

Application Number

(All fields marked with * are mandatory), to be filled in Black Ink and CAPITAL LETTERS only

DATE

I wish to apply for a home loan and request you to process the home loan application as per details provided in the form

DETAILS OF LOAN APPLIED

Type of Loan Home Repair Office/Clinic LAP Others _____

Loan Amount Applied in INR Loan Tenure (years)

Monthly Instalment you can pay in INR Have you / your spouse applied to Suryoday for a loan earlier? YES NO

If yes, name of Suryoday Branch Amount Loan Account No.

APPLICANT PERSONAL DETAILS

Customer ID

Title* Mr. Ms. Mrs. Other Gender* Male Female Third Gender

Name*
FIRST NAME MIDDLE NAME LAST NAME

Maiden Name (*if any)

Father's / Spouse Name*

Mother's Name*

Date of Birth* Category* General SC ST OBC Others

Minor* (In case of minor, please fill guardian section and provide Separate CUST) Yes No Senior Citizen* Yes No (If yes, provide age proof)

Marital Status* Single Married Others Nationality Indian Qualification

No. of dependents Adults Children Status Resi NRI PIO OCI

Aadhar / Virtual No. Voter ID No

NREGA job Card No DIN No. (any official / valid document)

PAN No.* Form 60 Form 61
(If not available, please attach Form No. 60/61)

Passport No Passport Expiry Date
(Expiry dates mandatory if filling DL and / or Passport No.)

Driving Licence No Driving Licence Expiry Date

Other (Please specify) (any official / valid documents) Proof of Identity Proof of Address

CO-APPLICANT PERSONAL DETAILS

Title* Mr. Ms. Mrs. Other Gender* Male Female Third Gender

Name*
FIRST NAME MIDDLE NAME LAST NAME

Maiden Name (*if any)

Father's / Spouse Name*

Mother's Name*

Date of Birth* Category* General SC ST OBC Others

Minor* (In case of minor, please fill guardian section and provide Separate CUST) Yes No Senior Citizen* Yes No (If yes, provide age proof)

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PAN No.*
(If not available, please attach Form No. 60/61)

 Form 60

 Form 61

Passport No

Passport Expiry Date

(Expiry dates mandatory if filling DL and / or Passport No.)

Driving Licence No

Driving Licence Expiry Date

Other (Please specify)

 (any officially valid documents)

 Proof of Identity

 Proof of Address

ADDRESS FOR CORRESPONDENCE

Permanent Address

Property Address

Applicant Residence Address

Applicant Business Address

APPLICANT CONTACT DETAILS

Present Residential Address

Address 1

Address 2

City

Pin

Phone (Residence)

Phone (Office)

Mobile

Email ID

Residence Type

Self Owned

Family

Rented

Company Provided

Permanent Address

Tick if same as Residential Address

Address 1

Address 2

City

Pin

Phone (Residence)

Residence Type

Self Owned

Family

Rented

Company Provided

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Permanent Address

Address 1

Address 2

City

Pin

Phone (Residence)

Residence Type

Self Owned

Family

Rented

Company Provided

APPLICANT EMPLOYER DETAILS

Organisation Name

Ownership Type (Please mark ✓ on appropriate option)

Business Type:

Proprietorship

Partnership

Private Limited

Public Limited

Nature of business :

Manufacturer

Trader/Stockist

Service Provider

Retailer

Consultant/Professional

Exporter/Importer

Other please specify _____

Organisation Address

Address 1

Address 2

City

Taluka

District

Pin

State

Phone No.

Staff Count

Deduction at source available

Date of salary

CO-APPLICANT EMPLOYER DETAILS

Organisation Name

Ownership Type (Please mark ✓ on appropriate option)

Business Type: Proprietorship Partnership Private Limited Public Limited

Nature of business : Manufacturer Trader/Stockist Service Provider Retailer

Consultant/Professional Exporter/Importer Other please specify _____

Organisation Address

Address 1

Address 2

City Taluka

District Pin State

Phone No. Staff Count

Deduction at source available Date of salary

APPLICANT CUSTOMER EMPLOYMENT DETAILS (for salaried customer copy)

Organisation Name

Qualification Designation

Date of joining Date of confirmation Retirement date

CO-APPLICANT CUSTOMER EMPLOYMENT DETAILS (for salaried customer copy)

Organisation Name

Qualification Designation

Date of joining Date of confirmation Retirement date

APPLICANT BANK ACCOUNT DETAILS

Sr No.	Name of Account Holder	Bank/Branch/City	A/c Type (SB/CC/OD)	A/c Number	No. of years of A/c

CO-APPLICANT BANK ACCOUNT DETAILS

Sr No.	Name of Account Holder	Bank/Branch/City	A/c Type (SB/CC/OD)	A/c Number	No. of years of A/c

