

दी राजस्थान अरबन को-ऑपरेटिव बैंक लि., जयपुर
THE RAJASTHAN URBAN CO-OPERATIVE BANK LTD., JAIPUR
BRANC H

HOUSING LOAN APPLICATION FOR INDIVIDUALS

(Please Complete All Particulars In Block Letters And Tick Boxes Wherever Applicable)	Signed Photo of 1st applicant	Signed photo of 11nd applicant
CIF NO. (FOR OFFICE USE ONLY)		
ACCOUNT NO. (FOR OFFICE USE)		
2. PERSONAL INFORMATION OF THE APPLICANT		
FIRST NAME	MIDDLE NAME (Father/ Husband	SURNAME
Name in full –1st Applicant		
Name in full – 2nd Applicant		
Relationship of 2nd Applicant with 1st applicant.		
PERTICULARS	1st Applicant	2nd Applicant
1. Detailed Residential Address (House No., Road Name, Locality, City PIN, District, State)		
2. Office Address (House No., Road Name, Locality, City PIN, District, State)		
3. Permanent Residential Address (House No., Road Name, Locality, City PIN, District, State)		
4. The name in which correspondence should be addressed (Mention 1st or 2nd applicant)		
5. Address for correspondence of (tick appropriate box)	<input type="checkbox"/> Residential Address	<input type="checkbox"/> Office Address
6. E mail address		<input type="checkbox"/> Permanent Address
7 Date of Birth (DDMMYYYY)		
8. Age	Years Months	Years Months
9. Telephone Number (Office & Residence)	Office Residence	Office Residence
10. Mobile No. / Fax No.		Fax No.
11. Sex	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> M <input type="checkbox"/> F
12. Marital Status (Please also tick single if no living spouse)	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Single <input type="checkbox"/> Married
13. Residential Status (indicate date of permanent return, if any)	<input type="checkbox"/> Resident <input type="checkbox"/> NRI/ PIO	<input type="checkbox"/> Resident <input type="checkbox"/> NRI/ PIO
14. Particulars of identification proof, issue date, place, expiry date, etc. (Please indicate name of the document at ©, if any)	a) <input type="checkbox"/> Voter ID No. b) <input type="checkbox"/> Passport No c) <input type="checkbox"/> PAN d)	a) <input type="checkbox"/> Voter ID No. b) <input type="checkbox"/> Passport No c) <input type="checkbox"/> PAN d)
15. If you donot have PAN, reasons thereof		
16. LOCKER (Yes / No), particulars like name of Branch, locker No., etc, if yes		
3. OTHER INFORMATION OF THE APPLICANTS		
PERTICULARS	1st Applicant	2nd Applicant
1. Belong to (tick appropriate box)	SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> GEN <input type="checkbox"/>	SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> GEN <input type="checkbox"/>
2. Number of dependents	<input type="checkbox"/> Children <input type="checkbox"/> Others	<input type="checkbox"/> Children <input type="checkbox"/> Others
3. Educational / Professional Qualification		
4. Copy of Form No. 16 enclosed	Yes / No	Yes / No
5. Present Residence status (tick appropriate Head)	* Owned/ Rented/ Company Provided/ Parental	* Owned/ Rented/ Company Provided/ Parental

4. FINANCIAL INCOME INFORMATION						
PARTICULARS	1st Applicant			2nd Applicant		
1. Source of Income (Income Proof): (Please tick and enclose supporting documents)	<input type="checkbox"/> Salary Certificate	<input type="checkbox"/> Income Tax Return	<input type="checkbox"/> Employment Contact (in case of NRIs / PIOs)	<input type="checkbox"/> Salary Certificate	<input type="checkbox"/> Income Tax Return	<input type="checkbox"/> Employment Contact (in case of NRIs / PIOs)
2. Month / Year / Validity period of Contract/ employment						
3. Annual Gross Salary/Income						
4. Annual Net Salary / Income						
5. Other Annual Income as per I.T. return (indicate source)						
6. Annual Income as per I.T. return						
7. Expected monthly / annual rental income from the proposed property						
5. EMPLOYMENT DETAILS OF THE APPLICANT (Please enclose small profile in respect of Pvt. Cos.)						
PARTICULARS	1st Applicant			2nd Applicant		
1. Name of the employer						
2. Name of the department						
3. Designation & Employee No. (if available)						
4. No. of employees in the Co.						
5. No of years in present employment (If current employment is less than 5 years, details of earlier employment going back to a period of 5 years be attached.)						
6. Date of retirement						
6. DETAILS OF IMMOVABLE PROPERTY TO BE CONSTRUCTED / PURCHASED / RENOVATED / REPAIRED						
1. Address of the property – House No. / Plot No., Road, Area, City, PIN Code						
2. Landmark for identification of property						
3. Tick Type/ Category of the seller and mention full name of the seller	<input type="checkbox"/> Housing Society/Board	<input type="checkbox"/> Development Authority	<input type="checkbox"/> Private Builder	<input type="checkbox"/> Individual		
4. Purpose – (whether for purchase of new flat / house, resale flat / house, Purchase of plot of land, construction of new house, Extension of house / Flat, Renovation of existing house / flat, repairs, etc.	<input type="checkbox"/> Outright purchase of new flat / house	<input type="checkbox"/> Resale flat / house and age thereof	<input type="checkbox"/> Construction of flat / new house	<input type="checkbox"/> Extn. /renovation, repairs of flat / house		
5. Present stage of Construction and expected time of completion						
6. Existing / Proposed Built up area of the flat / house						
7. Existing / Proposed carpet area of the flat / house						
8. Area of land / undivided share of land (in r/o flat)						
9. Rate per square ft. (for building / for land)						
10. Is the property mortgaged to any institution (Bank / HFC)? Details thereof						
11. If yes, the loan details						

