

## HOME LOAN APPLICATION FORM

Branch Code		Branch Name	
Zone			
Scheme		Home Loan (Resident Indian)	NRI Home Loan
		CSB Nivas	Home Plus Support
Rate Option :		Fixed	Floating

PASTE RECENT  
PHOTOGRAPH OF  
APPLICANT WITH  
SIGNATUREPASTE RECENT  
PHOTOGRAPH OF  
CO-APPLICANT WITH  
SIGNATURE

## CUSTOMER DETAILS

(To be filled by the customer in CAPITAL LETTERS)

Demographics	Applicant	(✓) Co-Applicant	Guarantor
Type of Customer : (✓)	New Existing Client ID	New Existing Client ID	
Residential Status (✓)	Resident Non Resident Indian Tenor in Months	Resident Non Resident Indian	
Loan amount	₹ RPH* in months, if required:	Relationship with Applicant :	
Title (✓)	Mr. Ms. Mrs.	Mr. Ms. Mrs.	
First Name			
Middle Name			
Last Name			
Date of Birth			
Place of Birth	Sex (✓) M F Others	Sex (✓) M F Others	
Father's Name			
Spouse Name			

## KYC Section

PAN (Mandatory)	Form 60/61	Form 60/61
Aaadhar No (Mandatory)		
Any Other KYC (Specify)		
KYC ID Ref. No.		

## For NRI's Only

Passport No.	Issued Place	Issued Place
Issue Date	Expiry Date	Expiry Date
Visa Particulars	Expiry Date	Expiry Date

## Current Residential Address

Name of Premises/Building		
Flat/Door / Block No		
Road / Street		
Nearest Land Mark		
Post Office		
Taluk / Sub division		
Town / City / District		
State / Union territory		
Country		
Pin Code		
No of years in current location (✓)	5 yrs & above 3-5 years 1-3 years Less than one year	5 yrs & above 3-5 years 1-3 years Less than one year
Current Residence is (✓)	Self Owned Family Rented Company Leased	Self Owned Family Rented Company Leased
Landline Number	S T D P H O N E N U M B E R	S T D P H O N E N U M B E R
Mobile No (Mandatory)		
Email id (Personal) (Mandatory)		
Marital Status (✓)	Single Married Others	Single Married Others
No of dependants	Children Others No. Earning members in the Family	Children Others No. Earning members in the Family
Details (✓)	Minority Physically Challenged Ex-service	Minority Physically Challenged Ex-service

## For office use only

Sourcing Channel (✓)	Branch	DSA	PBK	WEB	DST	Referral Sales	Other Channel (Specify)
CSB Emp. Code	DSA Code	DSA Name	BSR Code				

Educational Qualification (✓)	<div><div></div></div>	Undergraduate	<div><div></div></div>	Graduate	<div><div></div></div>	PG & Above	<div><div></div></div>	Others	<div><div></div></div>			Undergraduate	<div><div></div></div>	Graduate	<div><div></div></div>	PG & Above	<div><div></div></div>	Others	<div><div></div></div>						
Category (✓)	<div><div></div></div>	General	<div><div></div></div>	OBC	<div><div></div></div>	SC/ST	<div><div></div></div>	Others	<div><div></div></div>			General	<div><div></div></div>	OBC	<div><div></div></div>	SC/ST	<div><div></div></div>	Others	<div><div></div></div>						
Religion (✓)	<div><div></div></div>	Hindu	<div><div></div></div>	Christian	<div><div></div></div>	Muslim	<div><div></div></div>	Others	<div><div></div></div>			Hindu	<div><div></div></div>	Christian	<div><div></div></div>	Muslim	<div><div></div></div>	Others	<div><div></div></div>						
Whether related to the Bank Directors:	<div><div></div></div>	Yes	<div><div></div></div>	No	Director's Name									Yes	<div><div></div></div>	No	Director's Name								
Whether related to Staff:	<div><div></div></div>	Yes	<div><div></div></div>	No	Staff Name									Yes	<div><div></div></div>	No	Staff Name								
Emp. Code	<div><div></div></div>		<div><div></div></div>			Desigation								<div><div></div></div>			Desigation							Br. Name	