APPLICANT SALARY DETAILS (In case of Salaried Individuals)

Gross monthly salary in INR Net monthly salary in INR Annual bonus/Incentives Etc in INR

Average monthly commission in INR Monthly PF deducted in INR Other monthly income in INR

CO-APPLICANT SALARY DETAILS (In case of Salaried Individuals)

Gross monthly salary in INR Net monthly salary in INR Annual bonus/Incentives Etc in INR

Average monthly commission in INR Monthly PF deducted in INR Other monthly income in INR

APPLICANT BUSINESS DETAILS

Name of the Firm/Company owned

Date of inception of Firm/Company

Address 1

Address 2

City Taluka

District Pin State

Phone E-mail

Nature of Business Trading Manufacturing Services Others

Area of Shop/Office Rent, if paid in INR Shop Establishment Licence No.

PAN of Firm/Company Type of Ownership Proprietor Partnership Pvt. Ltd

Share in profit, in case of partnership

Income details of last 3 years of the Firm / Company

Year	Sales in INR	Net profit in INR	Tax paid in INR
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

DETAILS OF FAMILY MEMBERS

Year	Name(Including Applicant)	Birth Date	Gender	Relation with Applicant	Dependent Y/N	Monthly Income	Employed With
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

QUALIFICATION DETAILS

	Degree Head	University/Institute	Passed in Year	Registration No.
Applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Co-Applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PROPERTY DETAILS (Property to be financed)

Property ID* Survey no.

Plot # Block # Flat/house # Locality

Property address

City Taluka District State Pincode

Mode of acquisition: Purchase Inherited Awarded by government Others

Purpose of loan: Purchase Construction Plot Purchase + Construction Repair/Renovation/Extension Balance transfer

Balance Transfer + Top-ups* Refinance Others

Note: * If top-up amount is more than 20% of the balance transfer then top-up will be considered as Loan against property.

End use of property: Self Occupied Rent Investment Others _____

Mortgage Type* _____ Area of Land (sq.mts.) _____ Build up Area (sq.mts.) _____

Property Type: Flat Bungalow Tenement Row House Office Others _____ On the Floor/No.of Floors _____

Purchased From _____ Land purchase date _____ Parking Area Yes No

Present Stage of Construction _____ Expected Date of Completion _____ Year of Construction on Land _____

Property to be purchased in the name of _____

Project Details*: Freehold _____ Leasehold _____

Under APF/Environment Friendly Yes No Project ID _____ Project Name _____

REQUIREMENT OF THE FUNDS & SOURCES OF THE FUNDS

Requirement of funds	INR	Sources of fund	INR
Cost of Land/ Property		Amount Paid	
Approx. Cost of Construction		Own Fund	
Stamp Duty/Registration Charges		Other Borrowings	
Electricity Deposit		1	
Maintenance Deposit		2	
Other Cost (Give details)		3	
1		Loan Applied/Required from SSFB finance Ltd.	
2			
TOTAL		TOTAL	

LIFE INSURANCE POLICIES

Name of the Insurance co.	Year of Policy	Sum Assured	Annual Premium	Whether Assignable	Accidental Benefits if any

CREDIT CARD DETAILS: (Applicant/Co-applicant)

Company/Bank	Card Number	Having Since	Avg. Monthly Spending in INR

MODE OF REPAYMENT

SI NACH

CUSTOMER FINANCIAL DETAILS

Particulars	Applicant Amt in INR	Co-Applicant Amt in INR	Combined Amt. in INR	Purpose	Loan Amount in INR	Balance Amount in INR	Annual instalment in INR
Provident Fund Balance				Creditors			
Bank Balance				Employer Loan			
Immovable Property				PF Loan			
PPF/NSS/NSC				Credit society Loan			
Shares/Debentures				Bank Loan			
Investment/FDs/PO				1			
Ornament				2			
Vehicle				3			
Other Details				Other Loans			
				1			
TOTAL				TOTAL			

Please specify the number of dwelling units registered in your name/owned by you: 0 1 2 3 or more

OTHER DETAILS (Please mark ✓ on appropriate column)

Does applicant/applicant's spouse/children own any residential house Yes No
 Have you taken any loan for the house ? If yes, give details Yes No
 Amount Borrowed: _____ Outstanding Balance: _____ EMI: _____
 Rate Of Interest: _____ Borrowed From: _____ Original Tenure: _____
 Will you be able to offer additional securities Yes No
 If Yes, Provide Details _____
 Will you be able to offer guarantors Yes No
 Whether you want to avail LIP through Suryoday tie-ups Yes No
 Do you want Suryoday to change your EMI at the time of every rate revision (change in PLR) Yes No
 Required Interest Type _____ Required Amortization Frequency _____

