



NAINITAL BANK
THE NAINITAL BANK LTD.

THE NAINITAL BANK LIMITED.

(Regd. Office: G.B. Pant Road, Nainital)

"APNA AASHIYANA" HOUSING LOAN APPLICATION FOR INDIVIDUAL/CO-BORROWERS

The Asso. Vice President/Sr. Branch Manager/Branch Manager,
The Nainital Bank Limited,
_____ BRANCH

Photograph	Photograph
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Dear Sir,

I/We hereby, apply for a total financial assistance of Rs _____

(Rupees _____) for Housing Loan under Bank's "Apana Aashiyana" scheme under floating interest rate option.

	Applicant (I)	Applicant (II)
1. Name (in Full)	_____	_____
2. Father's/Husband's Name	_____	_____
3. Address (With Phone No.)	_____	_____
a) Permanent	_____	_____
b) Present	_____	_____
Phone No. (With code)	_____	_____
Status (Single/Married)	_____	_____
4. Identification Ration Card	_____	_____
Driving Licence/Passport/Pan No.	_____	_____
5. Date of Birth and Age	_____	_____
6. Edu./Proff Qualification	_____	_____
7. Occupational Details	_____	_____
A) If Employed	_____	_____
i) Nature of Job (Regular/Adhoc) & designation	_____	_____
ii) Employer's Name and Address	_____	_____
iii) No. of Years of Service & year of Retirement	_____	_____
iv) Will your employer deduct the monthly installment from your salary and submit to us directly	Yes	Yes
	No	No
B) If Self-employed	_____	_____
i) Name of Business/Profession	_____	_____
ii) No of years in business/proff.	_____	_____
iii) Constitution	_____	_____
8. Financial Information	_____	_____
i) Monthly Gross Salary	_____	_____
ii) Monthly Net Take Home Salary	_____	_____
iii) Other income	_____	_____
iv) Income as per I.T. Return	_____	_____

	B) If Self-employed/Business			
	i) Income (as per I.T. Return)			
9.	No. of Dependents			
	A) Deposits			
	B) Life Insurance Policy/ies			
	C) Other Moveable Assets			
	D) Immoveable Asset*			
	Total			
	Less: Liabilities			
	A) From us			
	B) From other Banks/Fin. Instt.			
	C) Other			
	Total			
	TOTAL NET WORTH			
	*Details of existing immoveable properties including Area & Address etc.			
11.	Details of immovable Property (to be purchased/constructed/repaired)			
	i) Plot/House/Flat allotted by a (Tick)	House Society		
		Development Authority		
		Private Purchase		
	ii) Address of property			
	Total Area of Plot			
	Total Built up Area			
12.	Loan requested			
	i) Purpose of Loan (Tick)	1. Purchase of Existing House		
		2. Construction of New House		
		3. Repair/Renovation of House/Flat		
		4. Extension of House/Flat		
	ii) Cost of House :			
	a) Cost of Land			
	b) Cost of proposed Construction			
	c) Cost of repair			
	d) Cost of Flat/House (Existing)			
	e) Registration Charges (if not included in above cost)			
	f) Other Cost (specify)			
	TOTAL COST			
	iii) Source of Funds :			
	Own Funds			
	Other Loans			
	Loan Applied for			
	TOTAL			

* Total cost should be equal to total Funds from all sources

Details regarding Guarantors*

	Guarantor (I)	Guarantor (II)
1. Name (in Full)		
2. Father's/Husband's Name		
3. Relation with Applicant		
4. Address		
a) Premanent		
b) Present		
5. Identification Ration Card		
Driving Licence/Passport/Pan No.		
6. Occupational Details		
7. Annual Income		
8. Net Worth		

*Credit report to be prepared & submitted separately on "Annexure - B"

Prime Security

Nature and perticulars	Name of owner	Value	As on

Collateral Security :

Nature and perticulars	Name of owner	Value	As on

Proposed Repayment Sechedule :

To be rapaid in.....equated monthly installments of Rs.....after.....months from the date of first disbursement of loan.

