



LOAN APPLICATION FORM

Please fill in CAPITAL LETTERS

Requested Loan Amount	Rs _____ Lacs	Tenure _____ Years
Product	<input type="checkbox"/> HL <input type="checkbox"/> LAP	Rate Type <input type="checkbox"/> Floating <input type="checkbox"/> Fixed
Purpose of the Loan	Income Method <input type="checkbox"/> Direct <input type="checkbox"/> ABC	
	<input type="checkbox"/> New Purchase <input type="checkbox"/> Improvement <input type="checkbox"/> Composite <input type="checkbox"/> Extension <input type="checkbox"/> Re-Sale <input type="checkbox"/> Self - Construction <input type="checkbox"/> Others	

Please affix the recent photograph of applicant here
Sign across the photo

Please affix the recent photograph of Co-Applicant here
Sign across the photo

APPLICANT - PERSONAL DETAILS

First Name					
Middle Name					
Surname					
Date of Birth	DD/MM/YYYY	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others _____
Father / Husband's Name					
Mother's Name					
Current Residence Address					Landmark
					PIN <input type="text"/>
Type of Residence	<input type="checkbox"/> Rented <input type="checkbox"/> Self owned <input type="checkbox"/> Family owned <input type="checkbox"/> Company provided <input type="checkbox"/> Others _____				
Permanent Address	<input type="checkbox"/> Same as above				Landmark
					PIN <input type="text"/>
Communication Address	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Office / Business			Duration of Stay _____ years _____ months	
Land line No. (With STD code)	<input type="text"/>	<input type="text"/>	Mobile No.	<input type="text"/>	
No of Dependents	Education Qualification				
Community	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Others			Category <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Other	

EMPLOYMENT / WORK DETAILS

Occupation	Salaried		Self Employed			Organization Type		
	<input type="radio"/> Cheque	<input type="radio"/> Cash	<input type="radio"/> Trader	<input type="radio"/> Manufacturing	<input type="radio"/> Skilled Services	<input type="radio"/> Partner ship	<input type="radio"/> Public Ltd.	<input type="radio"/> Others.....
			<input type="radio"/> Medium Enterprises	<input type="radio"/> Support Services	<input type="radio"/> Others.....	<input type="radio"/> Pvt Ltd.	<input type="radio"/> Proprietor	<input type="radio"/> Others.....
Business / Company Name						Designation		
Business / Company address					Landmark	PIN <input type="text"/>		
Tel No (With STD code)	<input type="text"/>	<input type="text"/>	Mobile No.	<input type="text"/>				
Nature of Employment	<input type="checkbox"/> Permanent <input type="checkbox"/> Contractual <input type="checkbox"/> Others _____			Official Email ID				
Total Work Experience	_____ Years			No of years with Present Employer _____ Years				
Supervisor Name						Supervisor Designation		
Supervisor Contact No.						Supervisor Email ID		

KYC

PAN		AADHAR		DL	
VOTER ID		PASSPORT		OTHERS	

PROPERTY DETAILS

Nature of Property	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Mixed	<input type="checkbox"/> Industrial
Present Owner's Name (Builder Name in case of builder purchase)				
Property Address	Landmark			PIN <input type="text"/>
Property Status	<input type="checkbox"/> Under construction	<input type="checkbox"/> Ready Property	<input type="checkbox"/> To be Constructed	Property Age _____ Years _____ Month
If Property Purchase	<input type="checkbox"/> Under construction	<input type="checkbox"/> Ready for Possession	<input type="checkbox"/> To be Constructed	
Construction Stage	<input type="checkbox"/> To commence	<input type="checkbox"/> % Stage	<input type="checkbox"/> Expected Date of Completion	<input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
Property Value (Rs. Lakhs)		Area of Land (Sq. Ft)		Built up Area (Sq. Ft)
Do you propose to rent the dwelling unit ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes expected rent per month Rs. _____	

FUNDING DETAILS

Estimated Requirement of funds (Rs.)		Estimated source of funds (Rs.)	
Cost of Construction* Improvement / Extension *(Cost @Rs. _____sq.ft. for an area of _____sq.ft)		Loan amount required	
Purchase Cost		Amount already paid / OC	
Registration Cost		Disposal of Assets	
Stamp duty		Savings from Banks	
Other Costs : (Please specify)		PF (refundable / non-refundable)	
Loan outstanding (for BT)		Other Costs : (Please specify)	
Total requirement of funds		Total source of funds	

PROCESSING FEES

Instrument Type	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	Instrument Number		Date	DD/MMM/YYYY
Bank Name	Amount (Rs.)					

REFERENCES

Name	1.	2.
Relationship with applicant		
Residence Address		
	PIN <input type="text"/>	PIN <input type="text"/>
Tel No. / Mobile No		

CO-APPLICANT - PERSONAL DETAILS

First Name			
Middle Name			
Surname		Relationship with applicant	
Date of Birth	DD/MM/YYYY	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others _____
Father / Husband's Name			
Mother's Name			
Current Residence Address			
	Landmark	PIN	<input type="text"/>
Type of Residence	<input type="checkbox"/> Rented <input type="checkbox"/> Self owned <input type="checkbox"/> Family owned <input type="checkbox"/> Company provided <input type="checkbox"/> Others _____		
Permanent Address	<input type="checkbox"/> Same as above		
	Landmark	PIN	<input type="text"/>
Communication Address	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Office / Business	Duration of Stay _____ years _____ months	
Tel No (With STD code)	<input type="text"/>	Mobile No. <input type="text"/>	
No of Dependents		Education Qualification	
Community	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Others _____		
Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others _____		

EMPLOYMENT / WORK DETAILS

Occupation	Salaried <input type="radio"/> Cheque <input type="radio"/> Cash	Self Employed <input type="radio"/> Trader <input type="radio"/> Medium Enterprises <input type="radio"/> Manufacturing <input type="radio"/> Support Services <input type="radio"/> Skilled Services <input type="radio"/> Others.....	Organization Type <input type="radio"/> Partner ship <input type="radio"/> Public Ltd. <input type="radio"/> Pvt Ltd. <input type="radio"/> Proprietor <input type="radio"/> Others.....
Business / Company Name			Designation
Business / Company address			
	Landmark	PIN	<input type="text"/>
Tel No (With STD code)	<input type="text"/>	Mobile No. <input type="text"/>	
Nature of Employment	<input type="checkbox"/> Permanent <input type="checkbox"/> Contractual <input type="checkbox"/> Others _____	Official Email ID	
Total Work Experience	_____ Years	No of years with Present Employer _____ Years	
Supervisor Name	Supervisor Designation		
Supervisor Contact No.	Supervisor Email ID		

KYC

PAN	AADHAR	DL	
VOTER ID	PASSPORT	OTHERS	

ACKNOWLEDGEMENT

Dear Sir / Madam,

Nivara shall communicate its decision on your application within 15 working days. This is subject to submission of all documents and conforming to internal guidelines of Nivara. Terms and Conditions are also available on our website: www.nivarahousing.com

Application No: _____

Sales Officer / Manager Name: _____ Contact No: _____

Date: _____ Signature : _____ Email ID: _____

DECLARATION

1. I/We declare that all the particulars and information and details given / filled in this application form are true, correct, and up to date in all respects and that I/We have not withheld any information whatsoever. 2. Neither any action nor other steps have been taken or legal proceedings started by or against me/us in any court or law/other authorities for winding up, insolvency, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, trustee or similar officer for my / our assets. 3. I/We declare that I/We have not made any payments in cash, bearer cheque or through any other means along with or in connection with this application to the executive collecting my/our application. I/We shall not hold Nivara Home Finance Limited (hereinafter referred to "Nivara") liable for any such payments made by us to the executive collecting this application. 4. I/We specifically authorize Nivara and all its group/business associate companies and their agents to exchange, share or part with all or any information for any purpose including cross selling and referral. 5. I/We understand and acknowledge that Nivara shall have the absolute discretion, without assigning any reason (unless required by applicable law) to reject our application and Nivara shall not be responsible in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reasons of such rejection, or any delay in notifying me/us of such rejection, of our application. 6. I/We understand and am/are aware that the processing fees collected from me/us by Nivara, is for the purpose of Nivara reviewing this loan application as per its own parameters and is not refundable to me/us under any circumstances whatsoever, irrespective of whether Nivara sanctions this loan application of mine or not. 7. I/We shall inform to Nivara regarding any changes in my/our address(s) or my employment or profession. 8. I/We hereby confirm that I/We am/are competent and fully authorized to give declarations, undertaking etc. execute and submit this application form and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned / required to be done for this. 9. I/We confirm that I/We shall cooperate with Nivara and furnish additional documents and/or shall execute such other documents, if necessary to enable Nivara to abide by/comply with all other existing / further directives of the statutory /regulatory authorities / any other authority acting under any law. 10. The applicant(s) hereby authorizes Nivara to disclose any information / documents relating to the applicant(s), of the facility / ies proposed to be availed by the applicant(s) or any obligations to be assured by the applicant(s) in relation thereto, to National Housing Bank, Reserve Bank of India, Income Tax Authorities, Credit Bureau, Third Parties, Credit Rating Agencies, Databanks, Corporate(s), Banks, Financial Institutions or any other Government or any Authority (Regulatory/Statutory/ Judicial/Quasi-judicial) and also to obtain information from these agencies / authorities / etc with respect to the applicant(s), so as to enable Nivara to appraise the applicant's application for grant of such facility/ies.

I/We hereby declare that I/We would like to opt for insurance plan offered by insurance company in association with Nivara. I/We have carefully read and understood the contents of the brochure. I/We have understood that the Loan/Facility amount sanctioned by Nivara is unconditional to my/our opting for insurance & undertake to pay the requisite premium at the time of disbursement of the loan.

I, would like to know through telephonic calls, or SMS on my mobile number _____ also mentioned in this application form, or through any other communication mode, various Nivara loan offer schemes or loan promotional schemes or any other promotional schemes and /or any other products and hereby authorize M/s.Nivara Home Finance Limited (Nivara), its employee, agent, associate and /or its group companies to do so. I Confirm that laws in relation to the unsolicited communication referred in " National Do Not Call Registry" (the "NDNC Registry") as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication/calls/SMSs received from Nivara, its employees, agents and /or associates.

* That the receipt of your application form for the loan does not imply automatic approval of your loan by Nivara. Nivara may request for additional documents other than those in connection with the application. I/We confirm that executive who collected my/our applications / documents has informed me/us and I/We am/are fully aware: 1. That service tax as may be applicable from time to time will be charged in connection with the loan. 2. That Nivara will not be liable for loss or delay in receipt of the documents. 3. That incomplete / defective applications will not be processed and Nivara shall not be responsible for any manner for the resulting delay or otherwise. 4. That the application forms, documents/ photographs will be finally decided by Nivara and Nivara has not made any commitment to me/us regarding the same. 7. That equated monthly installments (EMI) will be due on 7th / 15th of every month (strike out which is not applicable).

* The Most Important Terms and Conditions mentioned above are an indicative list of terms and conditions of our loan products. These terms and conditions are further described in our loan agreement under relevant sections / schedules and therefore should be read in conjunction with those mentioned in the loan agreement.

X
Signature of Applicant

Date : DD/MM/YYYY

Place : _____

X
Signature of Co-Aplicant

Date : DD/MM/YYYY

Place : _____

FOR OFFICE USE ONLY

Branch Name _____	Product _____	Date _____ DD/MM/YYYY
Location Name _____	Sub - Product _____	Scheme _____
SO / SSO _____	EMP. Code _____	Channel Name _____
SM / TL _____	EMP. Code _____	Channel Code _____
SO / SSO Signature _____	TL / SM Signature _____	



Registered Office: No 22, 23, 24, 25/101/3, 3rdFloor,
BNR Complex, Sri Rama Layout, J.P Nagar, 7th Phase, Opp.
RBI Layout, Bangalore-560078, CIN No : U65922KA2014PLC77547.
TelNo:080-2655 2822. Web : www.nivarahousing.com
✉ Contact@nivarahousing.com