

**ANDHRA BANK**  
(A Govt. of India Undertaking)

To  
The General Manager/ Zonal Manager  
Andhra Bank

Date:

\_\_\_\_\_  
\_\_\_\_\_

Sir,

Reg: Application for Staff Housing Loan / Enhancement of Housing Loan/Switch over/Extend  
Beyond Retirement.

# # #

I request you to sanction me a Housing Loan of \_\_\_\_\_ for construction / purchase of plot /  
house / flat at \_\_\_\_\_ I hereby declare that I am not owning  
any house in my name or in the name of my spouse or in the name of my minor child(ren) acquired out  
of housing loan availed under the existing Staff Housing Loan Scheme (For fresh loans only).

or

I request you to sanction me enhancement of Housing Loan of \_\_\_\_\_ for the purpose  
mentioned in point no.9 mentioned below. All the necessary documents are enclosed herewith.

The necessary particulars are furnished hereunder:

- |                                 |          |
|---------------------------------|----------|
| 1 . Name of the applicant       | :        |
| 2 . Father's / Husband's name   | :        |
| 3 . Staff Code No.              | :        |
| 4 . Designation & Cadre         | :        |
| 5 . Branch / Office with code   | :        |
| 6 . Date of Birth               | :        |
| 7 . Date of joining in the Bank | :        |
| 8 . Date of retirement          | :        |
| a) Pension optee                | : Yes/No |
| b) New Pension scheme           | : Yes/No |

9. Purpose of the loan :
- a.
- b.
- c.
10. Cost / Estimate : \_\_\_\_\_
11. Amount of loan required : \_\_\_\_\_
12. Applicant's margin (minimum 10%) : \_\_\_\_\_
- a) If Already switched over-Particulars: { Copy of sanction letter to be enclosed}
- Date of sanction :
- Amt of Loan, of which
- Principal :
- Accrued Interest portion:
- AB E Coop Bank :
- Repairs & Enhancement:

**Details to be submitted In case of repayment of Existing / Take Over of Housing Loan liability as 31.03.2013.**

13. Take over of loan from other :  
Financial Institution(s), if any  
(Proof to be enclosed along with a letter from the FI)
14. Loans to be closed :
- Loan A/C Number:
- a. ABE Co-operative Bank Loan as on. \_\_\_\_\_ Liability  
(availed for Housing Purpose)
- b. Staff HL - existing Liability: \_\_\_\_\_ Principle: \_\_\_\_\_ Accrued Interest:  
Staff HL -A/C Number: \_\_\_\_\_
- c. Additional Housing Loan / General Public loan as on: \_\_\_\_\_ Liability  
(for the same house)
- (Certificate of outstanding balance to be enclosed for a, b & c above )
15. Required Repayment Period :  
(subject to a maximum of 360 instalments)
16. Source of funds to meet margin : Nature of source Amount  
(Point No. 12)
- a)
- b)
- c)
17. Co-obligant (spouse) Name & age :  
(In case of loan opted to repay beyond the date of retirement)

18. Salary Particulars for the \_\_\_\_\_ :  
 Month of \_\_\_\_\_ 201

Particulars		
	Gross Salary as per latest salary slip	
Add	150% HRA in case of leased accommodation	
	<b>40% of the Gross Salary</b> (X)	
	Net Salary as per latest salary slip	
Add	150% HRA in case of leased accommodation	
Add	Instalment of SHL ( If applicable)	
Add	Instalment of AHL ( If applicable)	
Add	HL Instalment of ABEC Bank (Upto 2.50 Lacs- If applicable)	
Less	Proposed Loan Instalment	
Less	Notional Interest on COD	
	<b>Net Salary</b> (after the above adjustments) (Y)	
(Y) should be equal or more then (X)		

19. Residential address

a. Present Address \_\_\_\_\_ :

\*\* b. property details& Location \_\_\_\_\_ :

c. e-mail Address:

Phone Nos - Cell No.

Land line No.

20. Whether the spouse of the applicant is employed \_\_\_\_\_ : Yes / No

If yes, please furnish the particulars of employment \_\_\_\_\_ :

\*\*21. Title Deeds lodged at \_\_\_\_\_ :

Signature of the applicant.

Recommendations of the Branch / Office:

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

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

Signature of the Branch Manager / Dept Head  
with office stamp

CHECK LIST OF DOCUMENTS TO BE SUBMITTED FOR ENHANCEMENT OF  
HOUSING LOAN

1. OPTION LETTER FOR SWITCHING OVER TO REVISED HOUSING LOAN SCHEME.
2. STAFF HOUSING LOAN NUMBER AND OUTSTANDING AS ON 31/03/2013  
(Principle and accrued interest statement to be attached)
3. ADDL. HOUSING LOAN NUMBER AND LIABILITY DETAILS.  
(Statement certified by the branch manager to be attached)
4. ANDHRA BANK EMPLOYEES CO-OPERATIVE BANK LOAN STATEMENT  
(Availed for housing loan purpose only- certificate to be attached).
5. ESTIMATION FROM APPROVED ENGINEER.
6. SALARY SLIPS FOR THE LAST 3 MONTHS.
7. REQUEST FOR ADD BACKS FOR DEDUCTIONS REFLECTED IN SALARY SLIPS (Relative proof of adjustment of dues to be attached)
8. IN CASE THE SWITCH OVER FACILITY WAS AVAILED EARLIER, SANCTION LETTER COPY OF THE SAME IS TO BE ENCLOSED WITHOUT FAIL.
9. COPY OF THE “TERM LOAN SUMMARY” SHEET GENERATED FROM FINACLE IS TO BE ENCLOSED.
10. FIELDS MARKED WITH \*\* ARE MANDATORY.

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**Request Letter for switching over to Staff Housing Loan Scheme.**

A N D H R A   B A N K  
[ A Govt of India Undertaking]

Dt:

To,  
The General Manager / Zonal Manager,  
Andhra Bank,  
\_\_\_\_\_.

Sub : My Housing Loan account No. \_\_\_\_\_ with \_\_\_\_\_ Branch.

I / We have availed Staff Housing Loan / Additional Housing Loan from our Bank as follows:

Nature of Loan	Account No	Limit Availed	Liability
1. S H L			
2. A H L			

Since the Bank has revised the guidelines of Staff Housing Loans scheme with enhanced limits, rationalised interest, and extended repayment schedule, I request you to permit switch over of my existing Housing Loan / Additional Housing Loan to the revised Staff Housing Loan Scheme.

I / We further agree that the revised interest rate will be applicable in respect of my loan account/s from 01.04.2013. This letter may be treated as part and parcel of the loan documents executed by me / us and I / We am / are bound by all other terms and conditions stated in the loan documents and sanction letters.

I further authorise you to,

revise the repayment schedule stretching beyond my date of superannuation (or)

not to revise the repayment schedule beyond my superannuation.

Please tick  appropriate box

1.

2.

[Signature of the Borrower/s]