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Loan Application Form

Serial No.

Form No. L.A01

A) LOAN PARTICULARS					
PURPOSE OF LOAN <input type="checkbox"/> House Construction <input type="checkbox"/> Purchase of Fully Developed Plot <input type="checkbox"/> Purchase of Fully Developed Plot and Construction of a Residential House <input type="checkbox"/> Purchase of Residential House <input type="checkbox"/> Purchase of an undeveloped Plot <input type="checkbox"/> Home Improvement <input type="checkbox"/> House Extension <input type="checkbox"/> Purchase of a Residential House with Home Improvement <input type="checkbox"/> Additional Loan for (specify)..... <input type="checkbox"/> Other (specify).....				DESIRED LOAN AMOUNT:	
				DESIRED LOAN TERM (YEARS):	
				MODE OF PAYMENT: <input type="checkbox"/> Salary deduction <input type="checkbox"/> Bank <input type="checkbox"/> Collecting Agent <input type="checkbox"/> Electronic Transfer <input type="checkbox"/> Other specify.....	
B) BORROWER'S INFORMATION					
<input type="checkbox"/> M <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other (specify)			SURNAME:		
			MAIDEN NAME:		
FIRST NAME(s):			I.D. No.:		DATE OF BIRTH (mm/dd/yy)
CITIZENSHIP:		NO. OF CHILDREN:	NO. OF DEPENDANTS:		
SEX: <input type="checkbox"/> M <input type="checkbox"/> F		MARITAL STATUS		OCCUPATION	TELEPHONE NOS:
HIGHEST LEVEL OF EDUCATION:		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed	Home: Mobile No: Email:

RESIDENTIAL ADDRESS		
PHYSICAL ADDRESS: 	POSTAL ADDRESS: YEARS OF STAY AT PRESENT HOME ADDRESS:	
BUSINESS NAME, ADDRESS & TELEPHONE NO: (if self-employed)		Nature of Business: YEARS IN BUSINESS.....
EMPLOYER/ BUSINESS POSTAL ADDRESS Telephone No: Mobile No: Email:	Employment Status <input type="checkbox"/> Permanent <input type="checkbox"/> Contract (from.....to.....) 	POSITION & DEPARTMENT No. of Years with employer: Years:..... Months:..... PREFERRED MAILING ADDRESS <input type="checkbox"/> Present Home Address <input type="checkbox"/> Postal Employer/Business Address
SECTOR		
<input type="checkbox"/> Public Service <input type="checkbox"/> Private <input type="checkbox"/> Informal		
INDUSTRY		
<div style="display: flex; flex-wrap: wrap;"> <div style="width: 33%;"><input type="checkbox"/> Real Estate</div> <div style="width: 33%;"><input type="checkbox"/> Education & Training</div> <div style="width: 33%;"><input type="checkbox"/> Health & Social Work</div> <div style="width: 33%;"><input type="checkbox"/> Agriculture</div> <div style="width: 33%;"><input type="checkbox"/> Electricity, and Water Supply</div> <div style="width: 33%;"><input type="checkbox"/> Manufacturing</div> <div style="width: 33%;"><input type="checkbox"/> Construction</div> <div style="width: 33%;"><input type="checkbox"/> Financial Services</div> <div style="width: 33%;"><input type="checkbox"/> Mining</div> <div style="width: 33%;"><input type="checkbox"/> Engineering</div> <div style="width: 33%;"><input type="checkbox"/> HR/ Recruitment</div> <div style="width: 33%;"><input type="checkbox"/> Other (specify).....</div> </div>		
GROUP/ COOPERATIVE AFFILIATION (to be completed by a member of a group/ cooperative)		
Name of Group /Cooperative:..... Reg. No:..... Date of Reg:..... Chairperson's Name:..... Contact No:..... Secretary's Name :..... Contact No..... Treasurer's Name :..... Contact No.....		
SPOUSE'S PERSONAL DATA		
NAME IN FULL	CITIZENSHIP	DATE OF BIRTH (mm/dd/yy)