PERMANENT ADDRESS (✓) <div><div></div></div> Please tick if same as current residential address																																												
Name of Premises / Building																																												
Flat / Door / Block No.																																												
Road / Street																																												
Landmark/Post Office																																												
Town / City / District																																												
State																																												
Country	PIN																																											
Landline Number	S	T	D		P	H	O	N	E	N	U	M	B	E	R		S	T	D		P	H	O	N	E	N	U	M	B	E	R													
Mobile																																												
Currently Occupied By:	Name											Relationship											Name											Relationship										
Nearest CSB Branch											Distance in Km.																					Distance in Km.												

Occupation (✓)	<div><div></div></div>	Salaried	<div><div></div></div>	Self Employed	<div><div></div></div>	Professional	<div><div></div></div>	Others	<div><div></div></div>			Salaried	<div><div></div></div>	Self Employed	<div><div></div></div>	Professional	<div><div></div></div>	Others	<div><div></div></div>													
Nature of Profession																																
Employer / Business Name																																
Name of Premises / Building																																
Flat / Door / Block No																																
Road / Street											Town/City/District											Town/City/District										
Landmark											Post office											Post office										
State / Union territory																																
Country	PIN																															
Landline Number	S	T	D		P	H	O	N	E	N	U	M	B	E	R		S	T	D		P	H	O	N	E	N	U	M	B	E	R	
Email id (Official)																																

IF SALARIED																																												
Nature of Employer	<div><div></div></div>	Govt.	<div><div></div></div>	Public/Private Co.	<div><div></div></div>	MNC	<div><div></div></div>	Others	<div><div></div></div>			Govt.	<div><div></div></div>	Public/Private Co.	<div><div></div></div>	MNC	<div><div></div></div>	Others	<div><div></div></div>																									
Designation																																												
Date of Joining						Total Exp. in years	<div><div></div></div>										Total Exp. in years	<div><div></div></div>																										
Retirement Date						Years in Present Occupation	<div><div></div></div>										Years in Present Occupation	<div><div></div></div>																										
Department																																												
Employee No						Job Transferable	<div><div></div></div>	Y	<div><div></div></div>	N							Job Transferable	<div><div></div></div>	Y	<div><div></div></div>	N																							
Whether confirmed in Service	<div><div></div></div>	Y	<div><div></div></div>	N											Whether confirmed in Service	<div><div></div></div>	Y	<div><div></div></div>	N																									
Monthly Salary	Gross ₹											Net ₹											Gross ₹											Net ₹										
Salary Disbursing Authority																																												
Other Income (p.m.) ₹						Source																Source																						

IF SELF EMPLOYED																																
Nature of Business / Profession (✓)	<div><div></div></div>	Trading	<div><div></div></div>	Manufacturing	<div><div></div></div>	Services	<div><div></div></div>	Others	<div><div></div></div>			Trading	<div><div></div></div>	Manufacturing	<div><div></div></div>	Services	<div><div></div></div>	Others	<div><div></div></div>													
No of years in present business						Date of commencement of business	<div><div></div></div>										Date of commencement of business	<div><div></div></div>					Total Exp.	<div><div></div></div>								
Business Background (✓)						Family Business						Ist Entrepreneur						Family Business						Ist Entrepreneur								
Annual Turnover (Last FY)																																
Profit after tax																																
Other Income ₹ per annum						Source																Source										
Group Company / Firm name (in which the applicant has interest)																																
Whether Co-Applicant / Guarantor income to be considered for eligibility	<div><div></div></div>	Yes	<div><div></div></div>	No																												

LOAN DETAILS																								
Purpose of Loan																								
Purpose of Loan (✓)	<div><div></div></div>	Construction	<div><div></div></div>	Purchase	<div><div></div></div>	Renovation/ Extension/ Repair	<div><div></div></div>	Take Over	<div><div></div></div>	Top Up	<div><div></div></div>	Purchase of Land + Construction of building	<div><div></div></div>											
Sector : (✓)	<div><div></div></div>	Priority	<div><div></div></div>	Non Priority																				

