



THE ODISHA STATE CO-OPERATIVE BANK LTD.

Head Office : Pandit Jawaharlal Nehru Marg, Bhubaneswar - 751001

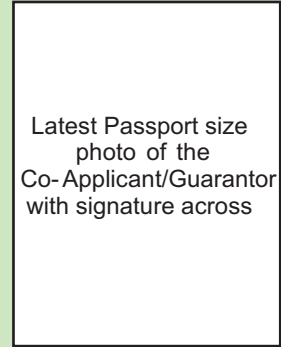
OSCB HOME LOAN APPLICATION FORM

(Please fill this form in Capital letters and tick appropriate boxes)

To
The Branch Manager
The Odisha State Cooperative Bank Ltd.
Branch _____



Applicant



Co-Applicant / Guarantor

Applicant Customer ID																			
SB or Current A/c No.																			
Loan A/c No.																			

I / We hereby apply for a loan of Rs..... for construction / purchase of house / Flat /addition / alteration of the existing house / flat owned in my / our name for bonafide use of myself and my family members, the details of which are enclosed .

APPLICANT

I.PERSONAL DETAILS

Full Name / Mr/Mrs/Ms _____

Father's/Husband Name _____

Spouse's Name _____

Date of Birth (Self)

D	D	M	M	Y	Y	Y	Y
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Date of Birth (Spouse)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Gender Male Female Third Gender

Educational Qualifications Undergraduate Graduate Post-Graduate Professional

Specify _____

Marital Status Single Married Divorced Widowed

PAN No. _____ Aadhar No. _____ Passport No. _____

Voter ID No. _____ Driving License No. _____ If Business,

GSTN Number _____

Present Accommodation Owned Company Provided Family Rented

Others (Specify) _____

For Office Use:-

CIBIL SCORE :

Membership Particulars: a) C-Voucher No. _____ Dated _____

b) Nominal Membership Number allotted by HO _____ c) Amount of share held Rs. _____

Name and address of all Legal Heirs of the Applicant:

Sl. No.	Name of the Legal Heirs of the Applicant	Relation with Primary Applicant	Annual Income	Age	Address

Category SC ST OBC GEN OTHERS

If Home Loan to Agriculturists, Category of Farmers: Marginal Small Large

Present Residential Address: _____

_____ Nearest Landmark _____

City _____ Pin code _____

Land Line / Mobile No. _____

Email ID _____

Since how long at the above address: _____ years.

Permanent Address: _____

_____ Nearest Landmark _____

City _____ Pin code _____

Landline / Mobile No. _____

Communication to be mailed to Permanent Address Present Address

II. PROFESSIONAL DETAILS

Salaried Private Ltd. Co. Public Ltd. Co. Govt. Dept. / PSU
 Prop / Partnership / LLPs Others(Specify) _____

Self Employed / Business Manufacturing Trading Services Agriculture

Miscellaneous Retired Housewife Student
 Others(Specify) _____

Name of Organisation* / Concern* : _____

Nature of Business : _____

Designation : _____

Department : _____

Length of Service* : In _____ Years; In _____ Months

Date of Retirement : _____

Office Address: _____

Transferable within state Transferable outside state NOT transferable Job

(*)HOW LONG IN THE PRESENT BUSINESS, if doing business

Employee No. : _____

EPF No. : _____

No. of Employees in the Organisation: _____

Monthly / Annual Income Rs. : _____

Is Spouse Working: Yes No

If Yes, Monthly Income Rs. : _____

III. INCOME DETAILS

Salaried Persons / Pensioners :

Monthly Gross Salary / Pension : Rs. _____

Monthly Net Salary / Pension : Rs. _____

Other Income (specify)..... : Rs. _____

Other than salaried persons:

Annual Gross Income : Rs. _____

Annual Net Income : Rs. _____

Income Tax Paid If any : Rs. _____

SALARY / BUSINESS ACCOUNT DETAILS

ACCOUNT TYPE	ACCOUNT NUMBER	IFS CODE	BANK NAME	BRANCH NAME

EXISTING LOAN (If any)

LOAN ACCOUNT NO	BANK/FI/ EMPLOYER	PRODUCT NAME	SANCTIONED AMOUNT	PRESENT OUTSTANDING	EMI

Whether Applicant is related to Chairman / Director of our Bank?

Yes No

CO-APPLICANT / GUARANTOR

a) PERSONAL DETAILS

Full Name / Mr/Mrs/Ms _____

Father's/Husband's Name _____

Date of Birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Relationship with Applicant: _____

Gender Male Female Third Gender

Category SC ST OBC GEN OTHERS

Educational Qualifications Undergraduate Graduate Post-Graduate Professional

Specify _____

Marital Status Single Married Divorced Widowed

No. of Dependents Children Adults

PAN No. _____ Aadhar No. _____ Passport No. _____

Voter ID No. _____ Driving License No. _____ If Business,

GSTN Number _____

Present Accommodation Owned Company Provided Family
 Rented Others (Specify) _____

For Office Use:-

CIBIL SCORE:

Membership Particulars: a) C-Voucher No. _____ Dated _____

b) Nominal Membership Number allotted by HO _____ c) Amount of share held Rs. _____

Present Residential Address: _____

_____ Nearest Landmark _____

City _____ Pin code _____

Land Line / Mobile No. _____

Email ID _____

Duration of stay at present address: _____ years.

Permanent Address: _____

_____ Nearest Landmark _____

City _____ Pin code _____

Land Line / Mobile No. _____

Communication to be mailed to Permanent Address Present Address

CO-APPLICANT / GUARANTOR

b) PROFESSIONAL DETAILS

Salaried Private Ltd. Co Public Ltd. Co. Govt. Dept. / PSU
 Prop / Partnership / LLPs Others (Specify) _____

Self Employed / Business Manufacturing Trading Services Agriculture

Miscellaneous Retired Housewife Student

Others (Specify) _____

Name of Organisation / Concern : _____
 Nature of Business : _____
 Designation : _____
 Department : _____
 Length of Service : In _____ Years; In _____ Months
 Date of Retirement : _____
 Office Address: _____

Employee No. : _____
 EPF No. : _____
 No. of Employees in the Organisation: _____
 Monthly / Annual Income Rs. : _____
 Is Spouse Working: Yes No
 If Yes, Monthly Income Rs. : _____

CO-APPLICANT / GUARANTOR

c) INCOME DETAILS

Salaried Persons / Pensioners :

Monthly Gross Salary / Pension : Rs. _____
 Monthly Net Salary / Pension : Rs. _____
 Other Income (specify)..... : Rs. _____

Other than salaried persons:

Annual Gross Income : Rs. _____
 Annual Net Income : Rs. _____
 Income Tax Paid If any : Rs. _____

SALARY / BUSINESS ACCOUNT DETAILS

ACCOUNT TYPE	ACCOUNT NUMBER	IFS CODE	BANK NAME	BRANCH NAME

EXISTING LOAN (If any)

LOAN ACCOUNT NO	BANK/FI/ EMPLOYER	PRODUCT NAME	SANCTIONED AMOUNT	PRESENT OUTSTANDING	EMI

CO-APPLICANT / GUARANTOR

d) PERSONAL ASSOCIATION DETAILS

Whether Co Applicant is related to Chairman / Director of our Bank?

Yes No


APPLICANT

IV.PURPOSE OF LOAN

Purchase of House Purchase of Flat Construction Take Over from _____
 Extension/Addition Renovation/Repairs Others (Specify) _____

Full address of property to be financed _____

_____ Nearest Landmark _____ City _____

Pin code _____  GPS Coordinates (DMS): _____

Details of Encumbrance, if any: _____

Area of Plot / Site (Square Feet): _____

Built up Area of the House / Flat to be financed (Square feet): _____

Age in case of ready built house/flat: _____ Years

Market value of existing property (Rs.) _____

Status of the Ownership of the Property Sole Joint

Estimated Cost (in Rs.)

Estimated Sources (in Rs.)

Cost of Construction _____

Savings (specify) _____

Cost of Flat / Apartment _____

Disposal of Investments (specify) _____

Registration Cost (including Stamp duty) _____

PF-Repayable / Non-Repayable _____

Other Expenses (specify) _____

Loan from Employer _____

Housing Loan from OSC Bank _____

Others (specify) _____

Total _____

Total _____

Repayment Period (Years): _____

Moratorium Period (in Months): _____

Mode of Repayment: _____

Rate of Interest: Fixed Rate _____

LIST OF ENCLOSURES TO BE SUBMITTED ALONG WITH THE APPLICATION:

(A) KYC RELATED (For Applicants / Guarantors)

- (i) PAN Card
- (ii) Proof of Address (Telephone Bill / Voter ID / license etc. *)
- (iii) Proof of Identity (with photo evidence)(Passport, Voter's Identity card, PAN card, Driving License etc. *)

*All Officially Valid Documents as prescribed by GOI/RBI will be accepted.

ASSETS & LIABILITIES STATEMENT IN BANK'S FORMAT TO BE SUBMITTED BY APPLICANT & CO-APPLICANT AS WELL AS THE GUARANTOR.

(B) EMPLOYMENT RELATED (For Salaried Class Applicant/s)

- (i) Employee's ID Copy
- (ii) Latest 6 month's Salary Slip / Salary Certificate
- (iii) Latest 6 month's Statement of Bank Account where salary is credited.
- (iv) Form 16 / IT Returns / ITAO for the last three years.
- (v) Previous and Present employment details with proof covering a period of last 3 years.
- (vi) If employed in a Private Concern, Profile of the Employer to ascertain the Standing / Status of the Company.
- (vii) Proof of other income, if any (like Rent, Interest on Investments etc.)

(C) BUSINESS RELATED (For Applicants under Professional/Self employed/Business Category)

- (i) Latest 6 month's Statement of Bank account
- (ii) Proof of other income, if any, like Rent and Interest on Investment
- (iii) IT Return / ITAO for the last three years.
- (iv) Latest GST return
- (v) Copies of full set of Audited Balance Sheet including P&L account – for the last three years.
- (vi) Proof of Business (VAT/GST Registration Copy etc.)
- (vii) Profile / Write-up on the business / Professional activities carried on.
- (viii) PAN Card copy – of the business unit (Wherever applicable)

(D) PROPERTY RELATED

- (i) Original document of title to the property/RoR/Patta
- (ii) EC of the last 13 years.
- (iii) Latest Tax paid Receipts
- (iv) Registered original Sale Agreement/ Sale Deed
- (v) Possession Certificate / Location Certificate with sketch as the case may be in respect of the subject property.
- (vi) Approved Building Plan from concern authority
- (vii) In case of purchase of Flats from Developers documents viz Agreement of Sale of Undivided share of land (if registered, then registered sale deed), Construction agreement, lay out approval, building plan approval, RERA approval, copy of the agreement between the builder/developer and purchaser/applicant, NOC from the financing Bank for release of their charge on the flat, Tripartite agreement between the Builder/Bank/Applicant wherever necessary etc.
- (viii) In case of construction of house/repairs and renovation, estimation duly approved by Panel Engineer.

(E) In Case of Takeover:

- (i) Copy of original sanction letter, Additional sanction if any, (including top up loans)
- (ii) Latest Balance outstanding letter from the erstwhile lending institute.
- (iii) Confirmation from the lending institute that the account is a Standard asset and the balance outstanding as on date, charges if any, and their willingness to handover the documents to Bank if the amount is paid in full along with list of documents held with the erstwhile Bank.
- (iv) Latest property tax and other statutory tax paid receipts.
- (v) Statement of Home Loan account from the date of availment.

- (vi) The property should have been constructed as per the approved plan without deviations.
- (vii) Copy of the property title deeds, latest tax paid receipt, Khata (RoR) and up to date Encumbrance Certificate for 13 years or more as required.

