



Affix Photographs of all Authorised
Persons and Guarantor, if any.

..... branch

APPLICATION FOR IND MORTGAGE LOAN for firms / enterprises etc., (non individuals)

SB or Current A/c No.										
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(in case of existing customers)

I/we hereby apply for a **MORTGAGE LOAN** of Rs..... towards
..... (Purpose) repayable in equated monthly Installments. I/we give below my/our information:

1	Name of the Enterprise	
2	<input type="checkbox"/> Prop. Concern <input type="checkbox"/> Partnership <input type="checkbox"/> Pvt Ltd Co <input type="checkbox"/> Public Limited Co <input type="checkbox"/> Others (Specify): Address..... City Pin..... Date of incorporation/Establishment Tele. Mobile..... Commercial Operation Date Pan. No..... E-Mail..... Company Registration No. Trade Tax or Other Registration No	
3	Line of Activity	
4	Name of Proprietors / Partners / Directors of Company and their Addresses (please provide separate sheet, if required) a. Name s/o, w/o DOB Age Designation / Position Held as DIN no. (in case of Director) Residence Address..... City Pin..... Whether <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Leased <input type="checkbox"/> Others Pass Port No. Residing since Tele. Res..... Mobile..... Pan. No..... Adhaar No..... E-Mail..... b. Name s/o, w/o DOB Age Designation / Position Held as DIN no. (in case of Director) Residence Address..... City Pin..... Whether <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Leased <input type="checkbox"/> Others Pass Port No. Residing since Tele. Res..... Mobile..... Pan. No..... Adhaar No..... E-Mail..... c. Name s/o, w/o DOB Age Designation / Position Held as DIN no. (in case of Director) Residence Address..... City Pin..... Whether <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Leased <input type="checkbox"/> Others Pass Port No. Residing since Tele. Res..... Mobile..... Pan. No..... Adhaar No..... E-Mail.....	

	d. Name s/o, w/o DOB Age Designation / Position Held as DIN no. (in case of Director) Residence Address..... City Pin..... Whether <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Leased <input type="checkbox"/> Others Pass Port No. Residing since Tele. Res..... Mobile..... Pan. No..... Adhaar No..... E-Mail.....
5	Names and Address of Associate Concerns and Nature of Association a. Presently Banking with and branch Extent of Interest as a Prop/Partner/Director or Just Investor in Associate concern b. Presently Banking with and branch Extent of Interest as a Prop/Partner/Director or Just Investor in Associate concern.

6. Banking / Credit Facilities (Existing) (₹. in lakh)

Type of facilities	Limit (in Lakh)	Outstanding as on	Presently Banking with	Securities	Repayment Terms
Current Account					
Cash Credit					
Term Loan					
LC/BG					
Others					
Total					

7. Status Regarding Statutory Obligations: Remarks (Any details in Connection with the relevant obligation to be given)

Whether Complied with (select Yes /No). If not applicable then select N. A.		
a. Registration under Shops and Establishment ACT	Yes/No/NA	
b. Registration under SSI/MSME (Provisional /Final)	Yes/No/NA	
c. Drug License / Other Statutory Licenses (as applicable)	Yes/No/NA	
d. Latest Sales Tax Return Filed	Yes/No/NA	
e. Latest Income Tax Returns Filed	Yes/No/NA	
f. Any other Statutory dues remaining outstanding / EPFO regular	Yes/No/NA	

8	Details of Loan requirement Loan Amount : Rs..... Purpose of Loan :..... Repayment Period : EMIs of Rs..... Value of the Property to be mortgaged Rs.
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9	DETAILS OF LAND / BUILDING offered as security for the loan <input type="checkbox"/> COMMERCIAL <input type="checkbox"/> RESIDENTIAL																		
	<p>Survey No.....Door No.....Plot No.....Flat No.....Floor No.....Block No,.....</p> <p>Address:</p> <p>..... Nearest Land Mark</p> <p>Area of land / Undivided share of land.....Sq.ft. Built up area.....Sq. ft</p> <p>Right of Ownership of Land: <input type="checkbox"/> Free Hold <input type="checkbox"/> Lease Hold Agrricultural Land: <input type="checkbox"/>Yes <input type="checkbox"/>No</p> <p>Status of Ownership of property : <input type="checkbox"/> Sole <input type="checkbox"/>Joint -- If Joint, then name of the other Owner(s).....</p> <p>Whether the property - <input type="checkbox"/> rented out <input type="checkbox"/> under lease <input type="checkbox"/> Self Occupied Property Tax paid upto</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:10%;">S.No</th> <th style="width:60%;">Particulars of the Regd. Rental/lease agreement</th> <th style="width:15%;">Rent received (in Rs.) pm</th> <th style="width:15%;">Dt. of expiry of Lease</th> </tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </table> <p>In case of existing building, then residual life..... Years</p> <p>Whether valuation of the property done: <input type="checkbox"/>Yes <input type="checkbox"/>No If yes, Name of the Engineer.....</p> <p>Whether Legal Opinion is obtained: <input type="checkbox"/>Yes <input type="checkbox"/>No If yes Name of the Advocate.....</p>			S.No	Particulars of the Regd. Rental/lease agreement	Rent received (in Rs.) pm	Dt. of expiry of Lease												
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10	<p>I/we hereby declare that all the particulars given in the application form are true in all respects. I/we confirm that no litigation has been initiated against me/us/firm/company by other banks / Financial Institutions. I/we request you to sanction the loan. It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I/we am/are not indebted to any other Bank / Financial Institution other than those mentioned above.</p> <p>Place : _____</p> <p>Date : _____</p> <p style="text-align: right;">Signature of the Applicant. _____</p>																		
<p>Details & Consent from the proposed Guarantor: (KYC requirements to be complied) (wherever applicable)</p> <p>Name :..... S/o;D/o;W/o Date of Birth</p> <p>Monthly Income : Rs..... Source : Service / Business / Profession / Others (Specify)</p> <p>Address: (Residence)</p> <p>(Office)</p> <p>Pan No. Aadhar No.</p> <p>Phone No.Res..... Off..... Mobile:..... E-mail</p> <p>Details of Bank A/c held: Relationship with Borrower:</p> <table style="width:100%;"> <tr> <th style="width:25%;">Details of Family Members:</th> <th style="width:30%;">Name</th> <th style="width:30%;">Relationship</th> <th style="width:15%;">Age</th> </tr> <tr> <td>1.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>2.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>3.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </table> <p>I hereby give my consent to stand as Guarantor for the Mortgage Loan of Rs. applied by M/s</p> <p>.....</p> <p>Date: Place:.....</p> <p style="text-align: right;">Signature of Guarantor.....</p>				Details of Family Members:	Name	Relationship	Age	1.	2.	3.
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2.																
3.																

