

CAPITAL SMALL FINANCE BANK LIMITED

(H.O. : MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar)

Branch : _____

Date : _____

Application For Housing Loan

The Manager,
Capital Small Finance Bank Ltd

Dear Sir,

I/We hereby apply for a loan of Rs. _____ Rupees _____
_____ only) under your Housing Finance Scheme
repayable in _____ monthly / quarterly / half yearly installments of
Rs. _____ each. I Note that the rate of interest applicable on the loan
will be at _____ %p.a. (which is charged on monthly basis). I undertake to
contribute ` _____ towards Margin Money being _____ % of the
project cost and give below the required particulars:-

PERSONAL INFORMATION

1. Name (in Block Letters) : _____
2. Son/Wife/Daughter of : _____
3. a) Residential Address : _____

- b) Permanent Address : _____

- c) Contact No. : _____
4. Date of Birth : _____
5. Gender : _____
6. Marital Status : _____
7. Number of Children (if any) : _____
8. Education (self) : _____
9. Occupation:
 - i) Service : _____

ii) Professional : _____
10. Proposed Guarantor : _____
11. Loan Amount : _____
12. Proposed Repayment Programme : _____
13. Equated Monthly Installment : _____ each.
14. Rate of Interest : _____
15. Employer's Name & Address : Business Name and Address

Tel. No. _____
Designation : _____

Tel. No. _____
Age of Business _____

16. Length of Occupation/Service _____

Monthly Salary:
Gross : _____
Net : _____
Other Regular Income: _____
Please specify source : _____

Net Annual Income : _____
Other Regular Income: _____
Please specify source : _____

17. Guarantor Details :

Name : _____
Address : _____

Occupation details : _____

19. Market value of the House : Rs. _____

20 Ownership of vehicle : _____
If owned, Type of vehicle : _____
Whether Hypothecated : _____
Present Liability against said vehicle if any : Rs. _____

21 Details of the Spouse

Name : _____
Occupation : _____
Service : _____
Professional : _____

If Employed:

Gross Monthly Income : Rs. _____
Net Monthly Income : _____
Name and Address of the Employer : _____

PROJECT PROFILE

- 1.Name and Address of Seller/Builder : _____
- 2.Detail of Property to be purchased
Plot/Flat/Built up house/for construction
- i) Cost : _____
- ii) Margin to be contributed by borrower : _____
- iii) Loan Amount : _____

LOAN DETAILS

Purpose of Loan (Tick the relevant)	Estimate of funds required	Sources to meet requirement of funds
1) Construction	Total purchase price/ Rs. _____	Loan requested Rs. _____
2) Purchase	construction cost Rs. _____	Margin* Rs. _____
3) Extension	Other Costs Rs. _____	Amt. already
4) Improvement / Addition	please	specify spent Rs. _____ (source)
5) Repair		
6) Repayment of Existing loan	Total requirement Of funds Rs. _____	Total Project cost Rs. _____

*Specify the source from where the Applicants will contribute the Margin

General Information:

- a. Is the house/flat for self occupation :
Immediately upon construction?
- b. Do your wife/husband own any other :
flat/house?
- c. Are all property taxes paid upto date? :
- d. Is the legal title clean, legal :
opinion submitted?
- e. Do you have any other collateral :
security to offer?
- f. Whether your employer has an :
housing scheme?

- g. Are you prepared to meet the escalation in cost? :
- h. Have you stood as a guarantor for any Loan (If yes, Please give details) :
- i. Whether Map Plan duly approved by the Competent Authority is attached? :
- j. Valuation certificate from the Approved Architect/Valuer :
- k. Documents of title submitted(give details) :
- l. Latest Tax Receipt/TS-1 :
- m. Permission from competent authority :

I/we hereby give my consent to the processing of my Personal Information and Sensitive Personal Data or Information which I/we hereby voluntarily provide to the Bank and acknowledge that the shared Personal Information and Sensitive Personal Data or Information represents sensitive personal data or information within the meaning of Section 43A of Information Technology Act, 2000 and Section 3 of Information Technology (Reasonable Security Practice and Procedure and Sensitive Personal Data or Information) Rules, 2011 ("Data"). I/we hereby represent that I/we have been informed of the fact that my Bio-metrics and Data, will be processed and I/we hereby give my voluntary, unequivocal and informed consent hereto. I/we hereby give my consent to the Bank to disclose my/our Data to third parties/vendors and that the Bank shall be entitled to transfer such data or information in particular to the following categories of recipients not limited to the Bank's suppliers, the Bank's employees, providers of marketing and advertising services to the Bank, and other parties in other contractual relationship with the Bank. I/we further give my consent to the Bank to share my Data with Government Agencies/regulatory/statutory bodies mandated under the law as and when required to obtain information for the purpose of verification of identity, or for prevention of intrusion or spread of computer contaminant, detection, investigation, analysis, including cyber incidents/security, prosecution and punishment of offences related thereto.

I/we have no objection to the Bank providing me information on various products, offers and services rendered by the Bank through any mode (including without limitation through telephone calls/ SMS/ E-mail) and authorize the Bank/ its group companies/ its agents/ its representatives for the above purpose. I/we agree to indemnify and keep indemnified the Bank and the persons or entities from whom it may obtain, or with whom it may disclose or verify my Data free and harmless from any liability arising from the use of any such Data. I/we

understand that the Bank reserves the right to amend or supplement this consent form with future effect at any time, as far as the changes made are in the interest of the Customer. I/we hereby have no objection and give my/our consent for receiving OTP (One Time Password) on my/our registered mobile number for the purpose of authentication of this consent form.”

I/We declare that all the particulars and information furnished are invariably true, correct and complete and they will form the basis of any credit decision to be taken by the Bank.

I/We am/are not defaulter(s) of any bank/Financial Institution and nor included in the RBI's defaulter list.

I/We also undertake to pay the charges as per schedule of charges attached or as amended(revised) by the Bank from time to time.

Place:

Signature of Applicant(s)

Date: