



SYNDNIVAS HOUSING LOAN APPLICATION FORM



You Dream

.....We Deliver

SYNDNIVAS – HOUSING LOAN SCHEME
(MOST IMPORTANT TERMS AND CONDITIONS)

Sl. No.	Item	Provision						
1.	Purpose	For purchase of house/flat/site and construction of house/ repair of existing house and for purchase of plot.						
2.	Eligibility	For both salaried and non-salaried class, Resident, Non-Resident Indians, Hindu Undivided Families, Age not more than 55 years at the time of application.						
3.	Quantum of Loan/ Limit	For salaried class – 72 months gross salary subject to cut back not exceeding 60% of monthly income. For Non-salaried class – 6 times of 3 years average income as per IT Returns						
4.	Margin	LTV (Loan to Value) Ratio not to exceed 90% in case of loans up to Rs 20.00 lacs and 80 % in case of loans of Rs 20.00 lacs & above and up to Rs 75.00 lacs and 75% incase of loans above Rs 75.00 lacs						
5.	Rate of Interest	As per circular in force (compounded on monthly rests during moratorium period, Interest payable after completion of moratorium period through EMI).						
6.	Security	Mortgage of house property to be purchased or existing.						
7.	Processing charges Inclusive of Documentation charges (Subject to change)	<table> <tr> <td>For loans upto ₹25.00 lakh</td><td>above ₹25.00 lakh upto ₹75.00 lakh</td><td>Above ₹75.00 lakh</td></tr> <tr> <td>0.25% of the loan Min.₹1000/- Max.₹5000/-</td><td>0.25% of the loan amt Max ₹6500/-</td><td>₹10000/- flat</td></tr> </table>	For loans upto ₹25.00 lakh	above ₹25.00 lakh upto ₹75.00 lakh	Above ₹75.00 lakh	0.25% of the loan Min.₹1000/- Max.₹5000/-	0.25% of the loan amt Max ₹6500/-	₹10000/- flat
For loans upto ₹25.00 lakh	above ₹25.00 lakh upto ₹75.00 lakh	Above ₹75.00 lakh						
0.25% of the loan Min.₹1000/- Max.₹5000/-	0.25% of the loan amt Max ₹6500/-	₹10000/- flat						
8.	Disbursement	Directly to the vendor along with the margin in case of purchase of flat/house/site. In installments, in case of construction depending upon the stage of construction and margin invested by the borrower.						
9.	Repayment	Through Equated Monthly Installments inclusive of interest accrued during moratorium period in tune with income pattern of the borrower. No Pre-Payment Charges						
10.	Insurance	Optional to cover the loan under liability insurance under Group Insurance Scheme with one time premium. Insurance of the mortgaged asset is compulsory.						
11.	Surety/Guarantor	Third party guarantee waived – Spouse may join as guarantor wherever possible.						

Detailed terms and conditions can be obtained from the nearest Branch or visit our website
www.syndicatebank.co.in

Syndicate Bank
CHECK LIST FOR HOUSING LOAN APPLICATION

Loan Application Form (AF 613 Revised 11/2012) completed in all respects.

Account number and Customer ID of applicant/s and Guarantor/s

Photos of applicant/s and guarantor/s

Phone No. and mobile No. of applicant/s and Guarantor/s

List of Enclosures to be submitted along with the application:

For Salaried Class: (for both Applicant and Guarantor)

1. Pan Card copy
2. Address Proof copy (like Telephone bill, Voter ID, DL etc.,)
3. Passport copy
4. Employee ID copy
5. 6 months Latest Salary Slip
6. 1 year Statements of A/cs where Salary is being credited.
7. Copies of ITAO and Income Tax Return /Form 16 for the last three years.(for applicants only)
8. Previous and present employment details of applicant with proof.(for applicants only)

For Non Salary/Business Class: (for both Applicant/s and guarantors)

