

ऋण आवेदन-पत्र / LOAN APPLICATION

(कृपया सभी कॉलम भरें, बड़े अक्षरों का प्रयोग करें और जहाँ-कहीं लागू हो उचित बॉक्स में चिह्न लगाएँ / Please fill this form in Capital letters and tick appropriate boxes)

सेवा में / To

केनरा बैंक / CANARA BANK

शाखा/Branch

फोटोग्राफ
Photographफोटोग्राफ
Photographआवेदक
Applicantसंयुक्त आवेदक / सह-बाध्यताधारी / गारंटीकर्ता
Jt.Applicant/Co-obligant / Guarantorमैं/हम आपसे अनुरोध करता हूँ/करते हैं कि बैंक की योजनानुसार नीचे दर्शाए ऋण / साख सुविधाएँ प्रदान करें।
I/We request you to grant me /us the loans/credit facilities indicated below as per the Bank's Scheme.

- | | | | |
|---|--|--|---|
| <input type="checkbox"/> आवास ऋण
Housing Loan | <input type="checkbox"/> गृह सुधार ऋण
Home Improvement Loan | <input type="checkbox"/> केनरा रेंट
Canara Rent | <input type="checkbox"/> होम लोन प्लस
Home Loan Plus |
| <input type="checkbox"/> केनरा मॉर्गेज
Canara Mortgage | <input type="checkbox"/> केनरा साइट
Canara Site | <input type="checkbox"/> केनरा जीवन
Canara Jeevan | |

आवश्यक ब्योरा नीचे प्रस्तुत है / The necessary particulars are furnished hereunder :

आवेदक / APPLICANT**I. व्यक्तिगत विवरण / PERSONAL DETAILS**

पूरा नाम / Full Name / श्री/श्रीमती/कुमारी/Mr/Mrs/Ms _____

पिता / पति का नाम / Father's/Husband's Name _____

जन्म तिथि / Date of Birth लिंग / Gender ☐ पुरुष / Male ☐ महिला / Female ☐ तृतीय लिंग / Third genderवर्ग / Category ☐ अ जा / SC ☐ अ ज जा / ST ☐ पि जा / BC ☐ अन्य / Othersअल्पसंख्यक समुदाय / Minority Community ☐ ईसाई Christian ☐ मुस्लिम Muslim ☐ पारसी Parsi ☐ सिख Sikh ☐ ज़ोराष्ट्रियन Zorastrian ☐ नियो-बौद्ध Neo-Buddhistआवासीय स्थिति / Residential Status ☐ निवासी Resident ☐ अ-निवासी Non-Residentशैक्षिक योग्यता/ Educational Qualifications ☐ पूर्व स्नातक Undergraduate ☐ स्नातक Graduate ☐ स्नातकोत्तर Post Graduate ☐ पेशेवर Professional

(स्पष्ट करें / specify _____)

वैवाहिक स्थिति Marital Status ☐ अविवाहित Unmarried ☐ विवाहित Marriedआश्रितों की सं. No. of Dependents ☐ बच्चे Children ☐ वयस्क Adults

मतदाता पहचान पत्र सं.

Voter ID Card No. : _____

पासपोर्ट सं.

Passport No. _____

आधार कार्ड संख्या

Aadhar Card No. _____

पैन सं./PAN No.:

यदि कारोबार हो, टिन संख्या

If Business, TIN No. _____

वर्तमान आवास

Present Accommodation

☐ स्वयं का
Owned☐ कंपनी द्वारा प्रदत्त
Company Provided☐ परिवार
Family☐ किराया भुगतान कृत
Rented Rent paid Rs. _____☐ अन्य
Others (Specify) _____

यदि आवास ऋण कृषक के लिए है, कृषक वर्ग : सीमांत / लघु / बड़ा

If Housing Loan to Agriculturists, Category of Farmers : Marginal / Small / Large

वर्तमान आवासीय पता / Present Residential Address : _____

शहर / City _____ पिन कोड / Pincode _____

दूरभाष सं. / Telephone (with STD code) _____ मोबाईल सं. / Mobile No. _____

ई-मेल/E-mail ID _____

कितने समय से उपरोक्त पते पर / Since how long at the above address : _____ वर्ष/Years

स्थायी पता / Permanent Address : _____

शहर / City _____ पिन कोड/Pincode _____

दूरभाष सं. / Telephone (with STD code) _____

पत्रचार किस पते पर भेजा जाय
Communication to be mailed to ☐ स्थायी पता Permanent Address ☐ वर्तमान पता Present Address ☐ कार्यालय पता Office Address

II. PROFESSIONAL DETAILS

वेतनभोगी
Salaried* ☐ मल्टीनेशनल कं. Multinational Co. ☐ पब्लिक लि. कं. Public Ltd. Co. ☐ सरकारी विभाग/सार्वजनिक क्षेत्र उपक्रम Govt. Dept./PSU

☐ प्राइवेट लि. कं. Private Ltd. Co. ☐ स्वामी/ साझेदारी / एल एल पी Prop/Partnership / LLPs

स्व नियोजित/कारोबार
Self Employed/Business* ☐ निर्माणकर्ता Manufacturing ☐ कारोबारी Trading ☐ सेवाएँ Services ☐ कृषि Agriculture

विविध
Miscellaneous ☐ सेवा निवृत्त Retired ☐ गृह स्वामिनी Housewife ☐ छात्र Student ☐ अन्य स्पष्ट करें Others(Specify) _____

संगठन का नाम / Name of Organisation* /concern* : _____

कारोबार का स्वरूप / Nature of Business : _____

पदनाम / Designation : _____

विभाग/Department : _____

सेवाकाल / Length of Service : _____ वर्ष/Years

सेवानिवृत्ति की तिथि / Date of Retirement : _____

कार्यालय पता / Office Address : _____

दूरभाष सं. / Telephone No. (with STD Code) _____

क्या कंपनी के कर्मचारी को कोई विशेष पैकेज अनुमत है।
Whether any Special Package permitted for employees of the company : ☐ हाँ Yes / ☐ नहीं No

कर्मचारी सं./ Employee No. : _____

ईपीएफ सं./EPF No. : _____

संगठन में कर्मचारियों की सं./No. of Employees in the Organisation : _____

मासिक/वार्षिक आय/Monthly / Annual Income Rs. : _____ [Source: _____]

क्रेडिट कार्ड नं./ Credit Card No. : _____ जारीकर्ता/Issued by : _____ सीमा/Limit: _____

पति/ पत्नी काम करता / ती है /Is Spouse working : ☐ हाँ / Yes ☐ नहीं / No

यदि हाँ, मासिक आय रु./ If Yes, Monthly Income Rs. : _____

III. आय विवरण (रु.) / INCOME DETAILS

वेतनभोगी व्यक्ति/ पेंशनर्स / Salaried Persons / Pensioners :

