

TAMILNAD MERCANTILE BANK LTD.,

(Regd. Office 57, V.E. Road, Thoothukudi)

BRANCH**TMB HOME LOAN APPLICATION FORM**ApplicantPassport
Size Photo**I. INFORMATION ABOUT THE APPLICANT :****1. Name :** Mr./Mrs.**2. Husband/Father's Name :****3. Residential Address**Office / Business AddressPermanent AddressTelephone/mobile No.Telephone/mobile No.Telephone/mobile No.**4. Sex & Marital Status :**

Male / Female

Married / Unmarried

5. Details of Family members (both dependents & non-dependents):NameAgeRelationshipOccupationi)
ii)
iii)
iv)**6. Are you relative for any of our Director / Executives / Senior Officers/Officers :**

Yes

☐

No

☐

If yes, please mention :

Name :

Designation :

Relationship :

7. Litigation if any with Banks / FIs :

Yes

☐

No

☐**Other Informations :****1. Date of Birth** :**2. Age (Completed yrs)** :**3. Educational qualification** :
(For salary class people)**4. Working in** :

Govt / Public / Private / Govt. undertaking

5. Name & Address of the :
Employer / Establishment
and Phone Nos.

6. Designation :
7. Permanent Employee : Yes/No.
8. a. Completed period of service :
b. Retirement Age :
c. Remaining period of service :
9. Gross monthly salary :
Less- All deductions :

- i.
ii.
iii.

Take home Salary :
(Salary Certificate should be enclosed)

ADD : Other Income :
(Specify details)

Total Monthly Income :

10. Income tax paid for the year ended
(Enclose IT assessment order copy)

11. If the applicant is a Trader or a Business man
Nature of Business :

	Year	Networth	Turnover	Gross Profit	Net Profit	Current Ratio
1.						
2.						
3.						

(IT/ST Assessment order should be enclosed)

12. Details of Bank Account

- a. Bank name :
b. Branch :
c. Type of A/c & A/c. No. :
d. Present Bal. O/s. : Rs.

13. Details of existing loan

- a. Loan amount :
b. Purpose :
c. Repayment period :
d. Pre. Bal. O/s. :
e. Irregularity if any :

14. Details of Assets as on

Nature	Amount (Rs.)
1. Landed property	:
2. Building (existing)	:
3. Jewels	:
4. L.I.C. Policies	:
5. Shares/Bonds	:
6. Bank deposits	:
7. Cash balance	:
8. Other assets (specify)	:

Total

14(A).Particulars of liability if any :
(with full details)

15. Details of proposed Loan :

Purpose of Loan : To Construct / Purchase a New House/New Flat or the cost of extension / Renovation/Purchase of Old House/Flat, Take over from other Banks/Fis.

16. Cost of Project :

Land value - Extent of Land ---- Sq.Ft.	Rs.
Building cost (*)	Rs.
Area - Per sq.ft. rate	
(*) Estimate is to be submitted	Rs. -----
Total cost of project	Rs. -----
Loan required	Rs. -----
Margin to be met by the party	Rs.
Less : Cost of the land	Rs

Note :

This column to be filled in only when the land cost is included in the project cost.

Balance of margin to be brought in by the borrower. -----

Details of sources to be furnished by the borrower for the margin money and escalation cost. -----

17. If loan is required to take over From other Banks /FIS :

- a) Name of the Bank / Fis :
- b) Limit availed :
- c) Date of avallment :
- d) Rate of Interest charged :
- e) Repayment period fixed :
- f) Present position of the a/c :
- g) Remaining repayment period :
- h) Reasons to switch over the a/c to us :

18. Income :

Salary (Monthly) x 12)	Rs.
Business income	Rs.
Others	
Specify 1.	Rs.
2.	Rs.
3.	Rs.
Total	(a) Rs. -----

19. Expenditure (Annual) :

- 1. Family expenses Rs.
- 2. Interest payable (Other than housing loan) Rs.
- 3. Taxes Rs.
- 4. LIC premium, P.F. Rs.