REFERENCE

PERSON 1

Address 1

Address 2

City Taluka

District Pin State

Mobile E-mail

Age Income (p.m.) in INR

Place of work

Designation

Relation with applicant

TRADE/EMPLOYER

Address 1

Address 2

City Taluka

District Pin State

Mobile E-mail

Age Income (p.m.) in INR

Place of work

Designation

Relation with applicant

PERSON 2

Address 1

Address 2

City Taluka

District Pin State

Mobile E-mail

Age Income (p.m.) in INR

Place of work

Designation

Relation with applicant

TRADE/EMPLOYER

Address 1

Address 2

City Taluka

District Pin State

Mobile E-mail

Age Income (p.m.) in INR

Place of work

Designation

Relation with applicant

DECLARATION:

I/We declare that the particulars and information and details given / billed in the Loan Application form are true, correct, complete and up to date in all respects and that I /We have not withheld / concealed any information whatsoever. Except to the extent disclosed to Suryoday Small Finance Bank Limited ("The Bank ") I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or tax claims or money whatsoever or for attachment of my / our assets of properties and/or any criminal proceedings have been initiated / passed and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority. I/We confirm that I/We are not a director or a relative of director of other banks, not a firm in which a relative of directors or other banks are interested partner / guarantor nor a director /senior officer / relative of director or senior officer of the Bank. I/We understand that Origination Fees, Administrative Charges Goods & Services Tax are non-refundable fees / charges and would not be waived / refunded in case of loan cancellation or where the loan has not been disbursed. I/We understand that the sanction of this loan is at the sole discretion of the Bank and upon my/our executing necessary securities and other formalities as required by the Bank. I/We hereby confirm and duly undertake that the loan is being taken for the purpose as stated in the application form. I also confirm that the loan shall not be used for investment in stocks and shares real estate any speculative activities or any purposes linked to capital market activities /illegal activities. I/We am/are beneficial owner of all assets that run through my own account. I/We undertake to update the Bank in case of any change in my/related party / beneficial owner detail provided at the time of applying for this loan which includes address change, change in industry, change in employment, change in constitution etc. I/We confirm that we have not taken any loan from any other Bank / financial institution except expressly declared by me / us. I/We authorize the Bank to make any enquiries regarding my application from the references provided or from persons deemed fit by the Bank. I/We hereby authorize and give consent to the Bank to disclose, without notice to me /us information furnished by me/us in application form (s) related documents executed / to be executed in relation to facilities availed from the Bank to the Bank's other branches / subsidiaries / affiliates, credit bureaus / rating agencies, service providers, Bank / financial institutions, government / regulatory authorities or third parties for KYC information verification credit risk analysis or other related purpose that the Bank may deem fit. I/We waive the privilege of privacy for the purpose of this loan and also authorize the bank to carry out multiple bureau checks wherever required. I/We confirm having received read and understood the terms and conditions applicable to this loan and accept hereby the terms and conditions unconditionally and agree that these terms and conditions may be changed by the Bank at any time and I/We will be bound by the amended terms and conditions, charges related to various services offered by the Bank as displayed on Bank's website or as communicated to me / us including but not limited to facilities listed in this form will be binding on me/us. I/We have received a copy of Bank's commitment to customers which is also available on the Bank's website. The Landline number, Mobile number and Email ID as mentioned above (apart from being used for mandatory account verification and maintenance purpose) may also be used by the Bank to contact me/us and offer carefully selected products and services from time to time either itself or through its agents or authorized representatives Yes No I/We provide my / our consent to the Bank for not registering my contact number in the Do not Call Registries (DNCs.)

The loan application and other income /KYC submitted shall not be returned to the me / us irrespective of approval /rejection of the application.

Details of any such proceedings / suits / recoveries / attachments as referred to above

PHOTO

Applicant's Signature / Thumb Impression
Company Seal (If Applicable)

WITNESS 1***
Required only if applicants use thumb impression

PHOTO

1st Co-Applicant's Signature / Thumb Impression
Company Seal (If Applicable)

WITNESS 2***
Required only if applicants use thumb impression

1. Branch Name: _____

2. Branch Code: _____

3. Signature: _____

SOURCING TYPE : DSA DIRECT

DSA NAME : _____ CODE: _____

BDM NAME : _____

BDM SIGN : _____

ACKNOWLEDGEMENT OF HOME LOAN APPLICATION

We acknowledge the receipt of application for loan of Rs. _____/- on _____ from Mr. / Mrs. / Ms. / M/s _____ that is under due consideration.

Please note that sanction of loan is subject to conformity with Bank's policy and procedures and is entirely at the Bank's discretion.

Your Application will be processed as per BCSBI guidelines in 10 working days from the receipt of the complete documents.

Date: _____

Place: _____

Signature of Applicant

Signature of Bank Official with Name & Employee ID

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