

Dombivli Nagari Sahakari Bank Ltd.
Multi State Scheduled Bank

APPLICATION FORM FOR HOUSING LOAN

Photo of the
Applicant

Photo of the
Co-Applicant

To
Dombivli Nagari Sahakari Bank Ltd.
_____ Branch

I /We wish to apply for Housing Loan of Rs._____ (Rupees _____ only) for construction /purchase of flat /Bungalow, for a period of ____ years (Maximum 240 months including moratorium period). I/We give below details for your kind consideration.

Sr.	Particulars	Applicant	Co-applicant
1	Name Surname		
	First Name		
	Middle Name		
2	Gender M/F/Other		
3	Date of Birth		
	Age in years		
	PAN Details		
	Aadhar / Other OVD		
	Qualification: - Post Grad./Professional - Graduate - Under Graduate		
	Category SC/ST/GEN		
	Marital Status		
	No. of Dependants		
	Monthly Expenses		
	Present Residential Add:		
	Owned / Rented		
	Permanent Resi Address		
	Owned / Rented		
	Contact No. (mobile)		
	E-mail id		
	Business/Profession		

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Type of business -Doctor/Lawyer/CA/Archit. - Big business operator -Small business operator -any other		
Name of Employer		
Type: -PSU/Bank/Insurance Co., -Multinational -Govt.(State/Central) -Other corporates -Small Sector (Pvt./Partnership/Prop.) -Unorganised sector		
Name & Add: Office		
Length of business/Service		
Designation		
Gross Salary p.m.		
Net Salary p.m.		
Any other income		
Left Over Service- years		
A/c. No. /Customer No.		
Credit Facility (Direct Liab)		
Bank/Branch		
Amount		
EMI/Instalment		
Outstanding Amount		
Surety /Gtee (indirect liab)		
To Name		
Amount		
Bank/Branch		
If Member in other society		
If yes, please specify		

Details of flat to be purchased / construction of bungalow, etc.

	Construction		Purchase		Extension		Repairs		Resale
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Address of flat/ bungalow to be purchased/constructed (Description of the property):

To be purchased from:

Agreement Value/ Construction Cost (as per quotation from Architect):

I /We hereby declare that the above information is true and correct.

**Signature of the
Place:
Date:**

Applicant

Co-Applicant

**Dombivli Nagari Sahakari Bank Ltd.
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CHECK LIST FOR HOUSING LOAN

General Documents required by both Salaried and businessman:

- Application form duly filled in with three latest photographs
- Proof of identity e.g. PAN/AADHAR/Election Card/Passport/ Driving Licence
- Proof of Residence e.g. Electricity Bill/Telephone Bill/Aadhar card/Passport/Registered Leave & Licence agreement with one additional proof.
- Statement of account showing debits towards margin money paid to builder/seller.
- Loan account statement of the existing loan (if any) from the beginning.

Documents for income proof:

For Salaried person	For Self Employed/Businessman
<ul style="list-style-type: none"> • Latest three months' Salary Slips or salary certificate • Bank statement for last 6 months wherein salary is credited. • Last two years Form 16 & Last 2 years IT Return (if any) • Service Certificate from employer 	<ul style="list-style-type: none"> • Last 2 years IT Return along with Balance Sheet/P&L/ computation of income. • Copies of bank statement for last 6 months where business transactions are routed. • Updated statement of all accounts maintained at other banks except our Bank. • Business proof e.g. business / Udyam Registration/GST Registration, etc.
All documents to be self attested and duly verified by branch official.	

Property Documents required - Suggestive Documents

For Purchase of new flat in building under Construction:-

- NOC from builder/seller for mortgaging the flat to Bank, on Bank's standard format.
- Original Agreement of Sale/Sale Deed along with original registration Receipt and Original Index II.
- Original Receipts of Advance/Margin money paid to Builder / Seller.
- Letter from the applicant as to how he/she is going to raise the remaining advance/margin money other than loan.
- 7/12 extract in the name of the Landowner/ in the name of the Society, if conveyance is done.
- Power of Attorney granted by the Land Owners to Builders, Developers/ Power of Attorney issued by the Builder or Developer.
- N.A. Order in respect of Land Development or being developed.
- Commencement certificate issued by competent authority.
- Sanctioned/Approved Plan signed by competent authority.

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- Title Search in Favour of the builder/developer.
- Building completion certificate/occupancy certificate, if construction is completed and flats are ready for use/possession.

For Re-sale flat in building:

- Original chain documents (e.g. earlier Agreement to Sales/ Sale Deeds)
- Housing Society Registration Certificate.
- NOC from Society for transfer of flat by Society's member in favour of Purchaser.
- Latest maintenance Receipt/Property Tax Receipt.

For Additions or Construction of bungalow on freehold land owned / purchased by applicant:

- All the chain of earlier sale deeds/agreement to sale of the chain of the title of plot of hand with original registration receipt and Index II.
- Latest 7/12 extract/property cards in the name of the Borrowers with relevant mutation entries as recorded thereon to establish the chain of title.
- N.A. order in the respect of the land with layout plan, if any.
- Commencement Certificate with Sanctioned/Approved Plan by competent authority.

For Purchase of flat/bungalow from MHADA and open plot from MIDC:

- Original allotment letter
- Original Registered Agreement of Lease with Original Registration Receipt and Index II
- NOC from MHADA/CIDCO/MIDC as applicable.
- Commencement Certificate + Approved plan with completion certificate issued by MHADA/CIDCO/MIDC.
- Quotation from the Architect regarding expenditure towards construction in case of development of plot (if applicable)

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GUARANTOR FORM



To
Dombivli Nagari Sahakari Bank Ltd.
_____ Branch

I /We agree to stand as Guarantor/s in individual / joint and several capacity to Shri _____ and _____ for the loan availed/ sanctioned Loan for Rs. _____ (Rupees _____ only) and interest thereon. I/We give below our details.

Sr.	Particulars	Guarantor Details
1	Name Surname	
	First Name	
	Middle Name	
2	Gender M/F/Other	
3	Date of Birth	
	Age in years	
	PAN Details	
	Aadhar / Other OVD	
	Qualification - Post Grad./Professional - Graudate - Under Graduate	
	Marital Status	
	No. of Dependants	
	Monthly Expenses	
	Present Residential Add:	
	Owned / Rented	
	Permanent Resi Address	
	Owned / Rented	
	Contact No. (mobile)	
	E-mail id	
	Business/Profession	
	Type of business	

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	Name of Employer	
	Type: -PSU/Bank/Insurance Co., -Multinational -Govt.(State/Central) -Other corporates -Small Sector (Pvt./Partnership/Prop.) -Unorganised sector	
	Name & Add: Office	
	Length of business/Service	
	Designation	
	Net Annual Income	
	Any other income	
	Left Over Service- years	
	A/c. No. /Customer No.	
	Membership No.	
	Credit Facility (Direct Liab)	
	Bank/Branch	
	Amount	
	Outstanding Amount	
	EMI/Instalment	
	Surety /Gtee (indirect liab)	
	To Name	
	Amount	
	Bank/Branch	
	If Member in other society	
	If yes, please specify	

I/We hereby declare that the above information is true and correct.

Signature of the Guarantor

Place:

Date: