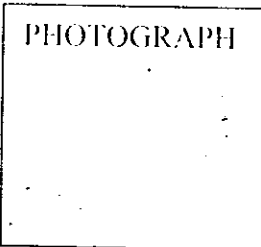


Annexure - I

**APPLICATION FORM FOR LOAN AGAINST EQUITABLE MORTGAGE OF  
IMMOVABLE PROPERTY**



**STATE BANK OF PATIALA.**  
\_\_\_\_\_ Branch

**I) PERSONAL INFORMATION**

1. Name (in block letters) \_\_\_\_\_  
Son/wife of: \_\_\_\_\_

2. (i) Residential Address: \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ Pin code \_\_\_\_\_ Telephone No.

(ii) Permanent Address: \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ Pin code \_\_\_\_\_ Telephone No.

3. Date of Birth: Day  Month  Year

4. Sex : Male  Female

5. No. of Children:

6. Education: Under Graduate  Graduate  Post Graduate

**7. Occupation: (Please tick)**

- |                                      |                          |                                   |                          |
|--------------------------------------|--------------------------|-----------------------------------|--------------------------|
| <b>Service</b>                       |                          | <b>Professional: Please State</b> |                          |
| Govt.                                | <input type="checkbox"/> | Doctor: Degree                    | <input type="checkbox"/> |
| Public Sector Undertaking            | <input type="checkbox"/> | Lawyer: Supreme Court             | <input type="text"/>     |
|                                      |                          | High court                        |                          |
|                                      |                          | Lower court                       |                          |
| Hospitals & Educational Institutions | <input type="checkbox"/> | Industrialist                     | <input type="checkbox"/> |
| Statutory Bodies                     | <input type="checkbox"/> | Trader                            | <input type="checkbox"/> |
| Public Ltd. Co.                      | <input type="checkbox"/> | Other (please specify)            |                          |
| - In specified list of BSE           | <input type="checkbox"/> |                                   |                          |
| - In B1 list of BSE                  | <input type="checkbox"/> |                                   |                          |
| - In B2 list of BSE                  | <input type="checkbox"/> |                                   |                          |
| Other (please specify)               | <input type="text"/>     |                                   |                          |

Employer's Name & Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Business Name & Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Tel no.: \_\_\_\_\_

Tel no.: \_\_\_\_\_

Designation: \_\_\_\_\_

Age of business/Length of Occupation: Service \_\_\_\_\_ Years \_\_\_\_\_ Months

Monthly Salary  Gross Rs. Net Annual income:  Other Regular

Net Rs.  Income

Other Regular

Monthly Income Rs.

Please specify source:

8. Do you own a House : YES/NO  
 If Yes, Is the house mortgaged : YES/NO  
 Market Value of House : Rs.

9. Vehicle : Type of Vehicle : Two Wheeler  Four Wheeler   
 Make \_\_\_\_\_ Age \_\_\_\_\_  
 Owned  Company provided   
 Hypothecated  Present Liability Rs.

10. Details of Spouse :

- i) Name of the Spouse : \_\_\_\_\_
- ii) Occupation of Spouse : \_\_\_\_\_
- iii) If employed (a) Gross Monthly Income : Rs. \_\_\_\_\_
- (b) Name and address of Employer : \_\_\_\_\_

Telephone No. \_\_\_\_\_

11. Details and value of property proposed to be mortgaged :

Description (Flat/House/Plot etc.)	Full Address	In the Name of	Measurement	Market Value (Rs.)
--	--------------	----------------	-------------	-----------------------

	Rs. AMOUNT	Rs. AMOUNT
<b>LIABILITIES</b>		<b>ASSETS</b>
Outstanding loans from		Savings in Bank
1. Bank	<input type="text"/>	Accumulated
2. Employer	<input type="text"/>	EPF/GPF/Ac.
3. P.F.	<input type="text"/>	Units of UTI/MF
4. Co-operative Society	<input type="text"/>	National Savings
5. Family & Friends	<input type="text"/>	Certificates/LIC Policies
6. Others (Specify)	<input type="text"/>	Shares & Debentures
		Immovable Property
		Other Assets (Specify)

12 Proposed Guarantee of : \_\_\_\_\_

**13. Details of Securities in respect of which pledge/lien proposed:**

Nature of Security (e.g., NSC)	Sr.No.of Security	Face/Market Value (Please specify Rs.)	Maturity Value Rs.	Date of maturity
.....	.....	.....	.....	.....

**14 Loan Amount: Rs.** \_\_\_\_\_

Proposed repayment Period: \_\_\_\_\_ Months/Years

Equated Monthly Installment: Rs. \_\_\_\_\_

**15. Purpose of Loan:** \_\_\_\_\_

<b>(II) Details of Bank Accounts:</b>		
<b><u>With SBP:</u></b>		
Nature of account	Account No.	Branch of SBP
.....	.....	.....
<b><u>With other banks:</u></b>		
Name of bank:	Branch	Account no.
.....	.....	.....
<b>(III) Insurance: from SBI Life required .....Yes/No.</b>		

**(IV) Declaration:**

I/We hereby apply for a loan from State Bank of Patiala for the purpose and extent indicated in the foregoing.

I/We declare that all the particulars and information given in the application form are true, correct and complete and we understand that they shall form the basis of any loan State Bank of Patiala may decide to grant to me/us. I/We confirm that I/We have/had no insolvency proceedings against me/us. Nor have I/We been adjudicated insolvent. I/We further confirm that I/We have read the terms and conditions governing the proposed loan and understand the contents thereof.

I/We undertake to inform State Bank of Patiala regarding any change in my/our occupation/employment and residential or business address etc. and to provide any further information that the bank may require. I/We understand that the Equated Monthly Instalment (EMI) comprises principal and interest based on bank's Prime Lending Rate (PLR) which is subject to change from time to time. I/we agree that the State Bank of Patiala has the option to reduce or increase, the EMI or even extend the repayment period, consequent upon changes in PLR.

I/We confirm that I/we do not have any other credit facilities with any bank other than as mentioned above I/We confirm that if I/we avail of any credit facilities with any other bank in future, I/we will furnish the details to State Bank of Patiala immediately. I/We further authorise the bank to credit all sums received by the bank or standing to the credit in my/our name jointly or severally to the loan account, if necessary I/we confirm that I/we am/are resident Indian(s)

I agree that the Bank has a right to make discreet enquiries in respect of this application I/We understand that State Bank of Patiala shall have the sole discretion to reject my loan application/reduce the loan amount without assigning any reason whatsoever.

Date:

Place:

Signature of the applicant

(V) Documentation : /We have enclosed undernoted documents etc.

- Copy of Passport/ Voters ID Card and PAN \*
- 2 copies of latest Passport size Photographs of Self and guarantor.
- Statement of the Bank account where salary/ income is credited, for last six months.
- Verification of signature from the bank where salary/ income is credited \*
- Title deeds of the property in original and a photocopy.
- Proof of residence \*
- Latest monthly salary slip showing deductions.
- Latest Form 16 from employer.
- Employment Details for last three years.
- Copies of Income Tax Returns of last two years duly acknowledged by the ITO.

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

Date : \_\_\_\_\_ Signature of the Applicant

\* Not required from existing account holders who have maintained satisfactorily conducted account for a minimum period of six months.

[The following text is extremely faint and largely illegible due to low contrast and scan quality. It appears to be a series of lines of text, possibly a signature or a list of details, but cannot be accurately transcribed.]

**PERSONAL LOAN AGAINST MORTGAGE OF IMMOVABLE PROPERTY  
CREDIT SCORING CRITERIA**

NAME :- Shri / Smt. \_\_\_\_\_ Account number: \_\_\_\_\_

SR. NO.	PARAMETERS	TOTAL MARKS	EX	G	AA	A	CRITERIA
<i>Personal Information</i>							
1	Age	5	5	4	3	0	EX 30 years to < 55 years G 21 years to < 30 years AA 55 years to < 60 years
2	Educational Qualifications	5	5	3	2	2	EX - Post Graduate/Professional, G - Graduate AA/A - Under-Graduate
3	No. of children	5	5	2	1	0	EX Upto 2 G 3 AA/ 4 A more than 4
4	Spouse's Income (Gross)	5	5	3	2	1	EX Rs.1,20,000 and over G Rs.1,00,000 to < Rs.1,20,000 AA Rs.80,000 to < Rs.1,00,000 A < Rs.80,000
<i>Income Information</i>							
5	Net Annual Income	15	15	10	8	0	EX Rs.2,25,000 and over G Rs.1,75,000 to < Rs.2,25,000 AA Rs.1,44,000 to < Rs.1,75,000 A < Rs.1,44,000
6	Monthly Instalment of Loan divided by Net Monthly Income (from all sources) or 1/12 net annual income	20	20	16	12	0	EX < 25% G 25% to < 40% AA 40% to < 50% A Over 50%
<i>Net Worth Information</i>							
7	Owning a house	10	10	5	0	0	EX Own (Not mortgaged) G Own (Mortgaged) AA/A Do not own house
8	Has Phone	2	2	0	0	0	EX Yes G/AA/A No
9	Owning of Vehicle	5	5	3	2	0	EX - Four Wheeler Fully owned/ Company provided G - Hypothecated four wheeler AA - Two Wheeler A - Does not own a vehicle
10	Net Assets (Total Assets - Total Liabilities) (Item No 11+12 +13 of Application Form) (Market Value)	5	5	4	3	2	EX Rs.4,00,000 and over G Rs.3,00,000 to < Rs.4,00,000 AA Rs.2,00,000 to < Rs.3,00,000 A Rs.1,00,000 to < Rs.2,00,000
<i>Organisation Information (for salaried Persons)</i>							
11	Organisation	5	5	4	1	1	EX - Government/ Public Sector Undertaking/ Hospitals and Educational Institutions/statutory bodies Public Ltd. Co. in specified list / MNCs. G - Public Ltd. Co. in B1 list AA/A - Public Ltd. Co. in B2 list - Others
12	Length of Service in present job	5	5	3	2	1	EX - 7 years or more G - 5 years to < 7 years AA - 3 years to < 5 years A - 2 years to < 3 years
13	Designation	3	3	2	1	0	EX - Executive/Senior Manager G - Officer AA - Others

**OR Information (for Self employed / professionals /Businessmen)**

11	Occupation	5	5	4	1	1	EX - Doctor/Dentist practicing C.A./Industrialist. G - Lawyer / Trader/ Consultants AA/A - Others
12	Length of Occupation	5	5	3	2	1	EX - 7 years and over G - 5 years to < 7 years AA - 3 years to < 5 years A - 2 years to < 3 years
13	Nature of Property being mortgaged.	3	3	2	1	0	EX - Residential G - Commercial AA - Industrial

**Information on Banking**

14	Banking with SBP	10	10	8	5	3	EX - Minimum balance of Rs.10,000/= over last 6 months in satisfactorily run deposit accounts. - Housing loan/car loan over 6 months old satisfactorily run. G - Minimum balance of Rs.5000/= over last 6 months in deposit accounts. - Salary account. AA - Maintaining satisfactory current account or Savings Bank for over 6 months. A - Not banking with SBP or maintaining a new current account or Savings Bank account less than 6 months old. Banking with others.
<b>TOTAL MARKS</b>		100	100	67	42	10	

**CREDIT SCORING RATING : SUMMARY**

Point Nos.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total Marks
Maximum Scores	5	5	5	5	15	20	10	2	5	5	5	5	3	10	100
Marks Scored															

Cut Off Score = 60

FOR OFFICE USE

Amount of loan requested : Rs.....(A)

Value of immovable property as per valuer's Report : Rs.....(B)

Value of the immovable property as considered by recommending/sanctioning authority : Rs.....(C)

Amount of Loan [50% of (c)] : Rs.

Security offered : The loan will be secured by :

Primary Security : NIL

Collateral Security : I) Equitable Mortgage of .....in the name of  
(description of property)  
of .....situated at  
.....  
(complete address of property)

\* ii) Third Party Guarantee of .....

iii) Pledge of Securities listed hereunder :

Nature of Security (e.g., N.S.C./LIC Policy, Fixed Deposits etc.)	Sr.No. of Security	Face Value/ Market Value (Please specify Rs.)	Maturity Value Rs.	Date of Maturity	Whether Lien Noted (Yes/No)
i)					
ii)					
iii)					

Rate of Interest applicable : \_\_\_\_\_% above PLR/LTPLR, with quarterly rests :  
Current Effective Rate : .....

Repayment : To be repaid in Equated Monthly Instalments of Rs..... each or  
D.P. in O.D. account to be reduced by Rs.....per month. \*

The request of the applicant for a Loan of Rs....., as contained in the enclosed application is in conformity with the extant scheme of the Bank in this regard.

Sanctioned a Term Loan / O.D. limit of Rs.....  
( Rs.....)  
to Shri/ Smt./ Kum.....

Recommending Authority  
Date :

Sanctioning Authority  
Date :

\* delete whichever is not applicable