



Karnataka Bank Ltd.
(Regd. & H.O.:Mangaluru - 575 002)

F. 1141



(Old Form 1126/952/922/1052/962)

Application - Cum - Proposal Under :
KBL APNA GHAR / KBL - GHAR NIVESHAN / KBL - MORTGAGE /
KBL - LEASE N CASH SCHEME

To: The Branch Head Karnataka Bank Ltd. Branch	Latest Photo be pasted (Applicant)	Latest Photo be pasted (Co-Applicant/ Guarantor)
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(Tick ✓)

I / We request you to grant me / us loan facility of ₹ for:

- Purchase of land / plot & construction of house
- Construction of New House on land already owned
- Purchase of site for construction of house
- Purchase of ready built house / flat
- Renovation / remodeling / repairs to the existing house
- The purpose of..... against the security of mortgage of residential / commercial property (under KBL - Mortgage Scheme)
- The Purpose ofagainst Rent Receivables on the securtiy of mortgage of let out Property / any other property (under KBL - Lease N Cash Scheme)

NOTE: ALL COLUMNS SHOULD BE FILLED WITH RELEVANT DATA OTHERWISE SPECIFICALLY WRITE AS "NOT APPLICABLE"

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Karnataka Bank Ltd.,
(Regd. & Head Office : Mangaluru - 575 002)

ACKNOWLEDGEMENT SLIP

.....Branch

LAR NO.:

Received from Shri / Smt. / M/s.

the application for credit facility of ₹

Date :

Affix Branch Seal

.....
Chief / Senior / Branch Manager

The following particulars are furnished so as to enable to consider the proposal:			
	Particulars	Applicant/s	Co-Applicant / Guarantor
1	Name of the Applicant/s. Co-applicant/ Guarantor		
2	Constitution		
3	Occupation Since		
4	If Proprietary Firm, Name of the Proprietor In case of HUF, name of the Kartha		
5	Particulars related to the individuals / Proprietor / Kartha of HUF / Co-applicant / Guarantor :		
	a. Father's Name		
	b. Mother's Name		
	c. Gender (Male / Female)		
	d. Date of Birth Age		
	e. Marital Status (Married / Un married)		
	f. Name of spouse Age		
	g. No of dependants Children : Others : (with relation)	<u>Male</u> <u>Female</u>	<u>Male</u> <u>Female</u>
	h. Education I. of applicant & Co-applicant ii of spouse & dependents		
	i. Residential Status : (Tick ✓)	<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident Indian

		Applicant/s	Co-Applicant / Guarantor
j.	Relationship between the applicant & Co-obligant / Guarantor		
k.	Bank a/c. details (including Karnataka Bank) Karnataka Bank Branch (Tick ✓) Type of A/c. A/c. No. Dealings since	<input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> Loan <input type="checkbox"/> Others	<input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> Loan <input type="checkbox"/> Others
	Other Banks (Name & Branch) (Tick ✓) Type of A/c. A/c. No. Dealings since (copy of other Bank's updated passbook / Account statement for last 12 months to be furnished)	<input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> Loan <input type="checkbox"/> Others	<input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> Loan <input type="checkbox"/> Others
6.	a) For Resident Indians : PAN CARD NO.* VOTER ID AADHAR CARD NO. UID NO. PASSPORT NO. (Attach copy of above)		
	b) For NRIs : PASSPORT NO. * *Mandatory.		
7	Address a. Residential {Own / Rented / Leased} (with PIN Code) Contact No. Phone Mobile No. : Email - ID		
	b. Official (with PIN Code) Contact No. Phone Mobile No : Email - ID :		

		Applicant/s	Co-Applicant / Guarantor
8.	(A).IF EMPLOYED a) Name & address of Employer		
	b) Employee ID (proof to be enclosed)		
	c) Position held		
	d) Working since Experience in years		
	e) Gross salary p.m. (attach salary certificate & ITR with annexure for last 2 yrs)		
	f) Net salary p.m. (attach latest salary slip)		
	g) Date of retirement		
	(B). IF PROFESSIONAL / BUSINESSMAN / SELF EMPLOYED l) Professional /Technical Qualification		
	(ii) Line of business / Activity Since :		
	(iii) Established in		
	(iv) Gross income p.a. (attach latest ITR copy with computation of income, P & L a/c & Balance Sheet for last 2 yrs)		
	C) IF AGRICULTURIST (I) Total area of agricultural property owned (in acres supported by RTC copy) of which, irrigated land in acres Source of irrigation		
	(ii) Crop-wise area covered (crops grown, season-wise in acres)		

	Applicant/s	Co-Applicant / Guarantor
(iii) Net agriculture Income (attach Farm Budget with RTC and property statement)		
(iv) Other family holdings(if any) Name of owner Relation Area Crops grown Income		
D) IF COMPANY / SOCIETY / TRUST Date of establishment (Attach copy of Memorandum & Articles of Association)/ By - Law / Trust deed		
Name of Directors / Trustees		
Line of business / activity		
Gross income p.a. (attach latest ITR copy with P & L a/c.)		
E) IF PARTNERSHIP FIRM Date of establishment/registration (Attach copy of partnership deed)		
Name of Partners		
Line of business / Activity		
Gross income p.a. (Attach latest ITR copy with P & L a/c.)		

9.	ASSETS : Details	(Amount in ₹)				
		Applicant/s	Co-applicant/Guarantor			
a.	SB / Fixed/ Other Deposits Balance					
b.	Balance in Provident Fund (applicant's contribution)					
c.	Life Ins. Policy-Premium paid/Surr. Value					
d.	Postal LIC Policy-Premium paid/Surr. Value					
e.	Bank Deposits/NSCs/Bonds, etc face value					
f.	Shares / Debenutres / Mutual Fund - present value					
g.	Property (Site / Bldg / House / Flat / Lands) VALUE					
h.	Vehicles					
i.	Others					
	TOTAL ⁽⁹⁾					
10.	LIABILITIES					
	Loans from Employer					
	Bank/s (Total) (Details in 12 A & B)					
	Credit Society					
	Others					
	TOTAL ⁽⁹⁾					
11.	Networth (9-10)					
12.	A). Existing liabilities with Karnataka Bank if any TOTAL					
B) Details of existing liabilities with other banks / financiers /others*						
	Name of Bank / Institution & Branch	Type of Loan & Period	Loan Amount	Present Balance	EMI / Instalment amount	Security given
of Applicant/s :						
of Co-Applicant/Guarantor :						

13	<p>A) Details of litigations, court case, suits & legal actions by other Banks / financial Institutions, if any</p> <p>B. Whether the applicant is related to any of the Directors / Senior Officers of the Bank. If so, details of such related persons & the relationship</p>																		
* (Attach NOC and statement of a/c for 12 months and sanction order copy. F.No. 952 to be used wherever necessary)																			
14.	Description of the property (existing / to be purchased / to be renovated)																		
1)	Type of property	Vacant /Open site (both commercial & residential) / Site & Res.House / Flat / Commercial Site / Comm. Property / Other types (specify) (including undivided share in lands entitled to the property wherever applicable)																	
2)	Location																		
3)	Site No / ASNO / Sy No / Plot No : Whether the plot / land is converted :																		
4)	Extent	Site area (in Sq. Ft.) Super built area (in Sq. Ft.) Carpet Area (in Sq.Ft.)																	
5)	No. of dwelling units in the building (in case of multi storied buildings)																		
6)	Nearest land mark																		
7)	Distance from the branch																		
8)	Tax paid details(on property held as security) (Indicate the latest year)	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: center;">For the Assessment Year/s</th> </tr> <tr> <th style="width: 15%;"></th> <th style="width: 25%;">Property Tax</th> <th style="width: 25%;">VAT / Service Tax</th> <th style="width: 35%;">Others</th> </tr> </thead> <tbody> <tr> <td>Applicant/s</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Co-ob/ Guarantor</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		For the Assessment Year/s					Property Tax	VAT / Service Tax	Others	Applicant/s				Co-ob/ Guarantor			
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Co-ob/ Guarantor																			
9)	House / flat to be purchased is for	<input type="checkbox"/> Self Occupation <input type="checkbox"/> To be let out at the expected rent of Rs..... per month																	
10)	Cost of Purchase (copy of agreement enclosed)	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">1. Purchase Price (Registration amount)</td> <td style="width: 30%;">₹.....</td> </tr> <tr> <td>2. Stamp Duty @</td> <td>₹.....</td> </tr> <tr> <td>3. Registration charges at</td> <td>₹.....</td> </tr> <tr> <td>Total (1+2+3)</td> <td>₹.....</td> </tr> </table>		1. Purchase Price (Registration amount)	₹.....	2. Stamp Duty @	₹.....	3. Registration charges at	₹.....	Total (1+2+3)	₹.....								
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Total (1+2+3)	₹.....																		