The above checklist is only indicative and the Bank may insist for production of any other document relating to property for verifying the title or for creation of valid mortgage. The applicants have to submit self attested copies of the document wherever photo copies are submitted

DECLARATION

1. I/WE hereby apply for a loan from OSCB to the extent indicated in the Loan Request column of this application form.
2. I/We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and they shall form the basis of any loan OSCB may decide to sanction to me/us.
3. I/We confirm that I have / had no insolvency proceedings against me/us, nor have I/We been adjudicated insolvent.
4. I/We further confirm that I have read the terms and conditions and understood the contents therein.
5. I/We confirm that no litigation is pending in the matter of property offered as security.
6. I/We hereby agree that OSCB may at its discretion conduct discreet enquiry in respect of this application.
7. I/We understand to inform as to any change in my occupation / employment, residential address and provide any further information that the bank may require.
8. OSCB will be at liberty to take such action as it may deem necessary if my / our above statements are found to be untrue.
9. I/We agree that OSCB shall have the sole discretion to reject this application / reduce the loan amount without assigning any reason thereof.
10. I/We further agree that my loan transaction shall be governed by the rules of OSCB which may be in force from time to time.

FULL SIGNATURE OF THE APPLICANT

FULL SIGNATURE OF THE CO-APPLICANT / GUARANTOR

Place

Place

Date

Date

Other terms & Conditions:

1. The Bank may revoke in part or in full or withdraw / stop financial assistance at any stage by giving reasonable notice to the borrower. Credit facilities sanctioned are to be availed within 6 months from the date of this letter, failing which the limits will automatically stand cancelled.
- 2.
- 3.

BRANCH MANAGER

Accepted all the terms and conditions of sanction

APPLICANT / CO-APPLICANT / GUARANTOR



PARTICULARS OF THE CO-APPLICANT

ASSET LIABILITY STATEMENT

From

To

The Branch Manager

Odisha State Co-operative Bank Ltd.

Sub: Banking Facilities Extended/ to be Extended by you to **Branch**

I offer to stand as a guarantor/ co-applicant for the banking facilities extended/ to be extended by you to..... and furnish the particulars here below.

1. Full Name:

5. Whether related to the borrower / other co-applicant / guarantor

2. Father's / Husband's Name:

6. Whether related to any of the Employees of our Bank

3. Age (In years):

(If yes, nature of relationship)

4. Address:

7. SB/ CANo. Opened on.....

Permanent

Office/Business

8. Net Annual Income :Rs. 9. Net Worth: Rs.

.....

.....

10. Liabilities, if any

.....

.....

.....

.....

Particulars of Assets Owned by Co-applicant/ Guarantor

Movables				Immovables						
Sl. No.	Description of property	Approx. Market Value (Rs.)	Encumbrance, if any (Furnish particulars)	Sl. No.	Description of property	Extent	Location & Boundaries	Approx. Market Value (Rs.)	Details of documents conferring Rights	Encumbrance, if any (Furnish Particulars)
							E			
							W			
							N			
							S			

I declare that I am the true owner of the assets, and I am in possession of documents conferring rights on me. I further declare that the particulars furnished by me herein above are true to the best of my knowledge and belief.

Place:

Date:

Signature / LTI of Guarantor/ Co-applicant

Particulars of Assets Standing in the Name of the Applicant (Borrower)

Movables				Immovables						
Sl. No.	Description of property	Approx. Market Value (Rs.)	Encumbrance, if any (Furnish particulars)	Sl. No.	Description of property	Extent	Location & Boundaries	Approx. Market Value (Rs.)	Details of documents conferring Rights	Encumbrance, if any (Furnish Particulars)
							E			
							W			
							N			
							S			

I declare that I am the true owner of the assets, and I am in possession of documents conferring rights on me. I further declare that the particulars furnished by me herein above are true to the best of my knowledge and belief.

Signature / LTI of Applicant (Borrower)

Place:

Date:

Space for Branch Use:

1. Name of the person/ firm in which the guarantor / Co-applicant is interested.....
2. Whether enjoying any credit limit with us (If yes, furnish full particulars) : Yes/No
3. Confidential Reports from Banks:
4. General Remarks:
 - (a) We certify that we have verified information furnished in the format with reference to the documents conferring rights/title to the borrower / Guarantor/ co-applicant, and the existence of the property, its market value, marketability.
 - (b) The details furnished herein are verified/ compared with the information furnished earlier and we are satisfied about the veracity of the same (applicable in case of existing parties).

Place:

Date:

Branch Manager