7. LOAN REQUEST						
	Purchase of new flat / house	Resale of flat / House	Construction of new house	Extension of flat / hose	Repair/ Renovation of flat/ house	Purchase of plot of land
A. Please tick the appropriate box	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Normal Housing Loan Scheme	RUCB- Flexi Hosing Loan	RUCB- Really Housing Loan	RUCB- Maxgain Loan	RUCB- NRI Housing Loan	Plus Scheme
B. Please tick the appropriate box	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cost of property (Rupees)		Amount (Rs.)		Sources of funds (Rupees)		Amount (Rs.)
1. Cost of land				1. Amount already invested		
2. Cost of construction /flat/house/ extension / repairs				2. Savings in Bank (A/c No. and name of the bank)		
3. Cost of amenities / Service charges				3. Disposal of investment / Property – Brief Details		
4. Cost of repair / renovation / extension				4. P. F. – Refundable – Non refundable / Loans		
5. Miscellaneous				5. Others (specify)		
6. Cost of stamp duty / registration				6. LOAN APPLIED FOR		
7. Total cost: (should tally with funds) (excl. SBI Life Premium)				Total funds *(should tally with total cost)		
8. DETAILS OF FINANCIAL WORTH OF THE APPLICATIONS						
PERTICULARS (Rs. In lacs)	1st Applicant			2nd Applicant		
	Details (A/c No., Bank, Branch, etc.)*	Amount	Bank's Assessment	Details (A/c No., Bank, Branch, etc.)*	Amount	Bank's Assessment
1. Savings in Bank (Savings Bank * fixed Deposits)						
2. Immovable property (Details like S. No., Bldg No./ tax receipts, etc.						
3. Current PF balance (Your contribution)						
4. Investment in NSCs /Share/ Debentures						
5. Jewellery / gold Ornaments						
6. SBI Life/ LIC / Postal life, etc.						
7. Investment in various firms (your share), HUF share and Share in Associate Concern						
8. Total Assets *						
* (Enclose sheets, if required, for details)						
9. ADDITIONAL DETAILS OF BANK ACCOUNTS OF ITEM NO. 8.1 ABOVE						
Name of the a/c holder		Type of a/c	Name of bank and Branch		A/c Number	

10. DETAILS OF EXISTING LOANS (FROM RUCB OR OTHER BANKS)

FIRST APPLICANT					
Purpose	Name of creditors- (Bank) NBFC/Employer – Name and a/c No. and date of sanction	Loan Amt (Rs. In lacs)	EMI	Mode of repayment	Security charged (Detail in Annexure)
1. Housing Loan					
2. Car Loan					
3. PF Loan					
4. Personal and others (Please specify)					
5. Total Liab. Of 1st applicant **					

SECOND APPLICANT					
1. Housing Loan					
2. Car Loan					
3. PF Loan					
4. Personal and others (Please specify)					

11. PROPOSED / PREFERRED REPAYMENT

1. Mode of repayment (Please mention tenor in years) – EMI / PDC / S.I., etc.

<input type="checkbox"/> Check – off facility with employer	<input type="checkbox"/> Salary Account and standing instruction at Branch	<input type="checkbox"/> Post dated cheques
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2. Moratorium period requested (Moratorium will be included in over all repayment period) Months

Note: i) For construction of house, purchase of flat/house on installment basis from Govt./Public Agency/Builder/Housing Society, etc. , maximum moratorium permitted is 18 months from the date of first disbursement or till 2 months after completion of construction, whichever is earlier, ii) For other purposes, one month after the date of full disbursement.

