



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 <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	Income Method <input type="checkbox"/> Direct <input type="checkbox"/> ABC	

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		
Communication Address	PIN <input type="text"/>		
	Duration of Stay _____ years _____ months		
Land line No. (With STD code)	Mobile No. _____		
No of Dependents	Education Qualification		
Community	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 <input type="radio"/> Cheque <input type="radio"/> Cash	Self Employed <input type="radio"/> Trader <input type="radio"/> Manufacturing <input type="radio"/> Micro Enterprise <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.....
	Designation		
Business / Company Name	Landmark		
Business / Company address	PIN <input type="text"/>		
Tel No (With STD code)	Mobile No. _____		
Nature of Employment	Official Email ID		
Total Work Experience	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 <small>(Builder Name in case of builder purchase)</small>									
Property Address									
	Landmark							PIN	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
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 : <small>(Please specify)</small>					PF (refundable / non-refundable)				
Loan outstanding (for BT)					Other Costs : <small>(Please specify)</small>				
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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				PIN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Mobile No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> Manufacturing <input type="radio"/> Skilled Services <input type="radio"/> Micro Enterprise <input type="radio"/> Support 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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Tel No (With STD code)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Mobile No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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	
Sales Officer / Manager Name: _____	Application No: _____
Date: _____ Signature : _____	Contact No: _____ 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.

I/We hereby declare that I would like to opt for insurance plan offered by insurance company in association with Nivara Home Finance Limited. I/We have carefully read and understood the content of brochure.

I/We have understood that the Loan amount sanctioned by Nivara Home Finance Limited is condition to my/our opting for the insurance & undertake to pay the requisite premium at the time of disbursement of Loan. I/We confirm that I/We am/are voluntarily participating in this programme and I/We am/are aware that the loan is available without the insurance as well.

I/We understand that:

- Insurance is subject matter of the solicitation
- Insurance is optional. Normal Home Loan is also available without insurance
- Insurance starts from the first disbursement
- I/We have an option of availing insurance from any other insurance company

"Gradation of Interest will be based on factors such as credit bureau, type of income, type of collateral, customer profile, type of product etc. For more details, please visit our website www.nivarahousing.com"

Signature of Applicant

Date: DD/MM/YYYY

Place: _____

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, 3rd Floor,
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

NAME	Write full name with proper solutions/titles. Please bring the original* Proof of Identity (POI) document. (See list below). Variation in Resident's Name in contrast to POI is permissible as long as the change is minor spelling only, without altering the Name in POI document. For Example: If Resident's POI reads "Srikrishna", then "Sreekrishna" can be recorded if Resident wants so.
DOB / AGE	Fill in Date of Birth in DDMMYYYY format. If exact Date of Birth is not known, approximate age in Years may be filled in the space provided. Please bring the original Proof of Date of Birth (DOB), if available. (See list below).
ADDRESS	Write the complete address. Please bring the original Proof of Address (POA) document. (See list below). Please note that the loan related documents will be delivered at the given address only.
RELATIONSHIP	Please bring the original Proof of Relationship (POR) document. (See list below).

LIST I. POI Documents	LIST II. POA Documents	LIST III. POR Documents	LIST IV. DOB Documents
POI (Proof of Identity) documents containing Name & Photo	POA (Proof of Address) documents containing Name & Address	POR (Proof of Relationship) documents containing Name of applicant and Name of HoF (Head of Family)	DOB (Date of Birth) documents containing Name and DOB
Aadhaar	Aadhaar	Aadhaar	Aadhaar
Passport	Passport	PDS Card	Birth Certificate
PAN Card	Bank Statement/ Passbook	CGHS/ State Government/ ECHS/ ESIC Medical card	SSLC Book/ Certificate
Ration/ PDS Photo Card	Post Office Account Statement/ Passbook	Passport	Passport
Voter ID	Driving License	Any other Central/ State government issued family entitlement document	Pan Card
Driving License	Voter ID	Discharge card/ slip issued by Government hospitals for birth of a child	A certificate (on UIDAI standard certificate format for enrolment/ update) or ID Card having photo and Date of Birth (DOB) duly signed and issued by a government authority
Government Photo ID Cards/ Service photo identity card issued by PSU	Electricity Bill (not older than 3 months)	Marriage Certificate issued by the government	Photo ID card having Date of Birth, issued by Recognized Educational Institution
Disability ID Card/ handicapped medical certificate issued by the respective State/ UT Governments/Administrations	Telephone Landline Bill (not older than 3 months)	Birth Certificate issued by Registrar of Birth, Municipal Corporation and other notified local government bodies like Taluk, Tehsil etc.	Certificate of Date of Birth issued by Group A Gazette Officer on UIDAI standard certificate format for enrolment/ update
Address Card having Name and Photo issued by Department of Posts	Water Bill (not older than 3 months)		Central Government Health Service Scheme Photo Card or Ex-Servicemen Contributory Health Scheme Photo card
Marriage certificate with photograph	Property Tax Receipt (not older than 1 year)		School Leaving Certificate (SLC)/ School Transfer Certificate (TC), containing Name and Date of Birth
Bank Pass Book having name and photograph	Gas Connection Bill (not older than 3 months)		
Certificate of Identity containing name and photo issued by Recognized Educational Institution signed by Head of Institute on UIDAI standard certificate format for enrolment/ update.	Insurance Policy		
	Pensioner Card		
	Vehicle Registration Certificate		
	Marriage Certificate issued by the Government, containing address		

Note: In instances where original documents are not available, copies attested / certified by a public notary/gazette officer will be accepted.

Financial Documents		
Sl No.	Salaried Customers	Self Employed
1	Latest 3Months Salary slip	IT returns for last 2 or 3 years(as applicable) with computation of income for both business and Individuals. i.e., Partners/ Directors . Audited financial statements for last 2 or 3 years(as applicable) along with all schedules and annexure and Tax Audit Report. In case Company Auditor's report, Director's Report & Notice of AGM are also required.
2	Copy of IT Returns/Form 16 of last 3 Years (Where Applicable)	Net worth Statements of Partners / Directors.
3	Last 6 Months Bank Statements Copy of the current appointments letter for stability in present job less than 8Months(Where applicable)	12 Months bank Statemnet

Property Related Documets	
1	Cost Breakup letter from the Builder.
2	Photocopies of all Title Deeds , Originals to be kept ready for Verificaton
3	Sale Agreement & Constrution Agreement Copies
4	Copy of Approved sanctioned Plan
5	Estimate Of Construction