



ASSAM GRAMIN VIKASH BANK

HEAD OFFICE : GUWAHATI

ASOMI MORTGAGE LOAN SCHEME

(Application for Loan for Individual Applicant)

To
The Branch Manager,
Assam Gramin Vikash Bank

Branch

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Dear Sir,

I/We hereby apply for a Term Loan of Rs. _____

(Rupees _____) only

under Asomi Mortgage Loan Scheme of the bank repayable in _____

monthly instalments for the purpose of _____

_____ against mortgage of House / Flat/

commercial Property in the name of _____

Situated at _____

I / We confirm having understood the terms and conditions of the above scheme and agree to abide by the same I/We give below the particulars about me/us which are true and correct.

Applicant-1

Applicant-2

1. Name of the Applicant :
2. Age :
3. Name of Father / Husband :
4. Residential address of the

Applicant and Tele No.

i) Present :

ii) Permanent :

Documents for Identity

(any one, copy to be enclosed)

i) Passport No.

ii) Income Tax PAN No.

iii) Election ID Card No.

vi) Govt. ID Card.

Applicant-1

Applicant-2

5. For Salaried Applicant

- i) Name and address of the Employer & present Place of posting. :
- ii) Applicant's designation/ position in the Employer's organization and period since when employed. :

6. For Professional and Self-Employed applicant

- i) Name and address of his/her: firm/company and details. :
- ii) Line of activity of the firm/ company or the profession. :
- iii) Applicant's designation/ position in the firm/company and period since when engaged. :

7. For Salaried Applicant

- i) Monthly gross salary and net take home salary for the month of _____ (to be certified by the employer).

Applicant-1

Applicant-2

Gross Salary		Deductions		Gross Salary		Deductions	
Basic	Rs. _____	PF	Rs. _____	Basic	Rs. _____	PF	Rs. _____
DA	Rs. _____	IT	Rs. _____	DA	Rs. _____	IT	Rs. _____
HRA	Rs. _____	Loan	Rs. _____	HRA	Rs. _____	Loan	Rs. _____
Others	Rs. _____	Others	Rs. _____	Others	Rs. _____	Others	Rs. _____
Total	Rs. _____	Total	Rs. _____	Total	Rs. _____	Total	Rs. _____
Net Take Home Salary			Rs. _____	Net Take Home Salary			Rs. _____

i) For Professional and Self-Employed applicant.

Applicant-1

Applicant-2

Net Annual Income during last 3 years
(To enclose Income Tax Assessment Order/Return filed or BS & P&L A/c or any other Proof)

Year _____
Rs. _____
Year _____
Rs. _____
Year _____
Rs. _____

Year _____
Rs. _____
Year _____
Rs. _____
Year _____
Rs. _____

8. Particulars of a/c maintained with this branch or any other branch of this Bank or any other Bank (Full details including borrowings if any)

9. Purpose of Loan :

10. Amount of Loan applied for : Rs. _____

11. Particulars of House / Flat / Commercial Property proposed to be mortgaged.

i) Address & Location :

Plot No. / Home No. :
Street / Road/Lane :
Post Office :
District :
Pin code :
Land mark for identification, if any. :

Flat / Shop / Godown No. :
Police Station :
City / Town / Village :
State :

When acquired :

Land Area :

Plinth / Built-up area :
Purchase / Cost Price :
Present value :
Source of Fund :

ii) Title of the applicant :
(owner/lease-holder)
(Copy of title deed/
lease deed to be enclosed)

- iii) Whether plan for construction has been approved/sanctioned by appropriate authority & clearance obtained (Give details) :
- iv) Whether the property and its rental are free from any encumbrances (If yes, legal opinion to be obtained before sanction of loan) :
- v) If the Applicant is lease holder whether empowered to let out/lease out the property. :

12. Particulars of Lessee / Tenant (if any)

- i) Name & Address :
- ii) Lines of Business / activity :
- iii) Constitution :
- iv) Financial standing & Market reputation :
- v) In case of existing lease / tenant whether the rent is paid regularly and how paid. :
- vi) Particulars of lease / tenancy : agreement (copy to be enclosed)
 - Date of agreement :
 - Commencement & expiry :
 - Gross Monthly rental :
 - Deductions at sources :
 - Tax :
 - Adjustment of rental :
 - Advances :

Others (if any) :
Net monthly rental :
receivable
Any amount adjustable :
at the end of term.
Net future rent receivable :
(during the repayment
period)

13. Whether any litigation is pending :
in regard to the premises or lease /
tenancy (if yes, full details to
be given)
14. Two persons who can be referred :
to for information (Please give
names and addresses)

I/We undertake to repay the loan in _____ nos, monthly instalments of such amount to be fixed by you, commencing after one month of the disbursement.

I/We also undertake to abide by the terms and conditions laid down by the Bank in respect of the loan, if sanctioned, and agree to the Bank recalling the entire loan in the event of coming across any incorrect statement on my part.

I/We also enclose herewith the following papers/documents for your perusal and doing the needful.

- i) Copy of my/our photo-identity card(s) issued by Election Commission/PAN Card from IT authorities / Passport.
- ii) Pay slip issued by my/our employer / employers for last two months/copy of Income Tax Return filed or Income Tax Clearance Certificate for the last three years.
- iii) Copy of Form 16 in respect of financial year ended _____ for tax deducted at source from income chargeable under the head "Salaries" by the employer.
- iv) Employer's certificate about my/our name(s), address(es), designation(s) and the period(s) of completed service.
- v) Proof of my / our professional qualification, particulars of profession and period of engagement in such profession.

- vi) Copy of my / our bank pass book(s) / staerment(s) for last one year.
- vii) Copy of the Title Deed of the property along with mutation certificate and latest Corporation / Municipal / Panchayat Tax Payment Receipt.
- viii) Copy of Lease / Tenancy agreement where applicable.
- ix) Copy of Balance Sheet and Profit & Loss Account for the last 3 years or any other proof of income & expenditure of the borrower(s), where applicable.

I/We hereby declare that—

The statements given above are true and correct.

No part of the loan will be utilized for any purpose other than that stated.

Yours faithfully,

Date : Signature of applicant-1

Place : Signature of applicant-2

Witness Signature

Full Name

Address