

## APPLICATION FORM - LOAN AGAINST PROPERTY

Branch Code		Branch Name	
Zone			
Scheme Name:			

 PASTE RECENT  
PHOTOGRAPH OF  
APPLICANT WITH  
SIGNATURE

 PASTE RECENT  
PHOTOGRAPH OF  
CO-APPLICANT WITH  
SIGNATURE

Rate Option :	<input type="checkbox"/> Fixed	<input type="checkbox"/> Floating	(To be filled by the customer in CAPITAL LETTERS)
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### CUSTOMER DETAILS

Demographics	Applicant	(✓) Co-Applicant	Guarantor
Type of Customer : (✓)	New <input type="checkbox"/> Existing <input type="checkbox"/> Client ID	New <input type="checkbox"/> Existing <input type="checkbox"/> Client ID	
Residential Status (✓)	Resident <input type="checkbox"/> Non Resident Indian <input type="checkbox"/>	Resident <input type="checkbox"/> Non Resident Indian <input type="checkbox"/>	
Loan amount	₹	Tenor in Months	Relationship with Applicant :
Title (✓)	Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> M/s. <input type="checkbox"/>	Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> M/s. <input type="checkbox"/>	

For Individuals			
First Name			
Middle Name			
Last Name			
Date of Birth			
Place of Birth		Sex (✓)	M <input type="checkbox"/> F <input type="checkbox"/> Others <input type="checkbox"/>
Father's Name			
Spouse Name			

For Others			
Business Name			
Entity/Constitution Type:	Sole Proprietorship <input type="checkbox"/> Registered Partnership <input type="checkbox"/> HUF <input type="checkbox"/>	Sole Proprietorship <input type="checkbox"/> Registered Partnership <input type="checkbox"/> HUF <input type="checkbox"/>	
	Private Limited Company <input type="checkbox"/> Others, specify	Private Limited Company <input type="checkbox"/> Others, specify	
Nature of Business / Activity			
CIN/Regn. No.	Regn. Date	Regn. Date	

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 <input type="checkbox"/> 3-5 years <input type="checkbox"/> 1-3 years <input type="checkbox"/> Less than one year <input type="checkbox"/>	5 yrs & above <input type="checkbox"/> 3-5 years <input type="checkbox"/> 1-3 years <input type="checkbox"/> Less than one year <input type="checkbox"/>	
Current Residence is (✓)	Self Owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Company Leased <input type="checkbox"/>	Self Owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Company Leased <input type="checkbox"/>	

### For office use only

Sourcing Channel (✓)	Branch <input type="checkbox"/> DSA <input type="checkbox"/> PBK <input type="checkbox"/> WEB <input type="checkbox"/> DST <input type="checkbox"/> Referral Sales <input type="checkbox"/> Other Channel (Specify) <input type="checkbox"/>
CSB Emp. Code	DSA Code
DSA Name	BSR Code

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

PERMANENT ADDRESS (✓) ☐ 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.														

EMPLOYMENT / BUSINESS DETAILS

Occupation (✓)	Salaried	Self Employed	Professional	Others	Salaried	Self Employed	Professional	Others																										
Nature of Business/Activity																																		
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															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	Govt.	Public/Private Co.	MNC	Others	Govt.	Public/Private Co.	MNC	Others																										
Designation																																		
Date of Joining	Total Exp. in years															Total Exp. in years																		
Retirement Date	Years in Present Occupation															Years in Present Occupation																		
Department																																		
Employee No	Job Transferable															Y	N	Job Transferable															Y	N
Whether confirmed in Service	Y	N	Whether confirmed in Service																											Y	N			
Monthly Salary	Gross ₹	Net ₹															Gross ₹	Net ₹																
Salary Disbursing Authority																																		
Other Income (p.m.) ₹	Source															Source																		

IF SELF EMPLOYED

Line of Activity (✓)	Trading	Manufacturing	Services	Others	Trading	Manufacturing	Services	Others																						
No of years in present business	Date of commence-ment of business															Date of commence-ment of business														
Business Background (✓)	Family Business															Family Business														
Annual Turnover (Last FY)	Below (<) 10 Lakh															Below (<) 10 Lakh														
	50 Lakh to <10 Crore															50 Lakh to <10 Crore														
	50 Crore & above															50 Crore & above														

Group Company / Firm name  
(in which the applicant  
has interest)

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

### Designation

No

## LOAN DETAILS

## Purpose of Loan

On (20) if  $\lambda$

## LOAN DETAILS

b) Expected Date of Disbursement

## DETAILS OF PROPERTY 1

☐ Commercial land & building

## DETAILS OF PROPERTY 2

☐ Leased out House/Flat

## DETAILS OF PROPERTY 3

☐ Leased out House/Flat

Whether any such agricultural activities are carried out in the property ☐ Yes ☐ 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	<input type="checkbox"/> Two Wheeler	Make of Vehicle				Make of Vehicle			
	<input type="checkbox"/> 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 AVAILABLE/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)		<input type="checkbox"/> SB	<input type="checkbox"/> CA	<input type="checkbox"/> CC/OD
	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 ?		Have you earlier given guarantee to any borrowers of CSB	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<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

☐ Existing customer of the bank

☐ Advertisement

☐ Referred by Builder/developer

☐ Friends / relatives

☐ Poster

☐ Others, Please specify

Would you be interested in any of the other CSB products ?

☐ Current A/C

☐ Savings A/c

☐ Deposits

☐ Other Loans

☐ Insurance

☐ Others

REFERENCES

(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 (✓)	<input type="checkbox"/> Friend	<input type="checkbox"/> Colleague	<input type="checkbox"/> Others (Specify)		<input type="checkbox"/> Friend	<input type="checkbox"/> Colleague	<input type="checkbox"/> Others	

CURRENT RESIDENTIAL ADDRESS	Referee 1												Referee 2																	
Flat / Door / Block No																														
Name of Premises / Building																														
Road / Street	Landmark												Landmark																	
Taluk / Sub division	Town/City/District												Town/City/District																	
State / Union territory																														
Country	PIN												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)																														

DECLARATION

- I/We declare/undertake that
- (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 metfrom 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 thatthe 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)

You may at any time, Inspect/verify our assets, books of account, in our business premises.
- (16)

I shall route my trade proceeds through the bank.
- (17)

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.
- (18)

We have carefully read and understood, was explained in English / Vernacular language to me / us details provided in the application form
- (19)

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.
- (20)

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:

DOCUMENT CHECKLIST (✓)

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