सकल मासिक वेतन/पेंशन /Monthly Gross Salary / Pension : Rs. _____

निवल मासिक वेतन/पेंशन/Monthly Net Salary / Pension : Rs. _____

अन्य आय (स्पष्ट करें)/Other Income (specify)..... : Rs. _____

वेतनभोगी व्यक्तियों को छोड़कर / Other than salaried persons :

वार्षिक सकल आय /Annual Gross Income : Rs. _____

वार्षिक निवल वेतन /Annual Net Income : Rs. _____

आय कर प्रदत्त यदि कोई /Income Tax Paid if any : Rs. _____

वर्तमान में किसके साथ बैंकिंग कर रहे हैं /Presently Banking with : _____
(बैंक, शाखा का नाम / Name of the Bank, Branch)

जमा राशि खाता विवरण /Deposit Account Details : Rs. _____

IV. आस्तियाँ व देयताओं के विवरण / DETAILS OF ASSETS AND LIABILITIES

आस्तियाँ /Assets

विवरण / Description

राशि /Amount

अचल संपत्ति /Immovable Property : _____

निवेश/Investments : _____

बैंक में बचत /Savings with Banks : _____

अन्य/Others (स्पष्ट करें /Specify) : _____

कुल/Total _____

देयताएँ /Liabilities

नाम Name of the	ऋण की प्रकृति Nature of Loan	ऋण की रकम Loan Amount (रु./Rs.)	वर्तमान देयता Present Liability (रु./Rs.)	बकाया यदि कोई हो, Overdues if any (रु./Rs.)	प्रतिभूति विवरण Security Details
बैंक/वित्तीय संस्थान Bank/ Financial Institution					
नियोक्ता Employer					
अन्य (स्पष्ट करें) Others (Specify)					
कुल/Total					

क्या आप हमारी बीमा योजना के तहत जीवन बीमा प्रावरण को चुनना चाहते हैं? **हाँ/नहीं**
Would you be interested in opting for life insurance cover under our insurance scheme? **Yes/No**

V. व्यक्ति संबंध विवरण / PERSONAL ASSOCIATION DETAILS

क) क्या आवेदक हमारे बैंक या अन्य किसी बैंक के अध्यक्ष / निदेशक, हमारे बैंक के किसी कर्मचारी से संबंधित हैं यदि हाँ, तो संबंध * के ब्योरे दें / Whether Applicant is related to Chairman/ Director of our Bank / any other bank, any employees of our Bank? ☐ हाँ / Yes ☐ नहीं / No

If yes, please furnish details of relationship *

* संबंधी का अर्थ है और इसमें शामिल हैं पति-पत्नी, पिता, माता(सौतेली माँ शामिल) बेटा (सौतेला बेटा शामिल), बेटे की पत्नी, बेटी (सौतेली बेटी), बेटी का पति, भाई (सौतेला भाई), भाई की पत्नी, बहन (सौतेली बहन), बहन का पति, पति-पत्नी का भाई (सौतेला भाई शामिल), पति-पत्नी की बहन (सौतेली बहन) /Relationship means and includes spouse, father, mother (including step-mother), son, (including Step-son), son's wife, daughter (including step-daughter), daughter's husband brother (including step-brother), brother's wife, sister (including step-sister), sister's husband, brother (including step-brother) of the spouse, sister (including step-sister), of spouse.

ख) क्या आवेदक हमारे / अन्य बैंक के अध्यक्ष/निदेशक/निदेशक हैं। **यदि हाँ**, तो ब्योरे प्रस्तुत करें, /
Whether Applicant is the Chairman / Director of our Bank / any other Bank? ☐ हाँ / Yes ☐ नहीं / No

If yes, please furnish details

क्या आपके किसी सगे-संबंधी द्वारा हमारे बैंक से कोई अन्य ऋण सविधा ली गयी है।

Whether any of your close relative/s have availed any other loan facility from our Bank.

यदि हो तो विवरण दें / If yes, please furnish the details ☐ हाँ / Yes ☐ नहीं / No

सगे संबंधी का नाम Name of the Close Relative	आवेदक के साथ संबंध Relationship with applicant**	ऋण का प्रकार Nature of Loan	ऋण मात्रा Limit Quantum	ऋण लेनेवाली शाखा का नाम Branch from where loan availed

सगे संबंधी क) पिता; ख) माता; ग) पितृ; घ) भाई; ङ) बहन; च) पुत्र; छ) पुत्री/** Close relatives : a) Father; b) Mother; c) Spouse; d) Brother; e) Sister; f) Son; g) Daughter

संयुक्त आवेदक/सह-बाध्यताधारी/गारंटर / JT. APPLICANT / CO-OBLIGANT/GUARANTOR

क/अ) व्यक्तिगत विवरण / PERSONAL DETAILS

पूरा नाम / Full Name / श्री/श्रीमती/कुमारी/Mr/Mrs/Ms _____

पिता / पत्निका नाम / Father's/Husband's Name

जन्म तिथि / Date of Birth

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 आवेदक से रिश्ते / Relationship with Applicant:

लिंग / Gender ☐ पुरुष / Male ☐ महिला / Female ☐ तीसरा लिंग / Third gender

वर्ग / Category ☐ अ जा / SC ☐ अ ज जा / ST ☐ पि जा / BC ☐ अन्य / Others

☐ अल्पसंख्यक समुदाय / Minority Community
 ☐ इसाई Christian
 ☐ मुस्लिम Muslim
 ☐ पारसी Parsi
 ☐ सिख Sikh
 ☐ जोराष्ट्रियन Zoroastrian
 ☐ नियो-बौद्ध Neo-Buddhist

आवासीय स्थिति/
Residential Status

☐ निवासी
Resident

☐ अ-निवासी
Non-Resident

शैक्षिक योग्यता/ Educational Qualifications ☐ पूर्व स्नातक Undergraduate ☐ स्नातक Graduate ☐ स्नातकोत्तर Post Graduate ☐ पेशेवर Professional

(स्पष्ट करें / specify _____)

वैवाहिक स्थिति
Marital Status

☐ अविवाहित
Unmarried

☐ विवाहित
Married

आश्रितों की सं. ☐ बच्चे ☐ वयस्क
No. of Dependents ☐ Children ☐ Adults

मतदाता पहचान पत्र सं. _____ पासपोर्ट सं. _____ आधार कार्ड संख्या
Voter ID Card No. : _____ Passport No. _____ Aadhar Card No. _____

पैन सं./PAN No.

वर्तमान आवास ☐ स्वयं का ☐ कंपनी द्वारा प्रदत्त ☐ परिवार
Present Accommodation ☐ Owned ☐ Company Provided ☐ Family

☐ किराया भुगतान कृत ☐ अन्य
Rented Rent paid Rs. _____ Others (Specify) _____

वर्तमान आवासीय पता / Present Residential Address : _____

शहर / City _____ पिन कोड / Pincode _____

दूरभाष सं. / Phone (with STD code) _____ मोबाईल सं. / Mobile No. _____

ई-मेल/E-mail ID _____

वर्तमान पते पर कितने समय से / Duration of stay at present address : _____ वर्ष / Years

स्थायी पता / Permanent Address : _____

शहर / City _____ पिन कोड / Pincode _____

दूरभाष सं. / Phone (with STD code) _____

पत्रचार किस पते पर भेजा जाय

Communication to be mailed to

☐ स्थायी पता
Permanent Address

☐ वर्तमान पता
Present Address

☐ कार्यालय पता
Office Address

संयुक्त आवेदक/सह-बाध्यताधारी/गारंटर / JT. APPLICANT / CO-OBLIGANT/GUARANTOR

ख/ब) पेशेवर विवरण/PROFESSIONAL DETAILS

वेतनभोगी
Salaried*

☐ मल्टीनेशनल कं.
Multinational Co.

☐ पब्लिक लि. कं.
Public Ltd. Co.

☐ सरकारी विभाग/सार्वजनिक क्षेत्र उपक्रम
Govt. Dept./PSU

☐ प्राइवेट लि. कं.
Private Ltd. Co.

☐ स्वामी/ साझेदारी / एल एल पी
Prop/Partnership / LLPs

स्व नियोजित/कारोबार
Self Employed/Business*

☐ निर्माणकर्ता
Manufacturing

☐ कारोबारी
Trading

☐ सेवाएँ
Services

☐ कृषि
Agriculture

विविध
Miscellaneous

☐ सेवा निवृत्त
Retired

☐ गृह स्वामिनी
Housewife

☐ छात्र
Student

☐ अन्य स्पष्ट करें
Others(Specify) _____

संगठन का नाम / Name of Organisation* /concern* : _____

कारोबार का स्वरूप / Nature of Business : _____

पदनाम / Designation : _____

विभाग/Department : _____

सेवाकाल / Length of Service : _____ वर्ष / Years

सेवानिवृत्ति की तिथि / Date of Retirement : _____

कार्यालय पता / Office Address : _____

दूरभाष सं. (एस.टी.डी. कूट सहित)/ Telephone No (with STD Code) _____

कर्मचारी सं./ Employee No. : _____

ईपीएफ सं./EPF No. : _____

संगठन में कर्मचारियों की सं./No. of Employees in the Organisation : _____

मासिक/वार्षिक आय/Monthly / Annual Income Rs. : _____ [Source: _____]

क्रेडिट कार्ड नं./ Credit Card No. : _____ जारीकर्ता/Issued by : _____ सीमा/Limit: _____

पति/ पत्नी काम करता / ती है /Is Spouse working : ☐ हाँ / Yes ☐ नहीं / No

यदि हाँ, मासिक आय रु./ If Yes, Monthly Income Rs. : _____

संयुक्त आवेदक/सह-बाध्यताधारी/गारंटर /JT. APPLICANT / CO-OBLIGANT/GUARANTOR

ग/क) आय विवरण (रु.) / INCOME DETAILS

वेतनभोगी व्यक्ति/ पेंशनर्स / Salaried Persons / Pensioners :

सकल मासिक वेतन/पेंशन /Monthly Gross Salary / Pension : Rs. _____

निवल मासिक वेतन/पेंशन/Monthly Net Salary / Pension : Rs. _____

अन्य आय (स्पष्ट करें)/Other Income (specify)..... : Rs. _____

वेतनभोगी व्यक्तियों को छोड़कर / Other than salaried persons :

वार्षिक सकल आय /Annual Gross Income : Rs. _____

वार्षिक निवल वेतन /Annual Net Income : Rs. _____

आय कर प्रदत्त यदि कोई /Income Tax Paid if any : Rs. _____

वर्तमान में किसके साथ बैंकिंग कर रहे हैं /Presently Banking with : _____
(बैंक, शाखा का नाम / Name of the Bank, Branch)

जमा राशि खाता विवरण /Deposit Account Details : Rs. _____

संयुक्त आवेदक/सह-बाध्यताधारी/गारंटर /JT. APPLICANT / CO-OBLIGANT/GUARANTOR

घ/द) आस्तियाँ व देयताओं के विवरण / DETAILS OF ASSETS AND LIABILITIES

आस्तियाँ /Assets

विवरण / Description

राशि /Amount

अचल संपत्ति /Immovable Property : _____

निवेश/Investments : _____

बैंक में बचत /Savings with Banks : _____

अन्य/Others (स्पष्ट करें /Specify) : _____

कुल/Total _____

देयताएँ /Liabilities

नाम Name of the	ऋण की प्रकृति Nature of Loan	ऋण की रकम Loan Amount (रु./Rs.)	वर्तमान देयता Present Liability (रु./Rs.)	बकाया यदि कोई हो, Overdues if any (रु./Rs.)	प्रतिभूति विवरण Security Details
बैंक/वित्तीय संस्थान Bank/ Financial Institution					
नियोक्ता Employer					
अन्य (स्पष्ट करें) Others (Specify)					
कुल/Total					

संयुक्त आवेदक/सह-बाध्यताधारी/गारंटर / JT. APPLICANT / CO-OBLIGANT/GUARANTOR**च/े) व्यक्ति संबंध विवरण / PERSONAL ASSOCIATION DETAILS**

क) क्या संयुक्त आवेदक/सह-बाध्यताधारी/गारंटर हमारे बैंक या अन्य किसी बैंक के अध्यक्ष / निदेशक, हमारे बैंक के किसी कर्मचारी से संबंधित हैं यदि हाँ, तो संबंध * के ब्योरे दें / Whether Jt. Applicant / Co-obligant / Guarantor is related to Chairman/ Director of our Bank / any other bank, any employees of our Bank? ☐ हाँ / Yes ☐ नहीं / No

If yes, please furnish details of relationship *

* संबंधी का अर्थ है और इसमें शामिल हैं पति-पत्नी, पिता, माता (सौतेली माँ शामिल) बेटा (सौतेला बेटा शामिल), बेटे की पत्नी, बेटी (सौतेली बेटी), बेटी का पति, भाई (सौतेला भाई), भाई की पत्नी, बहन (सौतेली बहन), बहन का पति, पति-पत्नी का भाई (सौतेला भाई शामिल), पति-पत्नी की बहन (सौतेली बहन) / Relationship means and includes spouse, father, mother (including step-mother), son, (including Step-son), son's wife, daughter (including step-daughter), daughter's husband brother (including step-brother), brother's wife, sister (including step-sister), sister's husband, brother (including step-brother) of the spouse, sister (including step-sister), of spouse.

ख) क्या संयुक्त आवेदक/सह-बाध्यताधारी/गारंटर हमारे/अन्य बैंक के अध्यक्ष/निदेशक/निदेशक हैं। यदि हाँ, तो ब्योरे प्रस्तुत करें, / Whether Jt. Applicant / Co-obligant / Guarantor is the Chairman / Director of our Bank / any other Bank? ☐ हाँ / Yes ☐ नहीं / No

If yes, please furnish details

क्या आपके किसी सगे-संबंधी द्वारा हमारे बैंक से कोई अन्य ऋण सुविधा ली गयी है।

Whether any of your close relative/s have availed any other loan facility from our Bank.

यदि हो तो विवरण दें / If yes, please furnish the details ☐ हाँ / Yes ☐ नहीं / No

सगे संबंधी का नाम Name of the Close Relative	आवेदक के साथ संबंध Relationship with applicant**	ऋण का प्रकार Nature of Loan	ऋण मात्रा Limit Quantum	ऋण देनेवाली शाखा का नाम Branch from where loan availed

सगे संबंधी क) पिता; ख) माता; ग) पति; घ) भाई; ङ) बहन; च) पुत्र; छ) पुत्री/** Close relatives : a) Father; b) Mother; c) Spouse; d) Brother; e) Sister; f) Son; g) Daughter

आवेदक / APPLICANT**VI. ऋण का उद्देश्य / PURPOSE OF LOAN**

☐ भूखंड/जमीन खरीदना
Purchase of Plot / Site

☐ मकान खरीदना
Purchase of House

☐ फ्लैट खरीदना
Purchase of Flat

☐ निर्माण
Construction

☐ विस्तरण/परिवर्धन
Extension / Addition

☐ नवीकरण/मरम्मत
Renovation / Repairs

☐ गृ ऋ देयता ग्रहण करना
Take over of HL Liability

☐ सजावट
Furnishings*

☐ जमीन खरीदना और आगे निर्माण
Purchase of Site & Construction thereon

वैयक्तिक/देशी
Personal / Domestic

☐ केनरा रेंट
Canara Rent

☐ केनरा मॉर्गेज
Canara Mortgage

☐ केनरा जीवन
Canara Jeevan

वित्तपोषण किए जाने वाली संपत्ति का पूरा पता / Full address of property to be financed _____

शहर / City _____ पिन कोड / Pincode _____

गृह/फ्लैट
Is the House / Flat

☐ खरीद के लिए तैयार
Ready for Purchase

☐ निर्माण के लिए प्रस्तावित
Proposed to be built

☐ निर्माणाधीन
Under Construction

भूखंड/जमीन
Is the Plot / Site

☐ मुक्त नियंत्रण
Free Hold

☐ पट्टे पर
Lease Hold

ऋणभार का ब्योरा यदि कोई / Details of Encumbrance, if any: _____

प्लॉट/साइट का क्षेत्र (वर्ग फीट) / Area of Plot / Site (Square feet) : _____

मकान का निर्माण किया हुआ क्षेत्र / वित्त पोषण किये जाने वाला प्लैट (वर्ग फीट) / Built up Area of the House / Flat to be financed (Square feet) : _____

आकालतीत पट्टा अवधि / Unexpired Lease Period : _____ वर्ष / Years _____

आयु तैयार निर्मित मकान/प्लैट के मामले में / Age in case of ready built house/Flat : _____ वर्ष / Years _____

वर्तमान संपत्ति का बाजार मूल्य (रु.) / Market value of existing property (Rs.) _____

संपत्ति के स्वामित्व की स्थिति / Status of Ownership of the Property ☐ एकल / Sole ☐ संयुक्त / Joint

मकान का प्रकार
Type of Houses

☐ बंगला
Bungalow

☐ पंक्ति-मकान
Row-House

☐ प्लैट
Flat

☐ अपार्टमेंट
Apartment

☐ अन्य (स्पष्ट करें)
Others (specify) _____

अनुमानित लागत / Estimated Cost (in Rs.)

अनुमानित स्रोत / Estimated Sources (in Rs.)

जमीन / भूमि की लागत / Cost of Site/Plot _____

बचत (स्पष्ट करें) / Savings (specify) _____

निर्माण की लागत / Cost of Construction _____

निवेश का निपटान (स्पष्ट करें)/
Disposal of Investments (specify) _____

प्लैट/अपार्टमेंट की लागत
Cost of Flat/Apartment _____

भू नि-पुनर्भुगतान / अ-पुनर्भुगतान
PF-Repayable / Non-Repayable _____

पंजीकरण लागत (स्टाम्प शुल्क को शामिल कर)/
Registration Cost (including Stamp duty) _____

नियोजक के ऋण
Loan from Employer _____

अन्य व्यय (स्पष्ट करें)/
Other Expenses (specify) _____

केनरा बैंक से आ ऋण
Housing Loan from Canara Bank _____

बीमा योजना के लिए बीमा प्रीमियम /
Insurance Premium for Insurance Scheme: Rs. _____

अन्य (स्पष्ट करें) / Others (specify) _____

कुल लागत / Total _____

कुल लागत / Total _____

खर्च की गयी राशि (रु.) / Amount already spent (Rs.) _____

स्रोत / Source _____

आवश्यक पुनर्भुगतान अवधि (वर्ष) / Repayment Period Required (Years) _____

प्रारंभिक पुनर्भुगतान अवकाश, यदि कोई (महीने) / Initial Repayment Holiday, if any (Months) _____

पुनर्भुगतान का माध्यम / Mode of Repayment _____

चयनित किया गया ब्याज दर / Rate of Interest : अस्थायी दर / Floating Rate

क्या मकान/प्लैट किराये पर देने का प्रस्ताव है ? / Is the House / Flat proposed to be rented ☐ हाँ/Yes ☐ नहीं/No

यदि हाँ, अपेक्षित किराया / If Yes, Rent expected Rs. _____ प्रति माह / Per Month

बैंक योजना के अनुसार बीमा / Insurance as per Bank's Scheme ☐ चयनित / Opted ☐ अचयनित / Not Opted

कुल विद्यमान ऋण / Total Existing Loan/s (रु.)/(Rs.) _____

ऋण / भुगतान बचनबद्धता (प्रति माह ब्याज को शामिल करते हुए) / Repayment commitments (inclusive of Interest per month) (रु.)/(Rs.) _____

बीमा पॉलिसी
Insurance Policies

जी बी नि के साथ
LIC

पी एल आई के साथ
With PLI

अन्य कंपनियों के साथ
With other Companies

बीमिती राशि / Amount Assured _____

परिपक्वता दिनांक / Maturity Date _____

प्रदान की गई समर्थक प्रतिभूति, यदि कोई (विवरण) / Collateral Security Offered, if any (Details) _____

गृह सुधार ऋण के संबंध में ब्योरे / Details in respect of Home Improvement Loan :

क्र.सं. Sl. No.	वस्तु का वर्णन/गृह वस्तु मद Description of the Article/Household item	आपूर्तिकर्ता/व्यापारी का नाम व पता Name and Address of the Supplier/Dealer	बीजक मूल्य/खरीद मूल्य Invoice/Purchase Price
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

केनरेंट / केनमॉर्गेज के अंतर्गत अतिरिक्त विवरण अनुलग्नक 1 के अनुसार प्रदान की जाए / Additional details under Canara Rent / Canara Mortgage, is to be furnished as Annexure 1.

संलग्न किये जाने वाले सहायक दस्तावेज / List of Supporting documents to be attached

- ☐ सभी आवेदकों व गारंटीकर्ताओं की पासपोर्ट आकार के फोटोग्राफ (प्रत्येक की दो-दो प्रतियाँ)
Passport size photographs of all the Applicants and Guarantors (2 copies each)
- ☐ विक्रय विलेख / Sale Deed
- ☐ बिक्री करार / Agreement of Sale
- ☐ मौजूदा व/या प्रस्तावित निर्माण/विस्तरण/परिवर्धन के लिए अनुमोदित मानाचित्र की प्रति
Copy of approved plan for the existing and/or proposed construction/extension/addition
- ☐ बैंक का पैनेल/चार्टर्ड इंजीनियर/वास्तुविद द्वारा मूल्यांकन रिपोर्ट/विस्तृत अनुमानित लागत
Detailed cost estimate / valuation report from Bank's Panel / Chartered Engineer / Architect
- ☐ सहकारी हाउसिंग सोसाइटी/अपार्टमेंट ओनर्स एसोसिएशन/हाउसिंग बोर्ड का आबंटन पत्र
Allotment letter of Co-operative Housing Society / Apartment Owner's Association / Housing Board
- ☐ सोसाइटी/एसोसिएशन/बिल्डर्स/हाउसिंग बोर्ड द्वारा अनापति प्रमाणपत्र
NOC from the Society / Association / Builders / Housing Board
- ☐ विधिक संवीक्षा रिपोर्ट, पिछले 13 वर्षों की ई सी, अदा किये गये संपत्ति कर की रसीद, खाता व जहाँ कहीं आवश्यक हो, बंधक के लिए अनुमति
Legal Scrutiny, Report, EC of the last 13 years, Property Tax paid Receipt, Khata and Permission for Mortgage wherever necessary.
- ☐ भवन की अनुमोदित मानचित्र की प्रति / Copy of the approved plan of the building
- ☐ पट्टा विलेख की प्रति / Copy of the lease deed
- ☐ यदि अन्य बैंक/वित्तीय संस्थान/स्रोत से संपत्ति के विरुद्ध ऋण लिया हो, तो बकाया ऋण का प्रमाणपत्र
Certificate of outstanding loan, if availed against the property from any other Bank / FI / Source
- ☐ पिछले दो वर्षों के तुलन-पत्र व लाभ व हानि लेखा (फर्मों/कंपनियों के लिए)
Balance Sheet and P&L Account for the past 2 years (for firms & companies)

उक्त दस्तावेजों के अतिरिक्त, वेतनभोगी वर्ग द्वारा निम्नलिखितों को प्रस्तुत किया जाना है :

In addition to the above documents, following are to be submitted by Salaried Persons

- ☐ कटौतियों के ब्योरे के साथ हाल का वेतन प्रमाणपत्र व स्वनियोजित/अवेतनभोगी वर्ग फार्म सं. 16
Latest Salary Certificate with details of deductions and Form No. 16

स्व नियोजित/गैर वेतन भोगी / Self Employed/Non-salaried class

- ☐ पिछले दो वर्षों के लिए दिया गया आई टी रिटर्न व आई टी प्राधिकारियों की प्राप्ति सूचना
IT returns filed for the past two years and acknowledged by IT authorities
- ☐ आई टी ए ओ, यदि है / ITAO, if assessed.
- ☐ कारोबार/सेवा की प्रकृति, स्थापना वर्ष, क्षेत्र आदि पर संक्षिप्त नोट।
A brief note on the nature of business / service, year of establishment, constitution, etc.
- ☐ पिछले तीन वर्षों के तुलन पत्र व लाभ व हानि लेखा।
Balance Sheet and P&L Accounts for the past three years.

VII. घोषणा / DECLARATION

- मैं/हम एतद्वारा आवेदन प्रपत्र के ऋण आवेदन कॉलम में दर्शाई सीमा तक केना बैंक से ऋण लेने के लिए आवेदन देता हूँ/हैं।
I/We hereby apply for a loan from Canara Bank to the extent indicated in the Loan Request column of this application form.
- मैं/हम घोषणा करता हूँ/करती हूँ/करते हैं कि इस आवेदन प्रपत्र में प्रस्तुत पूर्वोक्त विवरण एवं सूचना सच्चा, सही और पूर्ण है तथा वे किसी ऋण का आधार बनाती है जिसे केनरा बैंक मुझे/हम मंजूर हेतु निर्णय ले सकता है।
I/We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and they shall form the basis of any loan Canara Bank may decide to sanction to me/us.
- मैं/हम पुष्टि करता हूँ/करते हैं कि मेरे/हमारे प्रति कोई दिवालिया कार्रवाई नहीं है, व न ही दिवालिया का न्याय निर्णय दिया गया है।
I/We confirm that I have / had no insolvency proceedings against me/us, nor have I/we been adjudicated insolvent.
- मैं/हम पुष्टि करता हूँ/करते हैं कि सर्वोत्तम आचरण संहिता की प्रति प्राप्त हुई है और पुष्टि करता/करती हूँ/करते हैं कि उसको पढ़ा है।
I/We confirm having received a copy of Fair Practice Code and confirm having read the same.
- मैं/हम आगे पुष्टि करता/करती हूँ/करते हैं कि मैंने/हमने शर्तों को पढ़ा है और उस में दिए गए विषय-वस्तु को समझता हूँ/समझती हूँ/समझते हैं।
I/We further confirm that I have read the terms and conditions and understood the contents therein.
- मैं/हम पुष्टि करता हूँ/करती हूँ/करते हैं कि प्रतिभूति के रूप में प्रधान संपत्ति के मामले में कोई मुकदमा संचित नहीं है।
I/We confirm that no litigation is pending in the matter of property offered as security.
- मैं/हम एतद्वारा सहमत हूँ/हैं कि केनरा बैंक, अपने विवेकानुसार, इस आवेदन के संबंध में विवेक जाँच कर सकता है।
I/We hereby agree that Canara Bank may at its discretion conduct discreet enquiry in respect of this application.

8. मैं/हम वचन देता हूँ/देती हूँ/देते हैं कि मेरे व्यवसाय/नौकरी, आवासीय पता में किसी प्रकार के परिवर्तन की सूचना दूँगा/दूँगी/देंगे और कोई अतिरिक्त सूचना उपलब्ध कराऊँगा/कराऊँगी/कराएँगे जिसकी बैंक को आवश्यकता है।
I/We understand to inform as to any change in my occupation / employment, residential address and provide any further information that the bank may require.
9. केनरा बैंक को जैसा भी आवश्यक हो ऐसी कार्रवाई करने की छूट है, यदि उपर्युक्त मेरा/हमारा दिया हुआ ब्योरा गलत पाया जाता है।
Canara Bank will be at liberty to take such action as it may deem necessary if my/our above statements are found to be untrue.
10. मैं/हम सहमत हूँ/हैं कि बिना कोई कारण बताए इस आवेदन को रद्द करने ऋण राशि को कम करने का केनरा बैंक को एकमात्र विवेकाधिकार है।
I/We agree that Canara Bank shall have the sole discretion to reject this application / reduce the loan amount without assigning any reason therefor.
11. मैं/हम आगे सहमत हूँ/हैं कि मेरा/हमारा ऋण लेन-देन केनरा बैंक को नियमों के अनुसार होगा जो की समय-समय लागू होता रहेगा।
I/We further agree that my loan transaction shall be governed by the rules of Canara Bank which may be in force from time to time.

आवेदक के हस्ताक्षर
SIGNATURE OF THE APPLICANT

संयुक्त आवेदक / सह-बाध्यताधारी / गारंटर के हस्ताक्षर
SIGNATURE OF THE JT. APPLICANT / CO-OBLIGANT / GUARANTOR

स्थान/Place
दिनांक/Date

स्थान/Place
दिनांक/Date

कार्यालय उपयोगार्थ / FOR OFFICE USE

साख रिपोर्ट सं. / Credit Report No.

दिनांक/Date

ग्राहक आई डी / Customer ID.

निम्नलिखित सीमा नीचे दिए शर्तों के अनुसार मंजूर की जाती है / The following limit is sanctioned on the terms and conditions detailed below.

सीमा की प्रकृति (रु.) / Nature of Limit	राशि दर / Amount (Rs.)	मार्जिन / Margin	ब्याज दर / Rate of Interest*
पुनर्भुगतान शर्तें Repayment conditions	प्रसंस्करण प्रभार, दस्तावेजी प्रभार, आदि Processing Charges, Documentation Charges, etc.	वैयक्तिक गारंटी को शामिल करते हुए प्रतिभूति के ब्योरे Details of security including personal guarantee	

* समय-समय पर बैंक द्वारा लिए गए निर्णयानुसार परिवर्तन किया जाएगा / *Subject to change as decided by the Bank from time to time.

अन्य शर्तें / Other terms & conditions :

1. बैंक उधारकर्ता को उचित सूचना देते हुए किसी स्तर पर वित्तीय सहायता भाग में या पूर्ण या वापस ले / बंद कर सकता है। मंजूर की गई ऋण सुविधा का इस पत्र की तिथि से 6 महीने भीतर लाभ उठाना है, अन्यथा, सीमाएं अपने आप रद्द हो जाएंगी।
The Bank may revoke in part or in full or withdraw / stop financial assistance at any stage by giving reasonable notice to the borrower Credit facilities sanctioned are to be availed within 6 months from the date of this letter, failing which, the limits will automatically stand cancelled.
- 2.
- 3.
- 4.

प्रबंधक / वरिष्ठ प्रबंधक / मुख्य प्रबंधक
MANAGER / SENIOR MANAGER / CHIEF MANAGER

मंजूरी की सभी शर्तों को स्वीकार किया गया
Accepted all the terms and conditions of sanction

उधारकर्ता/ओं / सह-बाध्यताधारी / गारंटर / BORROWER/S / CO-OBLIGANT / GUARANTOR

ANNEXURE - I

ADDITIONAL DETAILS FOR AVAILING FACILITIES UNDER CANARA RENT / CANARA MORTGAGE

1) In case the borrower is not an individual, following details are to be furnished:

- a) Constitution :
- b) Date of incorporation :
- c) Line of activity :
- d) Dealings with us since :
- e) Names of the Partners / Directors, with net worth:

2) Details of the property offered as security / EMT

Name of the owner of property / lessor :

Location : Metro / Urban / Semi-Urban / Rural

Is the property: Freehold / Leasehold:

Expiry date of lease (if on lease) :

Nature of Premises: Self-occupied / Tenanted

Built-up area of premises: _____sq.ft.

Present market-value: Rs. _____

If property is in the name of close relative, _____ :

State relationship:

3) Particulars of Lessee & Lease:

(applicable for Canararent only)

Name & Full address of the Lessee:

PIN

Phone:

Full address of the property
(with Survey No. & site No.

Category of Lease : PSU / CENTRAL GOVT / STATE GOVT /
CORPORATE / BANK / OTHERS

Nature of premises leased : HOUSE / FLAT / COMMERCIAL /
OTHERS (SPECIFY) _____

Particulars of Lease Agreement :

Lease Agreement executed on :
Period of Lease : ____ years
Unexpired lease period : ____ years
Expiry period of lease period :

4. Lease Rent Details:

Monthly Lease Rent : Rs.
Advance Rent / Security Deposit : Rs.
Obtained from the Lessees
Actual / expected TDS per month : Rs.
Arrears of Lease Rent, if any, : Rs.
Borrowings on the property, if any, : Rs.

The following documents are enclosed:

Passport size photographs of all the Applicants and Guarantors (2 copies each)
Latest Salary Certificate showing all deductions (in case of salaried persons)
ITAO / IT Returns filed and acknowledged by ITO for the past two years
Legal Scrutiny Report, EC for the past 13 years, Property Tax paid receipt, Khata &
Permission for mortgage wherever necessary
Valuation Report from panel valuers of the Bank
Copy of the approved plan of the building
Copy of lease deed
Balance Sheet and P&L Account for the past 2 years (for firms/companies)

SIGNATURE OF THE APPLICANT

Place:

Date:

**SIGNATURE OF THE JT APPLICANT/
CO-OBLIGANT/GUARANTOR.**

Place:

Date:

ANNEXURE - II

INSTRUCTIONS TO BRANCHES/OFFICES:

Please note to fill up the eligible charges wherever applicable before handing over the application forms to the customers.

Documents to be submitted depending upon the profession of borrower:

A. Salaried Class:

- Two passport size photographs.
- Proof of Residence, Age proof of the applicant.
- PAN card (photo copy).
- Latest 6 months salary slips and latest original salary certificate with details of deduction. Bank statement of salary account for past 6 months.
- Proof of confirmed service of 3 years.
- An irrevocable mandate by the borrower to deduct the instalment amount from the salary payable and remit the same to the Bank.
- ECS mandate wherever applicable.
- Any other documents as required by the Bank.

B. Business Class/Self-Employed:

- Proof of age, Address Proof
 - PAN Card (Photo Copy)
 - Two passport size photographs.
 - Balance Sheet and P & L A/c for last 3 years. ITR/ITAO for last 3 years.
 - In case agricultural income is also included in ITR, Copy of land records.
 - Brief Note on the nature of Business, Year of establishment, Present Banker, Form of organization, Capacity in which applicant is engaged and net worth of applicant.
 - Where party is not maintaining SB/CA with us, then pass sheet of past 6 months of account at Bank where party is maintaining a/c.
 - Wherever business requires licensing from local /Govt. authority, copy of that license.
- Any other documents as required by the Bank.