Any other Information:

Declaration:

I/We, hereby, declare:

1. That all the particulars & information given in the application form are true & correct.
2. That the necessary terms & condition of the scheme have been read and its contents are understood.
3. That no insolvency proceedings are pending nor have been initiated on against me/us.
4. That I/We am/are aware that the repayment programme is calculated on the basis of monthly/quarterly rest.
5. That Branch may take up such reference and make such enquiry in respect of this application as it may deem necessary.
6. That I shall inform to the Bank regarding any change in my/our occupation/employment and provide any further information that you may require.
7. I/We undertake to authorize my/our employer/s to deduct equated monthly installment from my/our salary and remit the same to Bank directly every month.
8. I have opted/noted that the scheme is under floating option i.e. linked to base rate.
9. I/We undertake that I/we am/are not a Director of the bank or other banks or relative of Director of any bank or relative of any officials of the bank i.e. relationship of the proprietor/Partner/Director of the borrowing entity with the Director of the bank/other bank/officials of the bank.
10. I/We undertake that no legal action has been/is being taken against applicant/borrower/promoters/proprietor/partner/Director/guarantors by other financial institutions/banks.
11. I/We undertake that I/We shall not violate the sanctioned plan, construction shall be strictly as per the sanctioned plan and it shall be my/our sole responsibility to obtain completion certificate within 3 months on completion of construction, failing which the bank shall have the power and the authority to recall the entire loan with interest, cost and other usual bank charges.
12. I/We further agree that my/our loan shall be governed by the rules and regulations of "The Nainital Bank Limited", which may be enforce from time to time.

1. Guarantor

Name.....

2. Guarantor

Name.....

1. Applicant

Name.....

2. Applicant

Name.....

Date.....

Place.....

Documents to be attached : (Duly Attested wherever necessary)

Please (✓) Tick

- a) Sale Deed/Agreement to sale
- b) Copy of approved map of proposed construction/purchase/extension.
- c) Detailed cost estimate/valuation report from an approved architect of the Bank.
- d) Salary Certificate & form No. 16 issued by employed for last two employees) and Income Tax Return/assessmen order in case of Self-employed for last two years.
- e) Proof of Residence i.e. copy of Passport/Voter ID etc.
- f) Tax Paid Receipts.
- g) Allotment letter of Co-operative Society/housing board/Constructor/Builder etc.



THE NAINITAL BANK LIMITED.

(Regd. Office: G.B. Pant Road, Nainital)

"APNA AASHIYANA" APPRAISAL CUM RECOMMENDATION FORM LOAN UNDER HOUSING LOAN SCHEME "APNA AASHIYANA"

Branch _____ File No. _____ Date _____

RE : Fresh Term loan of Mr. / Ms. _____

For Rs. _____

	APPLICANT (I)	APPLICANT (II)
Name (in Full)	_____	_____
Address	_____	_____
Date of Birth and Age	_____	_____
Occupation	_____	_____
Annual Income	_____	_____
Gross Worth	_____	_____
Less : Liabilities	_____	_____
Net worth	_____	_____

	GUARANTOR (I)	GUARANTOR (II)
Name (in Full)	_____	_____
Address	_____	_____
Date of Birth and Age	_____	_____
Occupation	_____	_____
Annual Income	_____	_____
Gross Worth	_____	_____
Less : Liabilities	_____	_____
Net worth	_____	_____

PRESENT CREDIT FACILITY :

Nature	Amount	Security	Rate of interest	Margin	Period	Repayment Schedule

LOAN RECOMMENDED

Total Cost of House	
Less : Own Margin	
Less : Other loans	
Loan Recommended	

PRESENT CREDIT FACILITY :

Nature	Amount	Security	Rate of interest	Margin	Period	Repayment Schedule

COLLATERAL SECURITY (IF ANY) :

Nature and particulars	Name of Owner	Value	As on

PAST RECORDS, IF ANY, OF THE BORROWER/S FAMILY/ASSOCIATE :

CASH ACCRUALS TO MEET REPAYMENT SCHEDULE :

OTHER INFORMATION & RECOMMENDATION :

Manager (Credit)/Accts/
Asstt. Manager/Advance Officer

Asso. Vice President/Sr. Branch Manager/Branch Manager