12. PROCESSING FEE/ ADVOCATEES / VALUER'S FEES DETAILS

Amount	Cheque No.	Dated	Drawee Bank/Branch

13. REFERENCES (AT LEAST TWO) – name s, address, and telephone nos.

1	
2	

14. GENERAL

1. Do you wish to be covered by SBI Life Optional Group Insurance Policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	2. If yes, whether one time premium will be paid by you or you would like to add the premium to Housing Loan	<input type="checkbox"/> I will pay the premium	<input type="checkbox"/> Please add the premium to loan.
2. Do you have existing relationship with RUCB, if so, details thereof					
3. Do you wish to open savings Bank with RUCB ?					
4. Do you have any Credit Card? If so, name(s) of the Issuer(s)					
5. Any guarantee given to RUCB/Other bank /HFC? If so, details-					
6. Other connections with RUCB	1st Applicant		2nd Applicant		
SBI CARD					
SBI MUTUAL FUND					
SBI LIFE					

15. DOCUMENTS REQUIRED (FOR APPLICANTS & GUARANTORS)

	Sale Deed / Agreement of sale
	Copy of approved drawings of proposed construction / purchase / extension
	NOC under the provision of ULC Act., 1976. Original of the same
	Detailed cost estimate / Valuation Report from Chartered Engineer / Architect
	In case of conversion of agricultural land for non/agricultural purpose, copy of the relative order
	Non encumbrance Certificate for 13 years
	Salary Certificate & form 16 of previous year (in case employed)
	I.T. Returns for the last 2 years (3 years in respect of professional / self employed / Businessman) (If I.T. Assessee) duly accepted by the ITO
	Allotment letter of Co Operative Society / Housing Board (If applicable,) in original
	NOC from society / builder as per enclosed Annexure
	Proof of identification (Identity card/Passport/Voter identification card/Driving license
	Tax paid receipts etc. (Advance IT/ Property Tax / Municipal Tax, etc.)
	Others / Proof of Residence like tax receipt, telephone bill, electricity bill, I.T. Order, etc.
	Personal assigned liabilities statement in bank's standard form
	For RUCB - NRI Housing Loan Scheme (in addition to above)
	Copy of passport including page containing visa stamping
	Copy of valid work permit / employment contact

16. DECLARATION

I/ We hereby apply for a loan from The Rajasthan Urban Co-operative Bank Ltd., Jaipur to the extent indicated in the Loan Request Section of this application form. I / We declare that the forgoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan The Rajasthan Urban Co-operative Bank Ltd., Jaipur may decide to sanction to me / us. I/We confirm that I/We have no insolvency proceedings against me / us. Nor have, I/We been adjudicated insolvent. I/We further confirm that I/We have read the terms and conditions and understood the contents therein. I/We am / are aware that if I/We opt for loan at floating rates of interest, the Equated Monthly Installment will comprise Principal and Interest based on RUCB BPLR which is subject to change from time to time.

I/we agree that The Rajasthan Urban Co-operative Bank Ltd., Jaipur may at its discretion conduct discreet inquiries in respect of this application. I/we undertake to inform as to any change in my occupation/employment, residential address and to provide any further information that the Bank may require. The Rajasthan Urban Co-operative Bank Ltd., Jaipur will be at liberty to take such action as it may deem necessary if my/our above statements are found to be untrue. I / we agree that The Rajasthan Urban Co-operative Bank Ltd., Jaipur shall have the sole discretion to reject / reduce my / our loan application by communicating the reasons for rejection in writing. I/we further agree that my loan transactions shall

be governed by the rules of The Rajasthan Urban Co-operative Bank Ltd., Jaipur, which may be in force from time to time.

I also hereby give my consent to send the application to RACPC for sanction if in order and disbursement on sanction from RACPC or any Branch as per process prescribed by The Rajasthan Urban Co-operative Bank Ltd., Jaipur. I may carry out future transaction at the above mentioned Branch as Home Branch

1ST APPLICANT SIGNATURE

Place -----

Date: -----

2 ND APPLICANT

Place -----

Date: -----

17. FOR OFFICE USE ONLY

At Branch / OSF.	Signature of the applicant/s obtained in presence and verified and sent to RACPC on _____			Name & Signature (Branch/OSF)	
At RACPC (Data related to CIF Creation)	VIP Code (0 for no, 1 for yes)		Customer Type - Personal Public, etc.		Relative Code (father/Spouse)
Greetings required			Occupancy (home owner, tenant, etc)		Customer evolution required
CIS Organization Code			Segment Code		CIBIL Reference made

Date: -----

SIGNATURE OF APPRAISING OFFICER