## PREVIOUS EMPLOYMENT / BUSINESS HISTORY (Minimum last 5 years)

	Employer / Business name	From	To	Designation
Applicant				
Co-applicant/ Guarantor				

## LOAN DETAILS

Your Monthly Expenditure (Rs.)		When would you require your loan amount (Dates)	
Instalment amount you and co-applicant (if any) can pay to CSB per month (Rs.)		a) Expected Sanction Date	
		b) Expected Date of Disbursement	

Estimate of requirement of Funds				Estimate of sources to meet requirement of funds			
1	If property purchase, total purchase cost	Rs.		1	Loan Requested from CSB	Rs.	
2	Incidental Costs (if any) e.g stamp duty, registration charges etc	Rs.		2	Savings from Bank	Rs.	
3	Estimated cost for Construction / Extention / Renovation	Rs.		3	Investment (Fixed deposit / Shares etc)	Rs.	
4	Cost Per Sq.feet	Rs.		4	Sale of Property	Rs.	
5	If land loan OR Land purchase + Construction, please mention the Plot Cost	Rs.		5	Hand loans from friends and relatives	Rs.	
6	Other costs (please specify)	Rs.		6	Provident Fund (refundable /non - refundable)	Rs.	
7	Loan Outstanding (In case of loan takeover)	Rs.		7	Other (specify.....)	Rs.	
	<b>Total requirement of funds (Total) (A)</b>	Rs.			<b>Estimate of sources of funds (Total) (B)</b>	Rs.	
	Amount already spent	Rs.					

Note: 'A' which is the total requirement of funds, should equal to estimate sources 'B' which indicates the sources from where the cost will be met. It is important that you provide documentary proof of the sources, if called for, from where the cost will be met in order to help us process your application faster.

## DETAILS OF PROPERTY (To be purchased/constructed/improved/offered as security) Please complete as applicable. (If the property has not yet been identified then the details marked \* are mandatory)

Flat/Unit/Block No./ Plot No.		Floor		Area of Plot		Cent	
Name of Premises/Building				Built-up area *		Sq.m	
Survey/Re-survey No				Stage of construction/ extension/improvement	Planning Stage		
Road/Street					Foundation Stage		
Land Mark/Post Office					Intermediate Stage		
Area/Locality *					Final Stage/ Ready Built House		
Taluka/Sub-Division				Age of ready built house			
Town/City/District *				Is your property part of a planned layout	<input type="checkbox"/> Yes <input type="checkbox"/> No		
State/Union Territory				Period required for construction (in yrs)			
Pincode				Property Type	<input type="checkbox"/> Vacant Land <input type="checkbox"/> Residential land & Building <input type="checkbox"/> Flat / Apartment		
Area classification	<input type="checkbox"/> Urban <input type="checkbox"/> Metro <input type="checkbox"/> Semi Urban <input type="checkbox"/> Rural						
Name of Seller/Builder				Address of Seller/Builder			
How many residential properties do you own?				Applicant	Co-applicant/ Guarantor	Jointly (with other applicants)	
Please indicate the end use of the property to be purchased/constructed				Self occupation	Rental	Investment	
Are you the sole owner of the dwelling unit?				Yes	No		
Whether the property is agricultural land	<input type="checkbox"/> Yes <input type="checkbox"/> No	Whether any such agricultural activities are carried out in the property <input type="checkbox"/> Yes <input type="checkbox"/> No					

## FINANCIAL INFORMATION

PARTICULARS		APPLICANT (Rs.)					CO-APPLICANT/GUARANTOR (Rs.)						
Bank Deposits		₹		Bank / FI name		₹		Bank / FI name					
NSC/KVP - Receipt No			No of units		Value		No of units		Value				
Vehicle	Two Wheeler	Make of Vehicle					Make of Vehicle						
	Four Wheeler	Market Value		₹	Reg No		Market Value		₹	Reg No			
Life Insurance Policies		Name of Insurance Company						Name of Insurance Company					
		Sum Assured			Surrender Value			Sum Assured			Surrender Value		
Gold Value													
Current Balance in Provident Fund													
Investment in Shares													
Other Assets (Specify)													
Total Savings/Investment													

Immovable Property Details		Applicant		Co-Applicant/Guarantor	
Mark (✓) if collateral	Collateral <input type="checkbox"/> Yes <input type="checkbox"/> No	Collateral <input type="checkbox"/> Yes <input type="checkbox"/> No	Collateral <input type="checkbox"/> Yes <input type="checkbox"/> No	Collateral <input type="checkbox"/> Yes <input type="checkbox"/> No	Collateral <input type="checkbox"/> Yes <input type="checkbox"/> No
Name of the Owner					
Address (including city/district/ state/ pincode					
Survey/Resurvey No					
Property Type (Fresh/Existing)					
Extent of Land					
Built up area					
Building No, if any					
Plot No. if any					
Market Value					
Type of Land and Building					

LOANS AVAILED/PROPOSED									
Important : Non disclosure / false declaration can lead to cancellation of your loan application									
	Name of Bank / FI	Type of Loan	Loan Amount (Lacs)	Repayment period (Months)	Rate of Interest	EMI	Balance Outstanding (Lacs)	Balance Term (Months)	Details of Security
Applicant									
Co-applicant/ Guarantor									

Credit Facility to Allied Business										
	Name of the borrower	Name of Bank	Type of Loan	Loan Amount (Lacs)	Repayment period (Months)	Rate of Interest	EMI	Balance Outstanding (Lacs)	Balance Term (Months)	Details of Security
Applicant/ Co-applicant/ Guarantor										

BANK ACCOUNT DETAILS (Please mention details of your salary account/main operating account)		
	Applicant	Co applicant
Name of account holder		
Name of Bank		
Branch		
Account No.		
A/c operated since		
Customer ID*		
IFSC		
MICR Code		
* Required only incase of account with CSB		

GENERAL (Applicable to APPLICANT and COAPPLICANT if any)			
Have you earlier applied to CSB for a loan ? <input type="checkbox"/> Yes <input type="checkbox"/> No		Have you earlier given guarantee to any borrowers of CSB <input type="checkbox"/> Yes <input type="checkbox"/> No	
Type of Loan		Loan A/c No. if available	
Please select the mode of repayment convenient to you :			
(a)	ECS/NACH <input type="checkbox"/>	(c)	Salary Deduction <input type="checkbox"/>
(b)	Standing Instruction to bank <input type="checkbox"/>	(d)	Others, Please specify <input type="checkbox"/>

DID YOU GET TO KNOW CSB THROUGH	
<input type="checkbox"/> Existing customer of the bank	<input type="checkbox"/> Advertisement <input type="checkbox"/> Referred by Builder/developer <input type="checkbox"/> Friends / relatives <input type="checkbox"/> Poster
<input type="checkbox"/> Others, Please specify	<input type="text"/>
Would you be interested in any of the other CSB products ?	
<input type="checkbox"/> Current A/C	<input type="checkbox"/> Savings A/c <input type="checkbox"/> Deposits <input type="checkbox"/> Other Loans <input type="checkbox"/> Insurance <input type="checkbox"/> Others <input type="text"/>

(Name and Address of two referees who are not related to you. CSB may make such enquiries from the referees if deems necessary)

	Referee 1					Referee 2						
Name												
How is the referee known to you (✓)		Friend		Colleague		Others (Specify)		Friend		Colleague		Others

## CURRENT RESIDENTIAL ADDRESS

[illegible]

DECLARATION

(1) All the particulars and information furnished herein above are true, correct and complete and they shall form the basis of any credit decision to be taken by the Bank.