Documents to be submitted depending upon the Purpose of Loan :

1. Where loan is for construction of House:

- Title deeds of the property and link documents for the last 13 years.
- NIL Encumbrance Certificate for past 13 years.

- Khata Certificate/ Khata Extract.
- Upto date tax paid receipts of the property.
- Approved Plan
- Detailed cost estimate of construction from Bank's Panel Chartered Engineer/Architect.
- An affidavit-cum-undertaking that applicant shall not violate the sanctioned plan, construction shall be strictly as per the sanctioned plan and to obtain completion certificate within 3 months of completion of construction, failing which the bank shall have the power and the authority to recall the entire loan with interest, costs and other usual bank charges.
- Allotment Letter of Co-operative Society/Housing Board (Wherever applicable).
- NOC from Society/ Association /Builder / Housing Board (Wherever applicable).
- Copy of Lease Deed (Wherever applicable).
- In the case of allotment of a plot by the Society, the following documents should be submitted i.e..Extract of the Resolution, Bye laws of the Society, Payment receipts (original), Share Certificate (original),Title Certificate, Building completion and occupation certificate (in the case of ready built flat),Photo copy of the N.A Order,7x12 Extract copy / Index II copy / Property Register card extract & Building Commencement Certificate.
- Land Records and proof of Income for last 3 years in case of Housing loan to Agriculturists.
- Any other documents as required by the Bank.

2. Where loan is for purchase of Ready-Built House:

- Title deeds of the property and link documents for last 13 years.
 - NIL Encumbrance Certificate for past 13 years.
 - Khata Certificate/Khata Extract.
 - Upto date Tax Paid Receipts of property.
 - Approved Plan.
 - Agreement of sale of property.
 - An affidavit- cum-undertaking from the applicant declaring that the built up property has been constructed as per the sanctioned plan and / or building bye-laws and wherever applicable, the borrower should also submit a completion certificate.
 - Certificate from Panel Architect that the built up property is strictly as per sanctioned plan and / or building bye-laws.
 - KYC documents of seller of property i.e. proof of identity & proof of residence.
 - Copy of Lease Deed (Wherever applicable).
 - Valuation Report from Bank's Panel Valuer.
- Any other documents as required by the Bank.

3. Where loan is for purchase of Flats:

- Title Deeds of Builder for last 13 Years.
- Sanctioned Plan & License from competent authority.
- Sketch of flat.
- NIL Encumbrance Certificate for past 13 years.
- Khata Certificate/Khata Extract.
- Upto date Tax Paid Receipts of property
- Copy of Occupancy Certificate by Local Authority.
- Agreement of Sale with applicant.
- Original Sale deed executed by builder in favour of purchaser.
- Profile of Builder.
- Development agreement between builder and land owner if applicable.
- NOC from Banker of Builder(Wherever Project finance has been availed by the Builder)
- Original Registration Receipts, Original Stamp Duty Receipts if any, Original receipts issued by the builder in favour of the Purchaser of the flat, Certified copy of the Building commencement certificate, Builder's Demand Notice, N A Order, U L C Order, 7 x 12 extract / Index II Copy / property Register card extract.
- Where the flats are constructed on a plot of land, which is not owned by the Builder, a true copy of the Power of Attorney executed by the land owner in favour of the builder is having specific authority to mortgage the flats.

4. In case of takeover of Loans from other Banks:

- NOC from existing Banker regarding pre-closure.
- Statement of account from date of sanction.
- List of original documents held by Transferor Bank along with their attested copies.
- Copy of Sanction Letter
- OPL from the transferor Bank.
- Any other documents as required by the Bank.

5. Documents to be submitted in case applicant is NRIs:

- Completed Home Loan Application Form.
- 2 passport size photographs.
- Proof of Identity - Copy of first four pages of passport and page with visa stamp, or IC / PIO card.
- Valid work permit.
- Copy of the employment contract. Last salary certificate / slip in original.

- Copy of salary certificate duly attested by Indian Embassy / Consulate /Employer
- Copy of identity card issued by the current employer / proof of income in case of self employed professionals / businessmen.
- Brief profile of applicant and work establishment.
- Details of previous employment.
- Bank account statement / passbook for the last six months.
- Account statement / passbook of overseas bank showing salary and savings.
- Proof of residence (driving license / utility bills).
- Copy of Continuous Discharge Certificate (CDC) - for applicants employed in the merchant navy.
- Sale Deed / Agreement for Sale.
- Copy of approved building plans / approvals in respect of proposed construction/purchase/ extension.
- Original NOC under the Provisions of ULC Act.
- For Purchase / construction of house-Original title deed, non-encumbrance certificate on the property for 13 years, possession certificate and land tax receipt.
- For purchase of flat- construction agreement, allotment letter, copy of approved Plan, estimates- payment schedule, undertaking from the builder in Form B format as specified by the bank.
- Copy of the Order permitting Land Conversion in case of conversion of agricultural land.
- Copy of the land tax receipt / building tax receipt.
- Copy of the Allotment letter of Housing Board / Builder / Co-op. Society
- Detailed Cost Estimate / Valuation Report from approved valuer in case of outright purchase of an existing house / flat. Undertaking from the builder in Form B, which is the specified format for the bank.
- Notarized Power of Attorney, if applicant proposes to authorize a third party to execute the documents / complete the mortgage formalities / avail the loan installments.
- Any other documents as required by the Bank.

DETAILS OF OTHER ACTUAL MARGIN, CHARGES AND FEES (as at 02/03/2015)

i) Margin:

1. Housing Loan (all variants), Combo Loan Scheme & Housing Loan to Agriculturists	Amount	New House/Flat	Old House/ Flat
	Upto Rs. 20 lacs	20%	20%
	Above Rs. 20 lacs & upto Rs. 75 lacs	20%	25%
	Above Rs. 75 lacs	25%	25%

Repairs & Renovation & second house	25%
Under Yuva Awas RIN (CANYAR) - If borrower opted for 36 months repayment holiday for both Pre-EMI interest as well as principal amount.	40%
2. Home Improvement Loan	If availed with Housing Loan, as applicable to Housing Loan Otherwise - 20%
3. Canara Site Loan	20% on the project cost
4. Canara Mortgage	50% on the value of the property as per the valuation report of the bank's Panel Valuer
5. Canara Rent	25%

ii) Fees/charges etc., payable for processing proposal relating to Retail Lending Loans (As at 15/09/2014)

1. Processing charges (to be paid by the applicant at the time of submission of loan application form)

1) Housing Loan	0.50% of Loan Amount Min. Rs. 1,500/- & Max. Rs. 10,000/-
2) Home Improvement Loan	
3) Canara Site Loan	
4) Premium Housing Loan- HNIs	0.10% of loan amount Max. Rs. 25,000/-
5) Combo Loan Scheme - HL	50% on 0.50% of Loan Amount Min. Rs. 1,500/- & Max. Rs. 10,000/-
6) Housing Loan - NRIs	0.1% of loan amount Min. Rs. 500/- & Max. Rs. 10,000/-
7) Housing Loan - Agriculturists	0.50% of Loan Amount Min. Rs. 1,500/- & Max. Rs. 10,000/-
8) Home Loan Plus	0.50% of Loan Amount Min. Rs. 100/- & Max. Rs. 500/-
9) Canara Rent	0.50% of Loan Amount Min. Rs. 5,000/- & Max. Rs. 50,000/-
10) Canara Mortgage	1% of Loan Amount Min. Rs. 5,000/- & Max. Rs. 50,000/-
11) Canara Jeevan	0.25% of the loan amount Max. Rs. 5000/-
It may be noted that Borrowers also need to pay applicable service tax on processing charges	

Refund of Processing Charges:

In case of non-sanction by the Bank - will be refunded in full.

In case of part sanction - Pro-rata processing charges will be refunded

In case of non-availment of loan - Refund of Processing Charges only if the proposal is turned down by the Bank. No refund is permissible if the borrower fails to avail the loan/limit sanctioned or to comply with the Bank's requirements in furnishing the necessary information/documents.

2. Inspection Charges:

Housing Loans, Canara Vehicle Loans and other Retail Loans (Secured by Mortgage/Hypothecation)	
SLAB	CHARGES
Upto Rs. 10 lacs	Rs. 200/- per inspection per borrower with a maximum of Rs. 600/- per year till the closure of the loan.
Above Rs. 10 lacs	Rs. 300/- per inspection per borrower or actual expenses incurred whichever is higher till the closure of the loan.

Out of Pocket Expenses if any to be collected separately.

3. Documentation Charges:

Applicable for only Canara Rent, Canara Mortgage, Canara Site, Canara Jeevan and other Retail Loans where mortgage is involved other than Housing Loans.

- Rs. 100/- per lac or part thereof with minimum of Rs. 1000/- and Maximum Rs. 25000/-

4. Actual charges for the following will be payable by the customer in addition to the above fees:

a. Pre-sanction:

- i) Advocate's fee for property search and the title investigation report (Legal Scrutiny Report)
Min. Rs..... Max. Rs.....depending upon the location where the property is located.
- ii) Bank's Panel Valuer's fee for valuation report of building, plant, machinery, vehicles etc.,
Min. Rs..... Max. Rs.....on a case to case basis depending upon size of the property, type of Plant & Machinery, vehicle etc.,
- iii) Charges if any payable to Bank's Panel Chartered Engineer/Architect etc.,
- iv) CIBIL Charges Rs. @ 50/- per report + Service Tax. Other than Individual- Rs.700/- + Service Tax.
- v) CERSAI search fee Rs.50/- + Service Tax for search report before sanction & Rs. 500/- per property/EMT + ST after sanction.
- vi) Registration of EMT Charges as per the rule prevailing in the respective State Min. Rs.....
Max. Rs.....
- vii) Vetting charges Min.Rs..... Max. Rs.....

- viii) Overdue charges: In case of overdue in the account 2% penalty charges on the outstanding liability.
- ix) Any other charges/fees specified from time to time.

b. Post sanction:

- 1) Remittance charges for loan disbursement directly to the beneficiaries.
- 2) Stamp duty payable for loan agreement and mortgage as per the prevailing rule of individual State.
- 3) Property insurance compulsory. Premium is depending upon the repayment period and value of the property.
- 4) Architect/Engineers charges for certifying the expenditures incurred in stages and completion of the project.
- 5) CERSAI Charges Rs. 50/- + Service Tax for search report before sanction & Rs. 500/- per property/EMT + ST after sanction.
- 6) If Mortgage is not completed within 6 months: 2% penalty on the sanctioned amount after the expiry of six months till completion of EMT.
- 7) Creditors Protection Policy covered under Canara HSBC & OBC - Optional.
- 8) Pre-payment penalty: No pre-payment penalty for the Housing Loan under floating Rate of Interest.
- 9) If the Rate of Interest increases, you may approach the Branch/HUB either to increase the tenure of the loan or to increase the quantum of EMI if the loan is within the scheme norms.
- 10) The time norms stipulated for Retail Loan Applications are:

Sl No.	Nature of Credit facilities	Time Norms*		
		Sanctions at Branch/RAH	Sanctions at Circle	Sanctions at HO
1	Housing Loans upto	Rs. 25 lacs	21 days	30 days 6 to 8 weeks
2	Housing loans above	Rs. 25 lacs	30 days	45 days 8 to 9 weeks
3	Canara Rent	NA	45 days	8 to 9 weeks
4	Canara Mortgage/other Mortgage based loans	NA	45days	8 to 9 weeks
5	Canara Jeevan	NA	30 days	NA

"RATE OF INTEREST IS LINKED TO BASE RATE WHICH IS PRESENTLY @ 10.00%" (AS AT 11.05.2015)

Mobile Numbers on which product information can be had by giving a Missed Call

Product	Mobile Number
Housing Loan	09268492684
Housing Loan - HNIs	09268692686
Housing Loan - NRIs	09268792687
Canara Vehicle	09268592685

Note: The above Terms & Conditions are subject to change and those guidelines applicable as on the date of sanction to be fulfilled by the customers.

To :

.....

.....

..... Branch

ACKNOWLEDGEMENT (FOR RECEIPT OF APPLICATION FOR CREDIT FACILITY)

Dear Sir,

We acknowledge receipt of your application for credit facility.

It will be our endeavour to convey our decision on the said application within days/weeks from now.

Your proposal falls within the powers of our higher authorities. Hence, it will be our endeavour to convey our decision thereon within days / weeks from now. However, this period is exclusive of transit period between these two offices and the time taken by them to collect the additional details/ documents needed by them to process the applications.

Place :

Date : Manager / Senior Manager / Chief Manager (Branch Seal)

APPLICATION INWARD NO./DATE :	
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----- TEAR HERE -----

To :

.....

.....

..... Branch

ACKNOWLEDGEMENT (FOR RECEIPT OF APPLICATION FOR CREDIT FACILITY)

Dear Sir,

We acknowledge receipt of your application for credit facility.

It will be our endeavour to convey our decision on the said application within days/weeks from now.

Your proposal falls within the powers of our higher authorities. Hence, it will be our endeavour to convey our decision thereon within days / weeks from now. However, this period is exclusive of transit period between these two offices and the time taken by them to collect the additional details/ documents needed by them to process the applications.

Place :

Date : Manager / Senior Manager / Chief Manager (Branch Seal)

APPLICATION INWARD NO./DATE :	
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