



The Branch Manager
Dena Bank , _____ Branch.

For office
use only

Dt. of Receipt _____ Initials _____
Loan A/c No. _____ File No. _____

I / We _____ and _____ hereby apply for loan of Rs. _____
(Name of applicant) (Name of co-applicant)
(Rupees _____ only) under your Bank's Dena Niwas Housing Finance Scheme.

I / We give here below the required details:

1) Property Details:

Details of property to be purchased / Constructed / Extended / Improved (if not selected, mention intended location)

- Full address _____
- To be purchased from _____
- _____ Builder Society Development Authority
- _____ Resale Self construction
- Dist. _____ Pin _____ State _____
- Nearest land mark _____
- Construction stage: Ready To Commence ___ % Completed
- Do you propose to rent this unit ? Yes No
- If self construction:
- If Yes, Rent expected Rs. _____ pm
- Land Area _____ Built up area _____
- If ready built house / flat:
- Property is not yet selected, I intend to finalise the property by _____ (mention date)
- Saleable Area _____ Rate per sq. Ft. _____
- Expected date of completion _____
- Whether the property / project has been pre approved / appraised by Dena Bank Yes No

2) Loan Requirement:

Purpose of loan: Purchase of Flat / House Purchase of Plot Home improvement Extension Construction

Take over from other institution, if yes,

i) Name of institution _____

ii) Amount outstanding Rs. _____

iii) Reason for shifting _____

(A) Estimate of required funds

(B) Estimate of source of funds

Total purchase / construction cost* Rs. _____

Deposits with Bank Rs. _____

Stamp duty Rs. _____

Sale of Investment (FD / NSC / Share) Rs. _____

Registration fee Rs. _____

Provident Fund (Refundable/Non) Rs. _____

Other cost (please specify) Rs. _____

Amount already spent Rs. _____

*(Details like agreement of sale, agreement with contractor, architect certificate to be attached)

Other source (please specify) Rs. _____

Loan requirement from Dena Bank Rs. _____

Total Rs. _____

Total Rs. _____

Note: Total (A) requirement of Funds should be equal to Total (B) source of funds.

Type of rate interest: Fixed Floating

3) Repayment

i) Preferred EMI amount _____ pm. Repayment Term : _____ years

ii) Payment of Monthly EMI by Salary deductions through employer Post dated Cheques

Standing instruction to debit our account with you

4) Processing Fee Details:

Amount _____ Cheque No. _____ Dated _____ Drawn on Bank / Branch _____

5) Whether stood as guarantor for any borrower of :

1) Dena Bank Yes No 2) Any other Bank Yes No

If yes, please give detail like (Name of the Bank, branch, amount and for whom) _____

6) Details of Guarantor/s / Reference (if any) :

Full Name : _____	Full Name : _____
S/o / D/o / W/o : _____	S/o / D/o / W/o : _____
Address : Residence: _____	Address : Residence: _____
Office: _____	Office: _____
Tel: (Res.) _____ (Off.) _____	Tel: (Res.) _____ (Off.) _____
Mobile No. _____ Fax No. _____	Mobile No. _____ Fax No. _____
Age : _____ years Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Age : _____ years Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
Monthly Income: Rs. _____ Net Worth : Rs. _____	Monthly Income: Rs. _____ Net Worth : Rs. _____

I / We am / are willing to stand as guarantor/s for the proposed advance as per above request. (Net worth = Total Asset - Total Liabilities)

Date : _____

Place : _____

Signature of guarantor

Signature of guarantor

The enclosed PERSONAL INFORMATION FORM is an integral part of this Application and contains all the personal details regarding the applicant /s.

Declaration:

- (a) I / We declare that all the particulars and information given in the application form are true, correct and complete. I / We understand that the particulars / information will form the basis of any loan Dena Bank may decide to grant to me / us.
- (b) I / We will not enter into any pecuniary obligation or financial liability during the currency of the loan without the permission of the bank.
- (c) I / We undertake to inform Dena Bank regarding any change in my / our business / address and to provide any further information the Bank may require. I / we understand that the equated monthly installment comprises principal and interest based on Dena Bank's Benchmark Prime Lending rate (BPLR) which is subject to change from time to time. I / we agree that the Dena Bank has the option to reduce or increase the EMI or even reduce or extend the repayment period consequent upon change in BPLR.
- (d) I / We agree that the Dena Bank has a right to make discreet enquiries in respect of this application and that Dena Bank shall have the sole discretion to approve / reject my / our loan application or reduce the loan amount without assigning any reason whatsoever.
- (e) I / We assure that I / We have/had no insolvency proceedings against me/us nor have I / We ever been adjudicated insolvent.
- (f) I / We enclose herewith the necessary documents as per list enclosed and agree to execute all documents required by the bank.

Date : _____

Place : _____

Signature of

Applicant

Co-applicant

Documents submitted with application for loan under 'Dena Niwas Housing loan scheme'

(Put '✓' mark against the documents which are submitted & 'X' mark against those which are not applicable)

For salaried individual (self attested copies)

- 2 Passport size photograph of applicant, Co-applicant & Guarantors, if any.
- Age proof (Valid passport / PAN card / Driving License / School leaving certificate).
- Proof of Residence (Valid passport / PAN card / Driving License / Telephone bill / electricity bill).
- Bank statement for 6 months where salary is credited.
- Latest 3 months salary slip showing all deductions.
- Latest form 16 from employer.
- Appointment / increment letter from employers for annual benefits.
- Brief profile of the company where employed.
- Processing fee cheque from Salary A/c in favour of Dena Bank.

For self employed (self attested copies)

- 2 Passport size photograph of applicant, Co-applicant & Guarantors, if any.
- Age proof (Valid passport / Pan card / Driving License / School leaving certificate).
- Proof of Residence (Valid passport / PAN card / Driving License / Telephone bill / electricity bill).
- Income Tax returns for the last 3 years along with computation sheet.
- Audited financial statement such as Profit & Loss statement and Balance Sheet for the last 3 years.
- Brief profile of the company on letterhead.
- Office address proof in the name of applicant.
- Qualification certificate of applicant.
- Bank statement for 1 year (Current & Saving A/c).
- Incase of existing loan, repayment track record / Loan enclosure letter as applicable.
- Processing fee cheque in favour of Dena Bank.



Photograph
of
Applicant

Photograph
of
Co-Applicant

Branch _____

Region _____

PERSONAL INFORMATION FORM

Particulars	Applicant			Co - Applicant												
Full Name (In Block letters) S/o, W/o, D/o	Surname	First Name	Middle Name	Surname	First Name	Middle Name										
Address & Tel number a) Present (for correspondence)	Address		Tel. Number	Address		Tel. Number										
b) Permanent																
c) Office																
d) Fax / Mobile / e-mail	Fax no.	Mobile no.	E-mail	Fax no.	Mobile no.	E-mail										
a) Date of Birth	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
b) Age & Sex	_____ Years			<input type="checkbox"/> Male	<input type="checkbox"/> Female	_____ Years			<input type="checkbox"/> Male	<input type="checkbox"/> Female						
c) Educational Qualification	<input type="checkbox"/> Post Graduate / Professional <input type="checkbox"/> Graduate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Illiterate			<input type="checkbox"/> Post Graduate / Professional <input type="checkbox"/> Graduate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Illiterate												
d) Marital Status	<input type="checkbox"/> Never married <input type="checkbox"/> Married <input type="checkbox"/> Other			<input type="checkbox"/> Never married <input type="checkbox"/> Married <input type="checkbox"/> Other												
e) Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident			<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident												
f) Whether belong to	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General			<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General												
g) Whether belong to minority comm.	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify _____			<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify _____												
h) Whether related to any of Bank's director / officials	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name _____			<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name _____												
i) No. of (i) Children/(ii) Dependents	(i) _____ (ii) _____			(i) _____ (ii) _____												
Category	<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> Others			<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> Others												
Occupation	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Professional/Self employed <input type="checkbox"/> Agriculturist <input type="checkbox"/> Dena Bank Employee <input type="checkbox"/> Others (specify)			<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Professional/Self employed <input type="checkbox"/> Agriculturist <input type="checkbox"/> Dena Bank Employee <input type="checkbox"/> Others (specify)												
For those in service a) Name & address of employer	Name _____			Name _____												
(Also specify category)	<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> PSU <input type="checkbox"/> Hospital / Educational institution <input type="checkbox"/> MNC / Corporate / Statutory Body <input type="checkbox"/> Others (Specify)			<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> PSU <input type="checkbox"/> Hospital / Educational institution <input type="checkbox"/> MNC / Corporate / Statutory Body <input type="checkbox"/> Others (Specify)												
b) Designation	<input type="checkbox"/> Executive / Manager <input type="checkbox"/> Officer <input type="checkbox"/> Clerical <input type="checkbox"/> Other			<input type="checkbox"/> Executive / Manager <input type="checkbox"/> Officer <input type="checkbox"/> Clerical <input type="checkbox"/> Other												
In case of Professional & Self employed	<input type="checkbox"/> Doctor <input type="checkbox"/> Dentist <input type="checkbox"/> Practising CA <input type="checkbox"/> Lawyer			<input type="checkbox"/> Doctor <input type="checkbox"/> Dentist <input type="checkbox"/> Practising CA <input type="checkbox"/> Lawyer												
Number of years in present job/occupation	<input type="checkbox"/> Industrialist <input type="checkbox"/> Trader <input type="checkbox"/> Engineer <input type="checkbox"/> Consultant <input type="checkbox"/> Contractor Years Date of retirement <input type="checkbox"/> Other			<input type="checkbox"/> Industrialist <input type="checkbox"/> Trader <input type="checkbox"/> Engineer <input type="checkbox"/> Consultant <input type="checkbox"/> Contractor Years Date of retirement <input type="checkbox"/> Other												
Whether spouse is employed / earning	Yes / No If yes, annual income Rs. _____ p.a.			Yes / No If yes, annual income Rs. _____ p.a.												