- (2) The bank is free to disclose all or any particulars, details, information relating to my/ our loan account/s with the bank to any other financial institution, Government, any agency/agencies as may be considered necessary or desirable by the bank.
- (3) It will be in order for the bank to disqualify me/us from receiving any credit facility/facilities from the bank in the case it is provided that the declaration of my/our outside borrowings given above contains misrepresentation of facts.
- (4) The advance will be used for the purpose for which it is granted.
- (5) I/We will not borrow from any other Bank or source during the tenure of the advance with you without your written consent.
- (6) I/We will create equitable/registered mortgage of the property I offered as security as stated above and/or to be acquired under and /or to be acquired by availing the loan, in your favour.
- (7) I/We have not ever been adjudicated insolvent nor are any insolvency proceedings pending against me/us.
- (8) I/We hereby agree as a pre-condition of the loan/advance given to me/us by the bank that in case I/we commit default in the repayment of the loan/ advances or in the repayment of interest thereon or any of the agreed installment of the loan on due date(s), the bank and /or the Reserve Bank of India (RBI) will have an unqualified right to disclose or publish my/ourname or the name of our company/firm/unit and its directors/ partners/proprietors as defaulter in such manner and through such medium as the Bank or RBI in their absolute discretion may think fit.
- (9) Cost escalation, if any, will be met from own sources.
- (10) There are no pending statutory dues/claims in my/ourname.
- (11) I/We am/are aware that if I/We opt for loan at floating rates of interest, the equated monthly instalment will comprise Principal and Interest based on external or internal benchmarks and is subject to change due to change in bench marks/ operating cost/ Credit assessment etc.
- (12) I/We undertake to inform as to any change in my/our occupation/employment/residential address and to provide any further information that the Bank may require.
- (13) The properties mortgaged/ offered as security will not be surrendered to the Government under provisions of any State or Central enactments regarding land reforms or fixation of ceiling on land and that in case it transpires, due to amendment of existing laws or any other reason, that the land held by me/us at any time is in excess of the area that could be held under any such State or Central enactments and that I/we am/are bound to surrender such excess land, I/ we will surrender only lands other than those mortgaged/ offered as security to the bank. That apart, the bank has the right to receive such compensation directly from the Government authorities in its capacity as mortgagee in the event of acquisition / surrender.
- (14) I/We further undertake that in the event of my/our being compelled by law to surrender any part of the properties mortgaged to the bank, the difference between the full market value of the properties as estimated by the bank and the value calculated at a percentage of such market value prescribed by the Government for the purpose of payment of compensation will be paid by me/us to the bank at the time of such surrender.
- (15) I/We understand that if it transpires that the declarations / particulars given above are false, the bank is at liberty to recall the loan / advance forthwith.
- (16) We have carefully read and understood, was explained in English / Vernacular language to me / us details provided in the application form
- (17) I/We further declare that, I would like to know through telephonic calls, or SMS on my mobile number mentioned in the application form or through any other communication mode various CSB loan offer schemes or any other promotional schemes and hereby authorized CSB, its employee, agent, associate, group companies to do so.
- (18) I confirm that laws in relation to the unsolicited communication referred in " national Do Not Call Registry " ( the NDNC Registry ) as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication / calls / SMSs received from CSB, its employees, agents, and / or associates.

Signature of Applicant

Signature of Co-applicant

Place : \_\_\_\_\_ Date: \_\_\_\_\_

Place : \_\_\_\_\_ Date: \_\_\_\_\_

KYC			Income Proof		
01	PAN Card <i>(Mandatory)</i>	<input type="text"/>	11	Latest Salary Slip / Salary Certificate / Form 16	<input type="text"/>
02	Aadhaar Card <i>(Mandatory)</i>	<input type="text"/>	12	Last 3 years ITR with computation income	<input type="text"/>
03	Current residential address proof	<input type="text"/>	13	Latest 6 months updated bank statement of the primary account	<input type="text"/>
04	Copy of ID card issued by employer	<input type="text"/>			
(If Aadhaar not available, submit any of the following)			For NRIs		
05	<input type="text"/> Passport <input type="text"/> Voters ID <input type="text"/> Driving License		14	Employment Contract	<input type="text"/>
Building Related documents			15	International Bank Account statement for latest 6 months where salary is credited	<input type="text"/>
06	Estimate if construction/renovation	<input type="text"/>	16	Valid Passport and Visa Copy	<input type="text"/>
07	Sale agreement if purchase		17	Residence Permit (wherever applicable)	<input type="text"/>
08	Building Permit		18	Power of Attorney as per our format (wherever applicable)	<input type="text"/>
09	Approved plan				
Other Documents					
10	Sanction Letter / Account Statement of existing credit facilities				