	11) Estimation for new construction (copy of sanctioned Plan, Licence & estimation enclosed)	Total cost of construction ₹ (as per Bank's approved valuer's estimate / certificate / or construction agreement for Flat)	
	11 A - Total Project cost : (10+11)		
	12) Area of Construction / renovation (For Flats, total built up area may be indicated)	(as per sanctioned plan) in Sq.Ft. Basement/Stellar / Still :.....GF..... FF :SF : Total :	
	13) Brief Description of work proposed for Renovation /Remodeling / Repairs{work details & cost estimate enclosed}		
	14) Monthly Rentals received/ receivable		
	15) Present market value of the Property (for existing properties)	Land : ₹ Existing Building / House / Flat : ₹ Construction work in progress : ₹ Total : ₹	
	16) Name of the Lessee / Tenant (for Lease N Cash)		
	17) Lease Period (Lease deed / agreement copy enclosed)		
	18) Unexpired Lease period in months		
	19) Monthly rental as per Lease agreement (if periodical increase is stipulated in lease agreement, the same is to be furnished)	Gross : ₹ Net (after TDS) ₹	
15	A Source of Funds (Details of source of Margin Money should be mentioned/proof be furnished)	1. Amount already Invested /paid	
		2. SB / FD balance	
		3. By disposal of investment/Property	
		4. Other Loans (borrowed from friends & relatives, etc.)	
		5. Others (Specify)	
		6. TOTAL (A)	
	B. LOAN APPLIED	(B)	₹
	TOTAL FUNDS (A + B)		
16	Whether the existing / offered property / ies is/ are already held as security for any existing loan facility If yes, details of such loans : Name of the Financial Institution / Bank Name of the borrower (in whose name loan availed)	: Yes / No : :	

17.	Details of Securities offered for the facility sought : Prime :	
	Collateral :	
	Details of Additional Securities offered (i.e. liquid securities like Deposits / LIC / NSC / KVP / etc)	
18	LOAN AMOUNT SOUGHT	
19	Repayment period sought along with holiday period if any (repayment holiday in case of construction / renovation)	
20	Terms of Repayment (EMI / Equal / monthly /QTLY / YLY)	
	Repayment Schedule	
21.	Mode of Repayment	<input type="checkbox"/> Regular remittance from the Employer / Lessee <input type="checkbox"/> Salary A/c. Standing Instruction <input type="checkbox"/> Through ECS <input type="checkbox"/> Direct Payment
22.	Other relevant details if any	

23.	<p>Particulars submitted (Tick)</p> <p><input type="checkbox"/> Identification & Address proofs (for KYC norm compliance)</p> <p><input type="checkbox"/> Original copy of Sale Deed / Agreement to sell / Construction agreement for Flats / Lease Agreement documents with connected documents, RTC, Khata certificate, Tax paid receipts, etc. (duly attested wherever necessary)</p> <p><input type="checkbox"/> Original Copies of Approved Plan & Licence for the building constructed / to be constructed.</p> <p><input type="checkbox"/> Original / copies of Estimate (for new construction only)</p> <p><input type="checkbox"/> Valuation reports for property / ies to be purchased/ offered as security.</p> <p><input type="checkbox"/> Income proof (Copy of latest ITR / ITAO / Salary Certificate / AFS / etc. as the case may be)</p> <p><input type="checkbox"/> Details of other securities offered as additional security and the connected documents.</p> <p><input type="checkbox"/> Proposed work details & cost estimation by Bank's approved valuer / Engineer</p> <p><input type="checkbox"/> Income proof (Copy of latest ITR / ITAO with Income computation details, Salary Certificate, Salary slip and F.No. 16)</p> <p><input type="checkbox"/> Copy of AFS / P & L A/c Bal. Sheet, etc (as the case may be).</p> <p><input type="checkbox"/> Other bank's account details.</p> <p><input type="checkbox"/> Farm Budget along with RTC copy & Property details (for agriculturists)</p> <p><input type="checkbox"/> Insurance Policy Copy * (Unit linked Policies are not accepted)</p> <p><input type="checkbox"/> Latest Salary Slip / Certificate attested by Indian Embassy and / or Salary Account statement of latest 12 Months in case of NRIs.</p>
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DECLARATION:

1. I/We hereby certify that the above particulars furnished by / me / us are true and correct and I/we promise to abide by the terms and conditions governing the grant of loan and to utilize it for the purpose for which it is granted.
2. I/we hereby declare that I/we have no credit facilities other than those reported under item 10 & 12 (A & B) above, with any other banks / financiers and we are not facing any litigation, court case/suits & legal actions either individually or in the name of our firm / company, other than those reported under 13A above.
3. I/We further declare that I /we will not open any account with any Bank or other credit institutions for any purpose without obtaining prior consent from your Bank, so long as my / our liabilities with you continues.
4. The margin amount on cost of project and the amount towards Comprehensive Insurance, etc will be borne by me /us and the same will be deposited with the bank before release of loan.
5. I / We authorize the bank to debit my A/c No.towards legal charges / valuations and processing charges.
6. The Bank is at liberty to withdraw or recall all the credit facilities granted to me / us if the aforesaid conditions are not fulfilled.
7. Rules and regulations, Terms and conditions of the loan have been explained to me / us in detail.

Date :	Applicant/s	<p>I / We am / are willing to be Co-obligant/s Guarantor/s for the credit facility / ies applied for / to be granted to the above applicant/s</p> <p style="text-align: center;">Signature of Co-obligant / Guarantor/s</p>
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