BUSINESS NAME, ADDRESS & TELEPHONE NO: (if self- employed)			Nature of Business: YEARS IN BUSINESS.....		
EMPLOYER/ BUSINESS ADDRESS & TELEPHONE NO:		Employment Status <input type="checkbox"/> Permanent <input type="checkbox"/> Contract (from.....to.....)		POSITION & DEPARTMENT No. of Years with employer: Years:..... Months:.....	
SECTOR					
<input type="checkbox"/> Public Service <input type="checkbox"/> Private <input type="checkbox"/> Informal					
INDUSTRY					
<input type="checkbox"/> Real Estate <input type="checkbox"/> Education & Training <input type="checkbox"/> Health & Social Work <input type="checkbox"/> Agriculture <input type="checkbox"/> Electricity, and Water Supply <input type="checkbox"/> Manufacturing <input type="checkbox"/> Construction <input type="checkbox"/> Financial Services <input type="checkbox"/> Mining <input type="checkbox"/> HR/ Recruitment <input type="checkbox"/> Other (specify).....					
C) GUARANTOR'S DETAILS (Please note that applicant's spouse cannot guarantee the applicant)					
NAME IN FULL		ADDRESS		CONTACT	
				Work: Home: Mobile:	
				Relationship: Documents Submitted: <input type="checkbox"/> Payslip <input type="checkbox"/> Copy I.D <input type="checkbox"/> Bank Statement	
D) GROSS MONTHLY INCOME: (Please attach a certified copy of payslip and/ or a copy of personal budget certified by a Commissioner of Oath):					
DISPOSABLE INCOME (as per payslip): (currency & amount):					
i) MONTHLY EXPENSES			ii) OTHER FINANCIAL OBLIGATIONS/ DEBTS		
	PRINCIPAL BORROWER	SPOUSE		PRINCIPAL BORROWER	SPOUSE
<input type="checkbox"/> Rent & Utilities <input type="checkbox"/> Transport <input type="checkbox"/> Food. <input type="checkbox"/> Clothing <input type="checkbox"/> School Fees <input type="checkbox"/> Medical Fees <input type="checkbox"/> Other(specify)	<input type="checkbox"/> Mortgage <input type="checkbox"/> Hire/ Purchase <input type="checkbox"/> Accounts payable to Individuals & organizations <input type="checkbox"/> Other (Specify)
iii) Net Disposable income available to pay the loan \$.....					

(E) COLLATERAL						
Security Pledged for the loan applied for and value (attach proof of ownership): <i>[please note that the applicant shall cede as collateral property being purchased, constructed and/or improved]</i>						
PROPERTY LOCATION (Street, Municipality, Province)	DESCRIPTION OF PROPERTY	IMPROVEMENTS				
		EXISTING	PROPOSED			
PROPERTY VALUE (Estimate) \$.....	PLOT SIZE	TOTAL FLOOR AREA				
(F) BANK ACCOUNTS (Provide a Bank Statement for the past three months)						
	Bank 1	Bank 2				
Name of Bank:						
Branch Name:						
Type of Account:						
Account Number:						
Bank Balance:						
(G) LOAN AND CREDIT REFERENCES						
CREDITORS (e.g. BANK/ FINANCIAL INSITUION & OTHER)	PURPOSE	SECURITY	MONTHLY INSTALMENTS	PRESENT BALANCE	DATE OBTAINED	DATE FULLY PAID
(H) TRADE REFERENCES (for self-employed only)						
NAME OF SUPPLIER	ADDRESS				TEL. No.	
(I) CHARACTER REFERENCES						
NAME	ADDRESS				TEL. No.	

Declaration and acceptance

1. I hereby certify that all the particulars given by me are true and complete. I confirm that I have read the terms and conditions governing the granting of credit facilities (as specified on this application), and agree to be bound by them.
2. *[Employee guaranteed applicant]* I also hereby authorise my employer to pay any terminal benefits or final salary directly to ShelterSol Finance Private Limited in the event of employment termination. (Attach a letter of guarantee from employer).
3. I further authorise ShelterSol Finance Private Limited to recover the loan balance from the security pledged and to consider the security specifically executable.
4. I instruct ShelterSol Finance Private Limited to credit the loan amount approved as shall be agreed in the event that the application is successful.
5. In the event that the amount I qualify for is less than the amount requested, I authorize ShelterSol Finance Private Limited to revise the amount accordingly and confirm that the above declaration holds for the new amount as well.
6. I agree to inform ShelterSol Finance Private Limited should my employment status change and I further confirm that I shall notify ShelterSol Finance Private Limited of change of address within seven days after such change.
7. Upon approval of this loan, I hereby renounce each and every legal exception, and shall be bound by the terms of this agreement.
8. In the event that the application is successful, I hereby subject myself to the jurisdiction of the Magistrate Court notwithstanding that the amount owed exceeds monetary jurisdiction of the Court.

Signature of applicant

Witness

Date

Date

REQUIREMENTS

FOR CONSTRUCTION LOANS (infrastructure, house construction, stand purchase, home improvements)

1. Building plans approved by the relevant local authority
2. Bill of quantities from an approved service provider.
3. Copy of building contract agreement specifying duration of construction.
4. Copy of contractor appointment specifying the duration of construction, performance bond arrangements.

Stand Purchase

1. Valuation of the land to be purchased.
2. Certificate of land search from Lands Ministry.
3. Copy of Title, agreement of cession or authentic offer letter for the land to be purchased
4. Feasibility study/ Technical report about viability of the land for residential use.
5. Agreement of sale duly executed by all parties involved

Terms and conditions

This application will be considered on the following terms:

1. ShelterSol Finance may approve or decline an application for credit facility at its absolute discretion
2. ShelterSol expects the applicant to carry out a valuation of the pledged security at his/her cost using any of the evaluators on ShelterSol Finance Pvt Ltd. Panel
3. This application form should not be considered as a loan agreement.

Information on Guarantors to be submitted together with application form

1. Copy of Current Payslip
2. Bank statement
3. Copy of I.D.