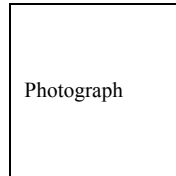


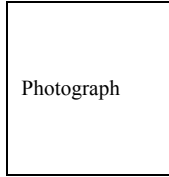


The Andhra Bank Employees' Co-operative Bank Ltd.
Central Office: Mithila Complex,
Bank Street, Koti, HYDERABAD-500 095

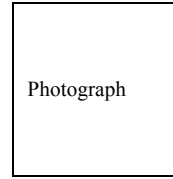
APPLICATION FOR HOUSING LOAN



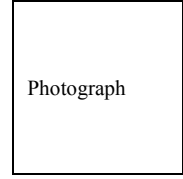
Applicant



Co-Applicant



Spouse of Applicant



Surety/co-obligant

To

The Chief Executive Officer,
The Andhra Bank Employees' Co-operative Bank Ltd.,
Bank Street, Koti, Hyderabad- 500 195.

Place:

Date :

We the applicant/s and surety/sureties/Co-obligant/s request you to sanction to the applicant/s, a Housing Loan of Rs. _____, for House Construction/ Purchase/Enlargement/ Renovation and Repairs. We are furnishing hereunder our details, for consideration of our application.

I. PARTICULARS OF APPLICANT/CO-APPLICANT/ SPOUSE OF APPLICANT /SURETY/CO-OBLIGANT.

A. Particulars Applicant and Co-Applicant

PARTICULARS	APPLICANT (Pensioner of Andhra Bank)	CO-APPLICANT (Applicable, wherever it is proposed)
Name in full		
Father / Husband's name		
Residential Address		
Phone Numbers (with STD codes) Land Line Mobile		
Date of Birth		
Staff Code No.		-
Designation (While in service/ Existing)		-
Admission No. (While in Service)		-
Date of Retirement		-

PARTICULARS	APPLICANT (Pensioner of Andhra Bank)	CO-APPLICANT (Applicable, wherever it is proposed)
Details of Pension / Salary <i>(Enclose certificate of latest pension/Salary drawn)</i> Basic Pension DA Total Pension Net Pension Pension drawing Br. Branch Code No. Pension A/c No.		Income from: Per annum 1.Salary -- Rs. 2.Business -- Rs. 3.Agriculture -- Rs. 4.Others (specify) -- Rs. _____ Total Income -- Rs. _____ 1. Latest Salary Certificate and IT assessment orders and Form 16 enclosed for last 3 years) 2.For Other Income, proof to be enclosed

B. Particulars of Spouse

PARTICULARS	Spouse of applicant	
Name in full		
Father / Husband's name		
Residential Address Phone Numbers (with STD codes) Land Line Mobile		
Date of Birth		
Income per annum	Rs. 1.Salary -- 2.Business -- 3.Agriculture -- 4.Others (specify) -- _____ Total Income --	a. For salaried class, Latest Salary slip, Form 16 & IT assessment orders for last 3 years to be enclosed. b. For Others IT assessment orders & certificates to support reported Income to be enclosed.

C. Particulars of Surety / Co-obligant :

PARTICULARS	SURETY (Employee/Pensioner of Andhra Bank)		
Name in full			
Father / Husband's name			
Residential Address Phone Numbers (with STD codes) Land Line Mobile			
Date of Birth			
Staff Code No.			
Designation (While in service if pensioner)			
ABE Co-op. Bank Admission Number (while in service if pensioner)			
Date of Retirement if Pensioner			
Details of Pension / Salary of Drawing	Branch		Account Number
	Branch Name	Code	

Surety Particulars (Contd..)

PARTICULARS		SURETY (Employee/Pensioner of Andhra Bank)	
Salary details for serving employee (Enclose latest Salary Certificate)		Pension Details in case of Pensioner (Enclose latest pension certificate)	
Basic Pay	Rs.	Basic Pension -	Rs.
D.A.		D.A. -	Rs.
Others		TOTAL PENSION	Rs.
Gross Salary			
Net Salary		Other Income (Sources and Proof to be enclosed)	Rs.

II. PARTICULARS OF HOUSE PROPERTY TO BE ACQUIRED/DEVELOPED

1. CONSTRUCTION ON ALREADY OWNED PLOT

1. Location: Street: _____ RS.No. _____ Door No. _____
Town/City: _____ Pin Code: _____
Land marks: _____
2. Applicant purchased the Plot from Mr./Ms _____ in the year _____
under a Registered Sale Deed dated _____ for a consideration of Rs. _____
3. Plan for construction is obtained from _____
vide Order/Proceedings No. _____ dt. _____
and valid up to _____
4. There no encumbrances over the Property / Mortgaged to _____
as security for _____ (Purpose) for Rs. _____
5. There are no dues of Municipal or other Statutory taxes / There are dues to _____
_____ of Rs. _____ towards _____
6. Approvals are obtained from Electricity and Water Boards.
7. Estimated cost of Construction: Rs. _____ *Source of Funds*

	Rs.
Loan from Bank	:
Own Savings	:
Other Sources (<i>Specify</i>)	
1. _____	_____
Estimated cost of Construction:	

2. OUTRIGHT PURCHASE OF HOUSE/FLAT

1. Location: Street: _____ RS.No. _____ Door No. _____
 Flat & /floor No. _____ Town/City: _____ Pin Code: _____
 Land marks: _____
2. Name of the Owner: Mr/Ms. _____ agreed to sell, vide Agreement to sell dated _____ for a consideration of Rs. _____ and valid till _____ and he is in possession of Original Regd. Sale Deed and other link documents.
3. Plan for construction is obtained from _____ vide Order/Proceedings No. _____ dt. _____ and constructed as per approved plan.
4. There no encumbrances over the Property / Mortgaged to _____ as security for _____ (Purpose) for Rs. _____
5. There are no dues on account of Municipal / other Statutory taxes / There are dues of Rs _____ to _____ towards _____
6. Approvals obtained from Electricity and Water Boards are available.
7. Age of the House: _____ 8. In case of flat, original documents are available with builder _____

Source of Funds

Rs.
Loan from Bank :
Own Savings :
Other Sources (<i>Specify</i>):

Sale Consideration: _____

3. EXTENSION/ENLARGEMENT/REPAIRS OF EXISTING HOUSE

1. Location: Street: _____ RS.No. _____ Door No. _____
 Flat & /floor No. _____ Town/City: _____ Pin Code: _____
 Land marks: _____
2. Original Regd. Sale Deed and other link documents are available
3. Plan for existing construction is obtained from _____ vide Order/Proceedings No. _____ dt. _____ and constructed as per approved plan. Obtained approval for proposed extension from _____ vide Order/Proceeding No. _____ dt. _____
4. There no encumbrances over the Property **or** Mortgaged to _____ as security for _____ (Purpose) for Rs. _____
5. There are no dues on account of Municipal / other Statutory taxes / There are dues to _____ of Rs. _____ towards _____
6. Approvals obtained from Electricity and Water Boards are available.
7. Age of the House: _____
7. Estimated cost of Extension/Enlargement/Repairs Rs. _____

Source of Funds

Rs.
Loan from Bank :
Own Savings :
Other Sources (<i>Specify</i>):
Estimated cost :

III. AMOUNT OF LOAN REQUIRED	Rs.
IV. REPAYABLE IN MONTHLY INSTALMENTS OF (Maximum 120 EMI or Eligible EMI up to the age of 70 years of Applicant whichever is less)	
V. PURPOSE OF LOAN (House Construction/Purchase/Enlargement/Renovation and Repairs)	
VI. SECURITY (EM of House property & Post dated cheques OR Pledge of Term Deposit of ABE Co-op. Bank equal to loan)	

We hereby declare that all the particulars and information given in this application are true, correct and complete and that they shall form the basis of any loan the bank may decide to grant to the Applicant. The applicant hereby declares that he has no outstanding housing loans. We further agree that the loan shall be governed by the rules of the Bank in force from time to time.

We (1) _____ (Applicant and Pensioner) herein agree to allow the Pension Disbursing Branch of Andhra Bank to deduct from my Pension Account No. _____ with _____ branch of Andhra Bank, the dues of the Bank every month as per the Agreement entered into with them and also agree to pay charges on account of Loan Processing, Legal opinion, engineer valuation and periodical pre and post sanction inspection, as per Bank norms. (2) _____ (Surety and Spouse of Pensioner) herein agree in the unfortunate event of death of the pensioner, to allow the Family Pension Disbursing Branch of Andhra Bank to deduct from my Family Pension Account with any branch of Andhra Bank, the dues of the Bank every month as per the Agreement entered into with them, and (3) _____ (Surety) herein agree to allow the Bank to deduct from my Salary / Pension Account with _____ branch of Andhra Bank the dues of the Bank, in the event of default in repayment of the loan either by the pensioner or his spouse in normal course or in the case of death of pensioner, every month as per the Agreement entered into with them, and (4) _____ (Co-applicant) herein agree to hold himself/herself responsible for repayment of the loan, with interest and charges, jointly and severally, along with the applicant.

We hereby declare that the information provided above is correct to the best of our knowledge and this proposal will form the basis of any loan the bank may decide to grant to the Applicant and/ Co-applicant and also form the basis for the agreement between the Bank and ourselves, if the loan is sanctioned. We further agree and undertake to abide by the Rules and Regulations of the Bank in regard to the Loan in force at present or as per revised rules from time to time. The Applicant and/ Co-applicant hereby agree to invest his/her/their share first and start construction and complete the construction within 6 months of availing the loan. If there is any price escalation it will be met from his/her/their own sources.

Signature of Applicant

**Signature of
Co-applicant**

**Signature of Surety
and Spouse**

Signature of Surety

Forwarded to The Andhra Bank Employees' Co-operative Bank Ltd., Central Office, Bank Street, Koti, Hyderabad. The above particulars as to pension details of the applicant are verified and found correct. The application of the Pensioner may be considered as per eligibility.

Place:

Date:

Office seal

**BRANCH MANAGER
ANDHRA BANK _____ Branch**

On Stamp
Paper