LIST OF ENCLOSURES TO BE SUBMITTED ALONG WITH THE APPLICATION

(A) K Y C RELATED

- i) PAN Card Copy – for both – Establishment and individuals viz. Partners / Directors etc.,
- ii) Proof of Address (Telephone Bill / Voter ID / Driving license etc.)*
- iii) Copy of - Registration Certificate / Partnership Deed / List of Beneficial Owners / Certificate of Incorporation / Memorandum of Association / Articles of Association / certification of Commencement of Business / Board Resolution etc.,
- iv) Proof of Identity of Partners / Directors etc., (with photo evidence) (Passport, Voter's Identity card, PAN card, Driving Licence, Govt. / Defence ID card 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) BUSINESS RELATED

- (I) Latest six 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) Copies of full set of Audited Balance Sheet including P&L account – for the last three years.
- (V) Financial / Cash Flow projections, covering the entire repayment period.
- (VI) Proof of Business (VAT/GST Registration Copy etc.)
- (VII) Profile / Write-up on the business / Professional activities carried on.

(C) PROPERTY RELATED

- (i) Original document of title to the property.
- (ii) Prior documents (parent documents) for 13 years if originals are available for perusal. Otherwise, certified copies of documents of title deeds for a minimum period of 30 years.
- (iii) Patta / Possession Certificate / Location Certificate with sketch as the case may be in respect of the subject property.
- (iv) EC for last 13 years.
- (v) Latest Tax paid Receipts wherever applicable.
- (vi) Original Sale Agreement.
- (vii) Approved Building Plan duly endorsed by the Panel valuer and planning permit duly signed by the competent authority
- (viii) Registered / adjudicated power of Attorney as per approved format if documents are to be executed by PA Holder.
- (ix) In case of purchase of Flats from Developers, Agreement of Sale of Undivided share of land (if registered, then registered sale deed).
- (x) For sites allotted by statutory authorities like TNHB, DDA, HUDA, NOIDA, Societies etc., allotment letter issued by them, Approved plan & License / blueprint and commencement certificate. Latest land/building tax paid receipt, Estimation from Bank's approved valuer, Absolute deed and or conditional sale / auction sale / lease-cum-sale deed by the statutory body / society, Layout Plan copy, EC for last 13 years, Possession Certificate issued by Statutory Body / Society and NOC from the Statutory body/Society to mortgage the property in our favour.
- (xi) Valuation of the Property duly approved by Panel Engineer.
- (xii) Legal Opinion by the Panel Advocate.

(E) FOR NRIs/PIOs

- (I) Copies of Passport / Visa
- (II) Work Permit / Job Contract / Appointment Order
- (III) Power of Attorney as per Bank's format and duly executed in the presence of the officials of the Embassy and adjudicated in India.
- (IV) Latest Six months' salary certificates with deductions / ITR for three years.
- (V) Statement of Latest 6 month's Statement of Bank Account where salary is credited.
- (VI) Proof of margin money from NRE / NRO account.

DOCUMENTATION :

D1/ D 2	Single/Joint or Joint and Several DPN as the case may be CAN BE DISCONTINUED
D 3	Letter of Continuity CAN BE DISCONTINUED as not required
D 7	Disposal of Proceeds Incorporated in Agreement
D 32	Letter from party to bank confirming the creation of equitable mortgage
D 33	Letter from party to bank confirming the extension of equitable mortgage
	Memorandum of Deposit of Title Deeds (in States where it is applicable)
D 57	Agreement of Guarantee (when the loan is guaranteed)
D-Ind Mor	Mortgage Agreement New document
F-137	Affidavit (Declaration under land ceiling act)
F 172	Declaration by borrower regarding relatives working as Officer/Staff or functioning as Director in our bank/other banks Incorporated in Application
F 178	Legal Scrutiny Report CAN BE DISCONTINUED
F 189	Details of Family members of borrower/ guarantor Incorporated in Application
F 190	Letter of authority from the borrower Incorporated in Agreement

Revised documents proposed

D-Ind Mortgage	Mortgage Agreement New document
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