



THE BIHAR STATE CO-OPERATIVE BANK LIMITED

APPLICATION FORM FOR HOUSING LOAN

Space for
Photograph

I request you to kindly sanction a loan of Rs. _____ (Rupees _____
_____) under the Bihar State Co-operative Bank Housing Finance Scheme.

In this connection I give below the necessary particulars required by you.

1. Name of the Applicant (in block letters) :
2. Father's Name :
3. Nature of profession :
4. Name of Employer :
5. Date of joining service :
6. Total number of years or continuous service :
7. Date of Birth (According to English Calender) :
8. Date of superannuation :
9. Total Emoluments : Rs.
10. Details of Deductions made from salary :
_____ Rs. _____
_____ Rs. _____ : Rs.
_____ Rs. _____
Loan instalments etc. :
Rs. _____
Rs. _____
Net amount payable every month : Rs.
11. Income from other sources if any : Rs.
(Source to be specified) : Rs.
12. Details of liabilities :

Nature of facility And security	Amounts due as on the date of Application (Rs.)	Amount of monthly instalment (Rs.)
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13. Details of Insurance Cover :
- (a) Name (s) of Unit (s) :
- (b) Policy Number :
- (c) Sum Assured :
- (d) Date of issue :
- (e) When the Policy matures for payment :
- (f) Amount of Annual Premium :
- (g) Surrender Value as on date :
- (h) Are premium payments up-to-date :
- (i) Whether there is any prior encumbrance
on the policy, if so, state details :

14. Particulars of the applicant's spouse, sons
and daughters and other dependents, if any

Name	Age	Relationship
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15. (a) Whether the applicant owns in his/her
own name or jointly with the spouse any
other land/flat/house, if so, why the advance
is desired (detatils of the property so owned)
- (b) Whether a co-sharer of any ancestral
immovable property, particulars of such
property should be stated. :

16. Purpose for which the loan is required :
- (a) For construction of a house on land
already owned/ to be purchased : Yes/ No.
- (b) For purchase of a building, which has
already been constructed : Yes/ No.
- (c) For purchase of flat on ownership basis
(Full particulars should be given and
a plan in each case to be attached
with the application) :

17. (a) The situation of the plot the area of the
plot of land already owned by the applicant

- (b) Cost price of the land :
- (ii) Date of purchase :
- (iii) Area of the land and :
- (iv) Present market price (approximately) :
- (c) The situation of the building proposed to be purchased
18. (A) In the case of ready built flat proposed to be purchased on ownership basis :
- (i) Name and Address of Seller/ Developer/ Promoter
- (ii) Area of flat
- (iii) Approximate age of the house
- (iv) Whether the applicant is satisfied that the transactions would result in his acquiring a clear and marketable title to the house/ flat apartment
- (B) In case the flat on ownership basis is proposed to be purchased from a Co-operative Housing Society following particulars should also be given :
- (i) Name of the society
- (ii) Registration No.
- (iii) Number of members
- (iv) Agency to whom construction work is proposed to be entrusted with their full address.
- (C) Whether plan (s) for construction have been approved by the municipal or other concerned authorities.
19. The amount that is proposed to be spent and the source from which, it would be met. Amount
- (a) On acquisition of land Rs.
- (b) On construction of a house thereon Rs.
- (c) On purchase of a building which has already been constructed Rs.
- (d) On purchase of flat on ownership basis Rs.

20. In case the land/ building/ flat is to be purchased Jointly with applicant's wife or if the existing land/ House is in the joint name with wife of the applicant state :
- (a) Wife's Name (in block letters)
 - (b) Age
21. Name and address of co-obligant :
22. The estimated time that would be taken for
- (a) Construction of the house on the land purchased
 - (b) Purchase of a building already constructed
 - (c) Purchase of a flat on ownership basis
23. (a) Whether permission for sale of the property to the applicant been granted to the Vendor by the Competent Authority appointed under the Urban Land (Ceiling and Regulations) Act 1976, If so, particulars and supporting documents thereof should be furnished.
- (b) Whether it is proposed to create an equitable mortgage or to execute a registered mortgage

I have read The Bihar State Co-operative Bank Housing Finance Scheme and agree to abide by the condition thereof and to complete the formalities mentioned therein and also to undertake to keep in my possession and to produce before the Bank whenever I am asked to do so, all the receipts, cash memos, challans, etc. as far as practicable in respect of the amounts spent. I also declare that I shall refund to the Bank the unutilised part of the loan amount forthwith and, on completion of the purchase of the House/ Flat or on construction of House as the case may be. I further declare that the information given in the applications is true to the best of my knowledge and belief.

Date _____

Place _____

Signature of the applicant

Enclosures : a) Address proof- electricity bill, telephone bill, ration card, Voters I card b) Employers undertaking c) Income proof d) Estimated cost of the house/ flat e) borrower, co-obligant and guarantor details in Form -A-11. f) Copy of title deed with rent receipt g) Non-encumbrance certificate h) Development agreement incase of building/ flat constructed by builder.

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