1. Pan Card copy
2. Address Proof copy (like Telephone bill, Voter ID, DL etc.)
3. Passport copy
4. 1 Year Statements of A/cs
5. 3 years IT>Returns with statement of income. (for applicants only)
6. Copies of audited Balance Sheet/Profit and Loss account (for applicants only)
7. Proof of Business (Like VAT/ GST registration copy etc,)

For NRIs/PIOs:

1. Copies of Passport/Visa:
2. Work permit/Job contract/appointment order:
3. Special power of attorney as per bank format duly executed in the presence of the officials of the Embassy and adjudicated in India.
4. 3 months Latest Salary certificate with deductions/ITR for 3 years:
5. F/C account statement for the last 2 years
6. Statement of SB account for the last 2 year.
7. Proof of margin money from NRE/NRO account
8. Declaration that the house/flat shall be used for own use on return from abroad:
9. Declaration regarding proposed period of stay in abroad to be submitted

A. For Purchase of Site/Ready built house

PRIVATE PROPERTY: Title deeds (submit list in duplicate mentioning name of document against each item whether original/photo copies)

No laminated title deed is to be accepted

- i) Mother/ Prior Title Deeds and Documents: Sale deed/partition deed/gift deed/settlement conveyance deed/lease deed (if the original is not available, certified copies).
- ii) Khatha certificate / Record of Rights (RTC) extract from competent authorities.
- iii) Encumbrance Certificate from the Sub-Registrar's Office.
 - a) for the past 13 years in case purchased property and
 - b) for the past 25 years in case inherited properties
- iv) Conversion order, Betterment Tax paid Receipt, wherever required
- v) Approved Plan & Licence /blue print and commencement certificate issued by the Competent Authority.
- vi) Latest land/building tax paid receipt.
- vii) Detailed estimation from the Licenced Engineer in case of construction & repairs/renovation.
- viii) Original agreement of sale duly stamped. For flats agreement of sale of Undivided share of land and Construction Agreement and if Undivided Share of land is registered then Registered sale deed and receipt of margin money paid to the vendor/builder.

B. For purchase of flats from Developers

- i) Set of documents relating to the ownership of the property (like sale deeds, Sale agreement, ECs, Khata extract, Power of Attorney etc., Approved plan etc to be given by builder/developer.)
- ii) Copy of agreement between builder/developer and purchaser/applicant/s
- iii) NOC from the financing Bank for release of their charge on the flat.
- iv) Tripartite agreement between Builder/Bank/applicant wherever necessary.

II. FOR SITES ALLOTTED BY STATUTORY BODIES SUCH AS BDA, MDA, DDA, CITB, KHB AND SOCIETIES:

- i) Allotment letter issued by the Statutory Body/Society
- ii) Approved Plan & Licence/blue print and commencement certificate.
- iii) Latest land/building tax paid receipt.
- iv) Detailed estimation from the Licenced Engineer.
- v) Absolute deed and or conditional sale/auction sale/lease-cum-sale deed by the statutory body/society.
- vi) Layout Plan copy.
- vii) E.C. from the date of allotment or for the last 13 years whichever is later.
- viii) Possession Certificate issued by the statutory body/societies.
- ix) N O C from the statutory body/societies to mortgage the property in our favour.

III. In case of Additions/alterations/repairs and renovation plan approved by the Competent Authority and appropriate estimate to be submitted along with land records.

IV. For takeover of loans from other Financial Institutions:

- i) Take over of loan is presently permitted only for Salaried class. For business class, RO permission to be obtained. Income of spouse, who is an income tax payee alone can be accepted.
- ii) Loan should have been availed for the purpose of house construction/repairs/ purchase of ready built house/flat/plot and only 75% of the project cost or outstanding balance whichever is less will be considered.
- iii) Copy of the Sanction letter and Housing Loan account statement since beginning.
- iv) N O C from the bank/financial institution mentioning therein account is regular, balance outstanding as on date, closure and other charges, if any and their willingness to handover the documents to Bank if the amount is paid in full, along with the list of documents held.
- v) The property should have been constructed as per the approved plan without deviations.
- vi) Copies of the property title deeds along with the latest tax paid receipt, Khatha extract and certificate and up to date Encumbrance Certificate (Minimum 13 years).
- vii) Applicant/s must have account with our bank branch, where they want to avail the loan, for a minimum period of six months with satisfactory dealing.
- viii) Non-refundable 25% of the processing charges to be paid up front.

NOTE:

1. The above checklist for submission of documents is indicative and however Bank may call for any other specific document relating to the property to be purchased / mortgaged for verification at its discretion, for the purpose of ascertaining the title to the property and creation of a valid mortgage.
2. The applicants are required to submit self attested copies of the documents wherever Xerox copies are submitted.
3. **No** laminated documents are accepted as proof of title or for creating valid mortgage.
4. Details of the Guarantor/s to be furnished wherever necessary.



HOUSING LOAN APPLICATION

To

The Branch Manager/Chief Manager

SyndicateBank

.....Branch.

.....Dist

.....state

LATEST PASSPORT SIZE PHOTO OF APPLICANT 1 WITH SIGNATURE ACROSS	LATEST PASSPORT SIZE PHOTO OF APPLICANT 2 WITH SIGNATURE ACROSS
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Cust ID 1

Cust ID 2

A/c with Branch
 SB A/c No.
 (Furnish 14 digit Account Number if existing customer)

Dear Sir,

I/We hereby apply for a loan of ₹..... for construction / purchase of house/flat/site/plot/ addition/alteration of the existing house owned in my/our name for a bonafide use of myself and my family members, the details of which are appended here under and the following shall be the surety/guarantor.

Sri/Smt..... (surety/guarantor)

Yours faithfully,

Signature of applicant # 1

Signature of applicant # 2

Date :

Place :

PERSONAL DATA OF APPLICANT # 1

1. Name (Surname First/Name/Middle Name)

2. Salutation ☐ Mr ☐ Mrs ☐ Ms ☐ Dr. ☐ Other

3. Father's Name (Surname First/Name/Middle Name)

4. Mother's maiden name

5. Address: Local:

Permanent:

Pin

Pin

6. Staying at the above address since.....years

7.Contact Nos.: Landline (O) (R)

Mobile No. 8. E-mail ID

9. PAN No 10.UID No

11.Voter's ID No 12.Ration card No

13.Passport No 14.Status Resident Non-Resident 15.Sex M F

16.Date of Birth D D M M Y Y 17.Age in years

18.Category SC ST OBC MIN GEN 19.Marital Status M U/M 20.Education Qualification UG G PG D O

(Under Graduate- UG, Graduate- G, Post Graduate- PG, Diploma- D, Others- O)

21. Name of the Spouse

22. Details of Income of the Spouse:

i) Whether the spouse is employed or having independent income?

Yes No

ii) If yes net income from (a) Salary

₹

(b) Other Sources

₹

23. i) Whether any other close relative intending to join the transaction as co-borrower?

Yes No

ii) Whether property is held in joint names

Yes No

iii) If so whether he/she is employed or having independent income?

Yes No

iv) If yes, his income from Salary

₹

v) Other Sources

₹

24. NAME AND ADDRESS OF ALL LEGAL HEIRS OF THE APPLICANT:

Name	Relationship	Age	Income (if any)

25.Nature of Occupation of the Applicant

Salaried

Business / Self Employed

Pensioner

26. Names & addresses of two references not related to the applicant/s

Sri/Smt.....	Sri/Smt.....
.....
.....
Mob.....email.....	Mob.....email.....

EMPLOYMENT/ INCOME DETAILS APPLICANT 1- FOR SALARIED INDIVIDUAL

1. Employer Name

2. Organization type

Public Sector	Pvt Sector	MNC	Central/State Govt	Others
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3.Total service in present employment (in years) 4.Present designation

5. Employee No :

6. Present Employer's Address:
.....
.....
.....

Pin Code

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Website:.....

7.Gross Monthly Salary ₹ 8.Deductions:
i) Towards loans & Income Tax ₹
ii) Towards EPF/Addl EPF & others ₹
iii) Salary Savings ₹

10.Net Monthly Salary ₹ 09.Total Deductions ₹

11. Other sources of Income (Indicate of Net income supported by satisfactory proof)

i) From Investment : ₹..... iii) From Agriculture : ₹.....
ii) From Others : ₹..... iv) Total (i + ii + iii) ₹.....

12. Total Net Annual Income from all sources : ₹.....

13. If presently dealing with other Banks furnish

Name of the Bank/Branch	Account Number	A/c Statement submitted upto

14. Details of Previous employment during the last five years

Name of the Company	From	To

Date

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Signature of Applicant # 1 **Page 3**

INCOME DETAILS OF APPLICANT 1 - FOR BUSINESS / SELF EMPLOYED

1. Nature of Occupation / Vocation :

Business ☐ Self ☐ Agriculture ☐ Others ☐

2. Name and address of the firm:

.....
.....
.....

Pin Code

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Website:.....

3. Nature of Business

Manufacturin ☐ Service ☐ Trading ☐ Others ☐

4. Relationship with the Firm

Proprietor ☐ Partner ☐ Director (If Pvt Ltd Co) ☐ Others(specify) ☐

5. Commencement of Business (MM/YYYY)

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6 Capital Employed in Business Rs.....

7. i) Gross Annual Income	₹.....	Expenses including	₹.....
ii) Annual Income from other sources			
a) Investments	₹.....		
b) Agriculture	₹.....		
c) Others	₹.....	Net Annual	₹.....
TOTAL	₹.....	TOTAL	₹.....

Income for the last Three Financial Years Financial year _____ Rs _____

Financial year _____ Rs _____

Financial year _____ Rs _____

8. If presently dealing with other Banks furnish

Name of the Bank/Branch	Account Number	A/c Statement submitted upto

Date

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Signature of Applicant # 1

DETAILS OF ASSETS AND LIABILITIES OF APPLICANT 1

Immovable properties

Details of land building (Survey No, Door No., Street No., etc)	Ancestral/Self Acquired	Area in Sq ft	Encumbrances If any	Market Value ₹	
1.					
2.					
3.					
4.					
Other Assets	Details of Assets				
1. Cash					
2 Bank Deposits(with maturity details)					
3 Govt Sec./Shares/Debentures /MFs					
4. Life Insurance Policy No & Date @					
5 Jewellery					
6. Provident Fund/PPF					
7. Machinery / Vehicles @@					
7. Other investments/ Assets					
A - TOTAL ASSETS					
Liabilities	Purpose	Amt Borrowed	EMI	Regularity	Present Bal
1. Borrowings from our Bank					
2. Borrowings from other Banks					
3. Borrowings from other sources					
B - TOTAL LIABILITIES					
NET TOTAL ASSETS (A-B)					

Note : @ Copy of latest premium paid receipt to be enclosed @@ : Enclose copy of Invoice and RC of vehicle

Date

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Signature of Applicant # 1

EMPLOYER'S CERTIFICATE FOR APPLICANT 1 - SALARIED INDIVIDUALS

Employer's Name and Address :

.....

Tel No.....

Latest
Passport size
Photo

EMPLOYMENT DATA

1. a) Employee's Name :
- b) Date of Joining : Date of Retirement :
- c) Date of Birth : Retirement Age :
- d) Qualification(s) :
- e) Whether confirmed in Service : Yes ☐ No ☐
2. Present Designation / Employee No:
3. Has the applicant applied for/taken a loan from: **Outstanding Amount** **Monthly Installment**
 - a) The Employer / Financial Institution ₹ ₹
 - b) Provident Fund ₹ ₹
 - c) Co-Operative Society of Employees ₹ ₹
 - d) Others ₹ ₹
4. Has he/she been regular in repayment of the loan Yes ☐ No ☐
If not, please state particulars

5. **PARTICULARS OF LAST MONTH'S SALARY DRAWN**GROSS SALARY

Basic Pay ₹

Dearness Allowance ₹

House Rent Allowance ₹

Conveyance Allow ₹

City Comp Allow ₹

Other Allow (specify) ₹

TOTAL ₹

NET SALARY ₹

DEDUCTIONS

PF ₹

Profession Tax ₹

Income Tax ₹

PF Loan Repayment ₹

H/L Repayment ₹

Insurance Premium ₹

Other Deductions (specify) ₹

TOTAL ₹

6. Is he eligible for pension? Yes ☐ No ☐

Place:

Date : Signature of Applicant

Signature of Employer(Name & Designation of the
Authorized signatory With seal of the Organization)

PERSONAL DATA OF APPLICANT # 2

[illegible]

9. Salutation ☐ Mr ☐ Mrs ☐ Ms ☐ Dr. ☐ Other

[illegible][illegible][illegible]

13. Staying at the above address since.....years

7.Contact Nos.: Landline (O) (R)

Mobile No.	<div style="display: flex; justify-content: space-around;"> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> <div style="width: 20px; height: 20px; border: 1px solid black;"></div> </div>	8. E-mail ID	
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9. PAN No

 10. UID No

11.Voter's ID No 12.Ration card

13.Passport								14.Status	Resident		Non-Resident		15.Sex	M	F
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16.Date of Birth

D	D	M	M	Y	Y
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 17.Age in years

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18.Category	SC	ST	OBC	MIN	GEN	19.Marital Status	M	U/M	20.Education Qualification	UG	G	PG	D	O
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(Under Graduate- UG, Graduate- G, Post Graduate- PG, Diploma- D, Others- O)

21. Name of the Spouse

22. Details of Income of the Spouse:

i) Whether the spouse is employed or having independent income?	Yes	No
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ii) If yes net income from (a) Salary/ Business	₹ 	(b) Other Sources	₹
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23. If presently dealing with other Banks furnish

Name of the Bank/Branch	Account Number	A/c Statement submitted upto

24. NAME AND ADDRESS OF ALL LEGAL HEIRS OF THE APPLICANT:

Name	Relationship	Age	Income (if any)

24.Nature of Occupation of the Applicant

Salaried ☐ Business / Self Employed ☐ Pensioner ☐

EMPLOYMENT/ INCOME DETAILS APPLICANT 2- FOR SALARIED INDIVIDUAL1. Employer Name 2. Organisation type

Public Sector	Pvt Sector	MNC	Central/State Govt	Others
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3.Total service in present employment (in years) 4.Present designation 5. Employee No :

6. Present Employer's Address:

.....

.....

.....

Pin Code						
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Website:.....

7.Gross Monthly Salary ₹ 8.Deductions:

i) Towards loans & Income Tax ₹

ii) Towards EPF/Addl EPF & others ₹

iii) Salary Savings ₹

10.Net Monthly Salary ₹ 09.Total Deductions ₹

11. Other sources of Income (Indicate of Net income supported by satisfactory proof)

i) From Investment : ₹..... iii) From Agriculture : ₹.....

ii) From Others : ₹..... iv) Total (i + ii + iii) ₹.....

12. Total Net Annual Income from all sources : ₹.....

13. Details of Previous employment during the last five years

Name of the Company	From	To

14. If presently dealing with other Banks furnish

Name of the Bank/Branch	Account Number	A/c Statement submitted upto

Date

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Signature of Applicant # 2

INCOME DETAILS OF APPLICANT 2 - FOR BUSINESS / SELF EMPLOYED

1. Nature of Occupation / Vocation :

Business ☐ Self ☐ Agriculture ☐ Others ☐

2. Name and address of the firm:

.....
.....
.....

Pin Code

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Website:.....

3. Nature of Business

Manufacturin ☐ Service ☐ Trading ☐ Others ☐

4. Relationship with the Firm

Proprietor ☐ Partner ☐ Director (If Pvt Ltd Co) ☐ Others(specify) ☐

5. Commencement of Business (MM/YYYY)

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6 Capital Employed in Business Rs.....

7. i) Gross Annual Income	₹.....	Expenses including	₹.....
ii) Annual Income from other sources			
a) Investments	₹.....		
b) Agriculture	₹.....		
c) Others	₹.....	Net Annual	₹.....
TOTAL	₹.....	TOTAL	₹.....

Income for the last Three Financial Years Financial year _____ ₹ _____

Financial year _____ ₹ _____

Financial year _____ ₹ _____

8. If presently dealing with other Banks furnish

Name of the Bank/Branch	Account Number	A/c Statement submitted upto

Date

D	D	M	M	Y	Y	Y	Y
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Signature of Applicant # 2

DETAILS OF ASSETS AND LIABILITIES OF APPLICANT 2

Immovable properties

Details of land building (Survey No, Door No., Street No., etc)	Ancestral/Self Acquired	Area in Sq ft	Encumbrances If any	Market Value ₹	
1.					
2.					
3.					
4.					
Other Assets	Details of Assets				
1. Cash					
2 Bank Deposits(with maturity details)					
3 Govt Sec./Shares/Debentures /MFs					
4. Life Insurance Policy No & Date @					
5 Jewellery					
6. Provident Fund/PPF					
7. Machinery / Vehicles @@					
14. Other investments/ Assets					
A - TOTAL ASSETS					
Liabilities	Purpose	Amt Borrowed	EMI	Regularity	Present Bal
1. Borrowings from our Bank					
2. Borrowings from other Banks					
3. Borrowings from other sources					
B - TOTAL LIABILITIES					
NET TOTAL ASSETS (A-B)					

Note : @ Copy of latest premium paid receipt to be enclosed @@ : Enclose copy of Invoice and RC of vehicle

Date

D	D	M	M	Y	Y	Y	Y
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Signature of Applicant # 2

EMPLOYER'S CERTIFICATE FOR APPLICANT 2 - SALARIED INDIVIDUALS

Employer's Name and Address :

.....

Tel No.....

Latest
Passport size
Photo

EMPLOYMENT DATA

1. a) Employee's Name :
- b) Date of Joining : Date of Retirement :
- c) Date of Birth : Retirement Age :
- d) Qualification(s) :
- e) Whether confirmed in Service : Yes ☐ No ☐
2. Present Designation / Employee No:
3. Has the applicant applied for/taken a loan from: **Outstanding Amount Monthly Installment**
- a) The Employer / Financial Institution ₹ ₹
- b) Provident Fund ₹ ₹
- c) Co-Operative Society of Employees ₹ ₹
- d) Others ₹ ₹
4. Has he/she been regular in repayment of the loan Yes ☐ No ☐
- If not, please state particulars

5. **PARTICULARS OF LAST MONTH'S SALARY DRAWN**GROSS SALARY

Basic Pay ₹

Dearness Allowance ₹

House Rent Allowance ₹

Conveyance Allow ₹

City Comp Allow ₹

Other Allow (specify) ₹

TOTAL ₹

NET SALARY ₹

DEDUCTIONS

PF ₹

Profession Tax ₹

Income Tax ₹

PF Loan Repayment ₹

H/L Repayment ₹

Insurance Premium ₹

Other Deductions (specify) ₹

TOTAL ₹

6. Is he eligible for pension? Yes ☐ No ☐

Place:

Date : Signature of Applicant

Signature of Employer(Name & Designation of the
Authorized signatory With seal of the Organization)

PERSONAL DATA OF GUARANTOR

Latest
Passport size
Photo

[illegible]

2. Salutation ☐ Mr ☐ Mrs ☐ Ms ☐ Dr. ☐ Other

[illegible]

4. Address:	Local:	Permanent:

[illegible]

Mobile No.	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%; border-bottom: 1px solid black; height: 20px;"></div> <div style="width: 45%; border-bottom: 1px solid black; height: 20px;"></div> </div>	6. E-mail ID	<div style="border-bottom: 1px solid black; height: 20px;"></div>
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7. PAN No

 8. UID No

9.Voter's ID No 10.Ration card No

11.Passport No								12.Status	Resident		Non-Resident		13.Sex	M	F
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14.Date of Birth

D	D	M	M	Y	Y
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 15.Age in years

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16.Category	SC	ST	OBC	MIN	GEN	17.Marital Status	M	U/M	18.Education Qualification	UG	G	PG	D	O
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(Under Graduate- UG, Graduate- G, Post Graduate- PG, Diploma- D, Others- O)

19. Nature of occupation of the Guarantor

Salaried ☐ Business / Self Employed ☐ Pensioner ☐

20. Details of Income of Guarantor

i) Whether the Guarantor is employed or having independent income?	Yes	No
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ii) If yes, net Income from

a) Salary	₹	b) Other sources	₹
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21. NAME AND ADDRESS OF ALL LEGAL HEIRS OF THE GUARANTOR:

Name	Relationship	Age	Income (if any)

DETAILS OF ASSETS AND LIABILITIES OF GUARANTOR

Immovable properties

Details of land building (Survey No, Door No., Street No., etc)	Ancestral/Self Acquired	Area in Sq ft	Encumbrances If any	Market Value ₹	
1.					
2.					
3.					
4.					
Other Assets	Details of Assets				
1. Cash					
2 Bank Deposits(with maturity details)					
3 Govt Sec./Shares/Debentures /MFs					
4. Life Insurance Policy No & Date @					
5 Jewellery					
6. Provident Fund/PPF					
7. Machinery / Vehicles @@					
15. Other investments/ Assets					
A - TOTAL ASSETS					
Liabilities	Purpose	Amt Borrowed	EMI	Regularity	Present Bal
1. Borrowings from our Bank					
2. Borrowings from other Banks					
3. Borrowings from other sources					
B - TOTAL LIABILITIES					
NET TOTAL ASSETS (A-B)					

Note : @ Copy of latest premium paid receipt to be enclosed @@ : Enclose copy of Invoice and RC of vehicle

I am willing to stand as a guarantor for the Housing Loan applied by Sri.....& others for RS.....

Date

D	D	M	M	Y	Y	Y	Y
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Signature of Guarantor

PURPOSE/ DETAILS OF THE LOAN APPLIED

1. i) Purchase of plot and construction of house ii) Construction of house on the plot already owned
- iii) Outright purchase of ready built house/flat iv) Purchase of flat to be constructed by Society/Builder
- v) For making additions to the existing house vi) For repairs / renovation to existing house
- vii) Others (specify)

2. Property Type ---

Freehold

Leasehold

If Leasehold

a)Total Period of Lease

b)Unexpired lease period

3. Address of the property :

Plot No:	Survey No:	Size (Length x Breadth in ft) :	Street/Road:
Locality:		Town/City	
Pin:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cost of purchase per Sqft : Rs		Total Cost : Rs	

4 Area of the plot/ house/flat to be constructed/acquired

	Plinth Area (Sq ft)	Carpet Area (Sq ft)	Cost per sft	total cost
Ground Floor	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First Floor	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Floor Number :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

5. Age of the house/flat (in case of ready built house/flat)Years

6. Cost of Project and Sources:

Estimated Cost	₹	Estimated sources	₹
i)Cost of land	<input type="text"/>	i) Loan required from the Bank	<input type="text"/>
ii)Cost of construction/ purchase/ repairs etc	<input type="text"/>	ii)Savings	<input type="text"/>
iii)Stamp duty	<input type="text"/>	iii) Disposal of investments	<input type="text"/>
iv)Registration Charges	<input type="text"/>	iv)Amt already spent	<input type="text"/>
v)Contingency(In case of construction)	<input type="text"/>	v)Others	<input type="text"/>
Others (specify)	<input type="text"/>		<input type="text"/>
Total Cost of Project	<input type="text"/>	Total source of funds	<input type="text"/>

7. Repayment period required

Months/Years

8. Estimated period of construction

Months

9. Repayment Holiday required

Months

10. Name of the proposed Guarantor :

Insurance:

For the benefit of the borrowers, a Group Insurance Plan is available for your consideration for the Housing loan liability which the Bank has taken from TATA – AIA Life Insurance Co Ltd. under the name **Tata AIA Life Group Total Suraksha Plan** which covers you against death (as per the policy) to protect your dependents from the liability of the loan outstanding. The Policy covers the outstanding loan balance for the entire tenor of the loan for an upfront one time premium. If you wish SyndicateBank shall enroll your name for the Insurance Cover. Please note that this insurance cover is optional and you may obtain a cover from other providers.

Do you wish to be covered by TATA-AIA Life Group Total Suraksha Plan ?

☐ YES ☐ NO

If yes, whether one time premium will be paid by you or you would like to add the premium to the home loan?

☐ I will pay the premium ☐ Please add the premium to the home loan amount mentioned above

Declaration:

I/We certify that the information provided by me/us in this application form is true and correct in all respects and SyndicateBank is entitled to verify this directly or through any third party agent. I confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We acknowledge that the Bank is entitled to assign any activities to any third party agency at its sole discretion and also to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorization from me/us. Further undertake not to alienate / encumber properties / other assets furnished in the application without the knowledge / consent of the Bank in writing till the final settlement of dues with the Bank.

I/We further acknowledge that I/We have read, understood and agree with the Most Important Terms and Conditions governing the loan scheme of the Bank.

I/We hereby declare that there are no pending court cases against me/us of any Bank or any Financial Institution as a Partner/Director and also against property offered as security.

Signature of Applicant # 1

Signature of Applicant # 2

Signature of Guarantor

Place.....

Place.....

Place.....

Date.....

Date.....

Date.....

For the use at the Branch / CPC

We have verified Assets and Liabilities furnished by Mr/Ms..... (Applicant1), Mr/Ms..... (Applicant 2) and Mr/Ms (Guarantor) and confirm its correctness. Based upon above information the Assets & Liabilities and Net- worth of the Parties as under

Particulars	Applicant 1	Applicant 2	Guarantor
Name			
Total Assets (A)			
Direct liabilities			
I Bank Borrowings			
II Other Borrowings			
Total Direct Liabilities			
Indirect liabilities			
Net worth			

Date : Asst Manager / Credit Officer

Branch Head / CPC Head

Syndicate Bank

..... Branch

Acknowledgement

Ref. No

H	L										
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Received the Loan Application from Sri/Smt

R/o Village/Townonfor the purpose of
Housing Loan.

Additional Details/Requirements to be submitted:

1.
2.
3.

Place:

For Syndicate Bank

Date :

Ch/Sr./Br Manager/ CPC Head

For contact: Tel.....

Mob. :

e-mail ID.....

Note: Read MITC carefully to know the scheme guidelines.

Ensure that you have submitted all the relevant documents as per the check list.

Syndicate Bank

..... Branch

Acknowledgement

Ref. No

H	L										
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Received the Loan Application from Sri/Smt

R/o Village/Townonfor the purpose of
Housing Loan.

Additional Details/Requirements to be submitted:

4.

5.

6.

For Syndicate Bank

Place:

Date :

Ch/Sr./Br Manager/ CPC Head

For contact: Tel.....

Mob. :

e-mail ID.....

Note for the Branch:

All applications received shall be acknowledged by the receiving branch duly completing the acknowledgement portion. Branch shall fix on the main application form as well as corresponding portion of acknowledgement, a four digit running serial number starting from 1st of January every year suffixing the year of receipt and prefixing with BIC code of branch and Sector shall be given as under for each application received.

HL BICCode (4dig) SL No (4 dig) Year 2dig)

H	L	0	4	0	0	0	0	0	0	1	1	2
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Eg : The first application received at Gandhinagar,Bangalore branch on 1st of January 2012 will have application SI.No. as: **HL/0400/0001/12.** Similarly the second application will be numbered as **HL/0400/0002/12**
