Loan amount

REFERENCES (Two referees must not be relatives of the applicant)

1) Name Address Tel No. Res Off	2)Name Address Tel No. Res: Off
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CHECKLIST (TO BE ATTACHED WITH APPLICATION FORM)

A) Personal Data

- i) Passport Photos – 3 nos.
- ii) ID Proof – From employer, driving licence/PAN/Passport etc.
- iii) Address proof – Passport, etc.
- iv) Employment letter
- v) Copy of IT returns/Form 16 for the past three years.
- vi) Salary slip for last 3 months (minimum).
- vii) Statement of Bank account for 6 months (in which salary is credited)
- viii) Post dated cheques for one year
- ix) Salary – cum –undertaking letter
- x) CIBIL consent letter

B) Property Data

- i) Photocopy of Title deeds, encumbrance certificate for minimum 30 years, possession certificate, tax receipt.
- ii) Allotment letter of co-operative society / association of apartment owners.
- iii) Approval of the residential plot from local authority
- iv) Approved Plan & Licence issued by local planning authority.
- v) Estimate prepared by approved Engineer.
- vi) Agreement for sale (entered into with the seller/Builder)
- vii) Construction agreement (For Flats – with the builder)

DECLARATION:

I/We declare that all the particulars and information given in the application form are true, correct and complete and no material information has been withheld /suppressed and that they shall form the basis for any loan Dhanalakshmi Bank may decide to grant me/us. I/We confirm that the funds will be used for the purposes stated only and will not be used for speculative and/or antisocial purposes. I/We confirm that I/We have had no solvency proceedings against me/us nor have I/We even been adjudicated insolvent. I/We confirm that all applicants including co-obligant/guarantor are major. I/We agree that Dhanalakshmi Bank may take up such references and make such enquiries in respect of this application, as it may deem necessary. I/We understand that the sanction of the facility is at the discretion of the Bank and shall be governed by the rules of the Bank which may be in force from time to time. I/We will execute necessary security documents as per the Bank's requirement to its satisfaction. I/We understand that the Bank reserves the right to recall the funds if they are not used for the stated purpose. I/We further declare that the assets and liabilities furnished above are true and the properties and assets above stand in my/our name(s) and that I am/We are the sole proprietor/s of the same and that they are not alienated or encumbered in any way except to the extent of Rs..... . I/We hereby undertake not to alienate or encumber the said properties and assets in any way until and unless my /our obligation/s to the Bank have been fully discharged. I/We further declare that I/We have induced The Dhanalakshmi Bank Ltd. to act on the above representations and carry on pecuniary dealings with me/us.

As a precondition of the loans/advance/other non-fund- based credit facilities sanctioned by the bank, and furnishing of guarantee in relation thereto the bank, requires your consent for the disclosure by the bank of, information and data relating to you, of the credit facility availed of/to be availed, by you, obligations assumed/ to be assumed by you, in relation thereto and default, if any, committed by you in discharge thereof.. Accordingly you may agree and give consent for the disclosure by the Bank of all or any such:

- a) Information and data relating to you:
- b) The information and data relating to any credit facility availed of/to be availed by you and your obligation in credit facility granted/ to be granted by the bank and guaranteed by you as a guarantor and
- c) Default, if any, committed by you in discharge of your obligation as the bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd, and any other agency authorized in this behalf by the RBI. You may also agree that the data furnished by you to the bank are true and correct. The Credit Information Bureau (India) Ltd, and any other agency so authorized may use, process the said information and data disclosed by the bank in the manner as deemed fit by them; and the processed information or data disclosed by the bank in the manner as deemed fit by them; and the processed information or data or products thereof prepared by them, may furnish to banks/ financial institutions and other credit grantors or registered users as may be specified by the Reserve Bank of India.

	Name	Signature
Applicant		
Co-Applicant		

Place:

Date:

DATE OF SUBMITTING THE APPLICATION.

For Bank Use:

Branch Name :

Zone:

Account No :

Scrutinized by :

Date :

Branch Manager :

Date :

SANCTIONED / REJECTED on

REASONS FOR REJECTION:

EMPLOYMENT CERTIFICATE

Certified that Sri/ShriS/o, D/o, W/o
of.....House.....Town.....Village.....
Taluk.....District..... now residing atHouseTown
..... Village TalukDistrict, is a Permanent /
Officiating / acting / Provisional (designation)
.....(Office/department)

DETAILS OF HIS/HER SERVICE ARE AS UNDER

- 1. Date of entry into service
- 2. Date of which continuous service begins.....
- 3. Date of retirement

DETAILS OF HIS/HER SERVICE ARE AS UNDER

SCALE OF PAY

- Rs
- 1) Basic pay
 - 2) Dearness allowance
 - 3) H. R .A.
 - 4) Compensatory allowance
 - 5) Other allowances
 - 6)
 - 7)

RECOVERIES

- Rs.
- a) Provident fund
 - b) LIC recoveries
 - c) Income Tax
 - d) Loan recoveries
 - (i)
 - (ii)
 - (iii)
 - e) Other recoveries
 - (i)
 - (ii)

Total (A) Rs
Net Salary (A)-(B) Rs

Total (B) Rs

Place :

Signature

Date :

(Office Seal)

Name and designation of the
Head of Office / Department

UNDERTAKING FOR RECOVERY FROM PAY

I,(name in full).....
..... (designation and Office/
department) owe to The Dhanalakshmi Bank Ltd; Thrissur/the
Branch of The Dhanalakshmi Bank Ltd; Thrissur the sum of Rsand interest as per P.N/
Bond datedwhich I have undertaken to repay in monthly instalment of Rson
..... theday of every month I hereby agree that, in case of default of payment of
monthly instalments in connection with the said transaction monthly recoveries of such amounts as may be fixed by the Bank
from time to time of which information will be given by the Bank, may be made from salary at source and remitted or paid to
the Bank or its duly authorized representative.

Place:

Signature of employee

Date :

I agree to effect the above recoveries

Place :

Signature of the Head
Office / Department

Date: