

CANARA BANK**APPLICATION FORM FOR HOME LOAN UNDER PRADHAN MANTRI AWAS YOJANA
(PMAY)**

Application / Loan account No.	
Source of application (Direct / ULBs/Designated Agency / Others)	
Name of ULB / Designated Agency / Others	

PHOTOGRAPH
OF
APPLICANT
Signature or Thumb
Impression

PHOTOGRAPH
OF
CO-APPLICANT
Signature or Thumb
Impression

To,
THE BRANCH MANAGER
CANARA BANK

I/We request for a loan of Rs. _____ for Purchase of Flat/House/ Construction /Repairs of House / Extension/(Improvement) of House. I/We furnish our particulars as below:

A. PERSONAL INFORMATION

1.	Name (in block letters)	APPLICANT			CO-APPLICANT		
		First	Middle	Last	First	Middle	Last
2.	Fathers'/Husbands' name						
3.	Mothers' Maiden Name						
4.	Relationship of Applicant with Co-Applicant				XXXX		
5.	Age & Date of Birth	_____ yrs. _____ DD/MM/YYYY			_____ yrs. _____ DD/MM/YYYY		
6.	Sex	MALE / FEMALE/TRANSGENDER			MALE / FEMALE/ TRANSGENDER		
7.	Category	SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others			SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others		
8.	Religion						
9.	Marital status	[Married / unmarried/Others]			[Married / unmarried/Others]		
10.	No. of Dependents [Household Size]	Children			Others		

11.	Unique Identification No.[any one]	PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc		PAN Card / Aadhaar No./ Voter's Card Driving License / MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.	
12.	Nationality & Identification Proof				
13.	Employment Category	Salaried / Self Employed / Others		Salaried / Self Employed / Others	
14.	Residential Address with Pin Code (a) Current Address (b) Permanent Address (c) Residence Proof				
15.	Tel. No. & Mobile No.				
16.	Period of stay at the above Address				
17.	Educational/Professional Qualification	Non-Matriculate/Matriculate/ Under graduate / Graduate/Others(specify)		Non-Matriculate/Matriculate/ Under graduate / Graduate/Others (specify)	
18.	Household Annual Income (in Rs)				
19.	Income	Proof	Source	Proof	Source
20.	Household Income Category	(EWS)/(LIG)/(MIG I)/(MIG II)			
21.	Existing Loan Details (if any)	Loan 1	Loan 2	Loan 3	Loan 4
22.	- Type and Size	House/Flat/others		Carpet area \leq 30 sq.m. / 30 sq.m. to \leq60 sq.m/ >60 sq.m. \leq 160 sq. m. / > 160 sq.m to \leq 200 sq.m.	
23.	Ownership details of existing house	Owned	Rent	Inherited	Otherwise
24.	Property Address with Pin Code				

B. Details of Family Members (Spouse and Unmarried Major Children)

Sl No	Name	Age	Relationship	Unique Identification Pro of(Aadhar/Voter's Card/Pan Card/Passport No/Revenue Authority Certificate/Others to be	Aadhaar No (Mandatory) ID No.*
1					
2					
3					
4					
5					

*Please obtain copy of the ID duly verified with original

C. EMPLOYMENT STATUS

1.	Particulars	Self-employed/salaried/ regular wage/labour/ others	Self-employed/salaried/ regular wage/labour/ others
2.	Name of Employer/ Nature of Business/Profession		
3.	Address with telephone number of Employer /Business/ Profession		
4.	If employed Designation and Employee number		
5.	No of years in present occupation/Business/profession		
6.	Total Length of service		
	Date of Retirement / If retired	DD/MM/YY	DD/MM/YY

D. HOUSEHOLD INCOME STATEMENT

1.	Gross salary/Income per month (salary sheet / I.T.Return, form No.16)		
2.	Deductions		
	Income Tax		
	Professional Tax		
	Provident Fund		
	Insurance Premium		
3.	Other deductions including loan EMIs		
4.	Net Salary / Income p.m.		
5.	Other Income if any		