4. Other payment (including repayment)
of other loans if any

19. Expenditure (Annual) :

Specify	i.	Rs.
	ii.	Rs.
	iii.	Rs. -----
Total	(b)	Rs. -----
Annual Net Surplus	(c)	Rs.
20. Loan amount	: Rs.	
21. Repayment Programme	: Equated Monthly Instalments OR Monthly Instalments.	

Instalment holiday if any
required with reason :

Annual Repayment of Instalment	Rs.
Annual Interest	Rs.
Total repayment	(d) Rs.

Debt Service Ratio	-----
Net surplus [c]	-----
Total Repayment [d]	-----

22. Guarantor/s Name and Address	Father's/ Husband's Name & Address	NET Worth	Annual Income
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23. Particulars of approved plan

24. Residual Life of the Building
(Certificate to be enclosed in the case of
Purchase of old house /Flat)

ANNEXURE

TAMILNAD MERCANTILE BANK LTD.,

BRANCH

ACKNOWLEDGEMENT

We hereby acknowledge the receipt of the following loan application from

M/s. / Mr. / Mrs.

Amount of Loan Required : Rs.

Purpose :

Security offered :

The Bank reserves the right either to sanction or to reject the application.

* The Loan application will be disposed off within
(Applicable for Loans below Rs. 2.00 Lacs.)

MANAGER

25. a) Details of landed property owned by the borrower

	Village / Town	Street	Nature of land	Survey No.	Area	Value Rs.
i)						
ii)						
iii)						

b) Details of building

Village/ Town	Street	Survey No.	Area	Construction Details			Aver age Cost per sq.ft.	Total
		Door No.	Site area	Built up area	Roofing	Floor	Wood Works	

- i) Existing Building
- a)
- b)
- ii) Building / Flat to be constructed / Purchased

I request you to sanction a loan of Rs. towards purchase / construction of a house / flat situated at I will abide by the terms and conditions of the bank sanction of such loans and agree to repay the amount as indicated in Point No. 20

Declaration :

I/We declare that all the particulars and information given above are true, correct and complete in all respects.

I/We agree that TMB Ltd may enquire in respect of this application as it may deem necessary from my / our bankers or employers. I/We undertake to keep TMB Ltd informed of any change in my / our occupation / residence and to provide any other information that you may require.

I/We further agree that My/our loan shall be governed by the rules of TMB Ltd which may be in force from time to time.

I / We undertake to pay all the charges such as processing charges, prepayment charges, penal interest and any other charges as per rules and regulations of the bank in vogue.

I / We undertake to construct the house as per the approved plan without any deviation.

Proposal processing charges Rs.
Prepayment charges -
Other charges, if any

Place : _____ Signature of the Applicant

Date : _____

Annexures :

1. Proof of Income
2. Civil Engineer's Estimate
3. Copy of the title deed of the property if applicable
4. Approved plan
5. Letter from third party Guarantee if applicable.

For Branch use :

Remarks / Recommendation :

Loan amount requested	:	Rs.
Loan amount recommended	:	Rs.
Repayment Period	:	
Rate of Interest	:	
Conditions, if any	:	

Manager's Recommendation :

Adverse Remarks found if any, in CIBIL :

Yes

☐

No

☐

If yes, inform details :

I /We ensure that the institution in which the applicant is working / applicant / guarantors is not included in RBI defaulters list / ECGC caution list / our Bank's caution list.

I / We have appraised Loan application and it is eligible as per our TMB Home Loan Scheme in all respects and recommend the loan as detailed above.

Date :

Recommended / Sanctioned

Place :

Branch Manager

For Regional Office Use :

1. Loan amount	:	Rs.
2. Rate of interest	:	
3. Margin	:	
4. Security	:	
5. Repayment Period	:	
6. Conditions, if any	:	

Recommendation :

Date :

Sanctioned

Place :

Regional Manager

For Branch Use :

Loan Disbursed on :

Processing charge :

Rs.

collected on