E. DETAILS OF BANK ACCOUNTS

1.	Name of the Bank/Branch		
2.	Account Number/s [Attach last 6 months statement]		
3.	Since When		

F. DETAILS OF PROPERTY PROPOSED TO BE PURCHASED / CONSTRUCTED / OTHERS

All 9,767 Statutory Towns as per census 2011 and Statutory Towns notified subsequently including Notified Planning/Development Areas shall be eligible for coverage under the Mission. Areas falling within notified Planning/ Development area under the jurisdiction of an Industrial Development Authority/ Special Area Development Authority under State legislation which is entrusted with the functions of urban planning and regulations shall be included.

1.	Address of the plot/flat /house with Pincode		
2.	Names and address of the seller /builder / housing society/housing board /housing dev. Authority.		
3.	Area Of The House/Plot/Flat/Others/Please specify (Built Up Area & Carpet Area In Case Of Flat & Land Area And Built Up Area In Case Of House)	Land Area (Sq. m.)	
		Built Up Area (Sq.m.)	
		Carpet Area (Sq. m.)	
5.	In Case Of Lease Hold Property Unexpired Period Of Lease		_____ Years
6.	Age Of Flat/House In Case Of Repurchase		_____ Years
7.	Location Code	(Location Code should be based on Census 2011 for 9,767 Statutory Towns)	
8.	Loan Purpose	(a) New Unit (b) New Unit Construction (c) Existing Unit (d) Existing Unit Extension (e) Repairs/ Renovation (f) Others where subsidy is not available	

G. LOAN DETAILS: Purchase of Flat/House/Construction of House/Extension of House

1.	Estimate Of Uses Of Funds	Amount (Rs)	Estimate Of Sources Of Funds	Amount (Rs)
2.	Cost Of Purchase /Construction/Repairs/ Improvement/Extension.		Loan Requested	
3.	Registration Fees		Savings In Bank	
4.	Stamp Duty		Encashable Investments	
5.	Any Other Costs		Amount Already Spent	
6.	Incidental Costs		Loan From Relatives	
7.	Insurance		Other Source (If Any)	
8.	Total		Total	
9.	Option For Payment of Interest		Floating Rate Basis	
10.	Mode of Repayment		ECS/ SI/ PDC/ NECS/ CASH	
11.	Number of Years		10 / 15 / 20 / 25 / 30	
12.	Existing Loans / borrowing		Asset owned	

H. REFERENCE

	Name, Address & Contact Nos.	Relation
1.		
2.		

DECLARATION

I/We certify that the information provided by me/us above and in annexure are true, accurate, complete and up to date in all respects. I /We have not withheld any information. Bank is at liberty to verify and take any such action as it may deem fit if my/our statements are found to be untrue. I/We understand that all of the above-mentioned information shall form the basis of my/our loan/subsidy that Bank may decide to grant to me/us at its sole discretion. I/We confirm that the copies of Financials, Bank Statements, Title/Legal Documents, etc. submitted by me/us along with my/our loan application are true copies.

I/We further acknowledge Bank has right to seek any information from any other source in this regard. I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us. I/We are bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable, other than the processing fee. I/We also agree and acknowledge that Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by Bank without any specific consent or authorization from me/us. I/we authorize Bank to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other Bank branches / Banks / Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Bank or/& its agents liable for use of this information.

Place:

Date:

Signature 1

Signature 2

Vernacular witness, if applicable:

I _____ S/o, D/o, W/o _____
hereby declare that the contents of this application form were read and explained to
me in _____ by _____ and
I have understood the same.

(Sign of borrower/s)

Witness Name _____

Signature _____

Address _____

Acknowledgement Receipt

Loan application No. _____ received on ----- DD/MM/YYYY.
Complete document set received on _____ DD/MM/YYYY.

Institution did not charge Processing fee for the housing loan amount up to Rs. 6.00 lakh in case of PMAY-CLSS for EWS/LIG, up to Rs 9.00 Lakhs in case of MIG-I and up to Rs 12.00 Lakhs in case of MIG-II.

Application will be disposed-off and acceptance/rejection notification would be intimated within 15 days from date of receipt of completed application form with supporting documents.

Place:

Date:

Signature

Seal

ANNEXURE B DOCUMENTS FOR SUBMISSION

Purchase of Flat/House / Construction of House / Extension of House

(Please tick whichever are enclosed)	
i	Application Form duly filled in
i	Self-Affidavit Income Certificate (only if the income is below taxable limit)
i	Unique Identification -
i	PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./
i	Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.
i	Nationality Identification Proof
v	Proof of category (belonging to SC/ST/OBC/Minority etc.)
v	Copy of Address Proof
v	Income Proof - Original Salary slip / salary Certificate /other income.
viii.	Latest I.T.Return/ I.T.assessment Order/Form no 16 if applicable
i	Statement of Bank Accounts – last 6 months
x.	A brief note on the nature of business/ activity / self-drawn attested financial statement / business license in case of self-employed.
x	Valuation certificate from the approved Valuer, if not valued earlier.
x	The approved plan of Construction.
xiii.	Architects/Engineers Certificate confirming cost of construction / cost of repairs / Cost of improvements / cost of Extension.
xiv.	Architects Certificate confirming expected life, fitness and future of Flat / House in case of purchase.
x	Agreement for construction with Builder/Developer
xvi.	NOC from Housing Society / Competent Authority
xvii.	Affidavit-cum-Undertaking to the effect that the construction is in an authorized area, construction is strictly as per sanctioned plan/building bye-laws, loan is being availed for acquiring plot/house/flat for residential purpose only.
xviii.	Receipt of advance payment made to builder / seller. If any
xix.	Affidavit from the beneficiary that either he / she or any of the family members do not own a pucca house (all weather dwelling unit) in any part of India.
xx.	Letter of Allotment of Property (where property is proposed to be purchased from builder / housing boards, etc)/OR Agreement to Sale (where resale property is proposed to be purchased), Title deeds / Lease Deed / Mutation in respect of pre-owned property, which is to be extended.

ACKNOWLEDGEMENT TO THE APPLICANT FOR RECEIPT OF DOCUMENTS MARKED ABOVE

We have received home loan application from Mr/Ms _____
Along with a copy of the documents (whichever ticked above)

Place:

Date:

Signature

Seal

**Annexure-C (a)
Affidavit**

I, S/o / D/o Aged years
residing at do hereby
solemnly affirm on oath as under : -

- 1) That I am the deponent herein
- 2) I/We have applied housing loan under Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme.
- 3) I/We submit and declare that I do not own a Pucca house (an all-weather dwelling unit) either in my name or in the name of any member of my family in any part of India.
- 4) I/We have applied for housing loan under the subject scheme and the carpet area of the House /Flat to be purchased/constructed is less than **30 Sq.m./ 60.Sq.m/ 160 Sq.m/ 200 Sq.m**

The contents in the above said affidavit are true and correct to the best of my knowledge and belief.

.....

DEPONENT

Solemnly affirm and signed before me on at

NOTARY PUBLIC

Annexure –C (b)
SELF DECLARATION – EWS/LIG INCOME CERTIFICATE
(Only if it is below taxable unit)

I....., S/o/D/o , aged years, residing at
..... do hereby declare that;

1. I have applied for Housing Loan under EWS/LIG Scheme of Pradhan Mantri Awas Yojana Credit Linked Subsidy Scheme.
2. Household annual income from all sources is Rs..... (Rupees).
3. I understand and accept that if at any stage, it is found that the information given by me is false/not true, all benefits given to me under the schemes would be withdrawn and legal action as deemed fit, would be taken against me.

Date:

Place:

Signature