



# MIZORAM CO-OPERATIVE APEX BANK LTD.

HEAD OFFICE : AIZAWL.

To

The Managing Director,  
M.C. Apex Bank Ltd.  
Head Office, Aizawl.

Affix recent  
2 passport  
size photos of  
the applicant

**Subject : Application for Housing Advance / Vehicle Advance / Personal Loan  
to Bank's Employees.**

Sir,

I request you to please sanction me a loan of Rs \_\_\_\_\_

(Rupees \_\_\_\_\_ ) only.

I shall bind myself to all the rules and regulations of the bank from time to time. Other particulars are furnished here under :-

1. Name ( Capital Letters) : \_\_\_\_\_
2. Designation : \_\_\_\_\_
3. Branch where working and name of the section : \_\_\_\_\_
4. Purpose of loan (In the case of furniture & fixtures, consumables, durables etc. quotation should be attached) : \_\_\_\_\_
5. Date of joining service : \_\_\_\_\_
6. Date of confirmation & order No. (Xerox copy should be enclosed) : \_\_\_\_\_
7. Monthly income (salary) : \_\_\_\_\_

Basic : Rs. \_\_\_\_\_

E.A. : Rs. \_\_\_\_\_

Others : Rs. \_\_\_\_\_

Total : Rs. \_\_\_\_\_

Deduction : Rs. \_\_\_\_\_

Net monthly income : Rs. \_\_\_\_\_

8. Details and estimated value of  
(1) Investment in properties : \_\_\_\_\_  
(2) Other investments : \_\_\_\_\_

8. Details of liabilities if any : \_\_\_\_\_  
 (If the applicant has already  
 availed of any other type of  
 loan, details should be given) \_\_\_\_\_
9. Amount of loan required : \_\_\_\_\_
10. How proposed to be repaid : \_\_\_\_\_
11. Details of security offered : \_\_\_\_\_
12. Savings Bank Account No. : \_\_\_\_\_

### INFORMATION OF LOAN AVAILED BY EMPLOYEE

1. Name of Employee : \_\_\_\_\_

2. Type of loan enjoyed at present : \_\_\_\_\_

	HEA	EVL	EPL
i) Loan Account No.			
ii) Amount sanctioned (in Rs.)			
iii) Date of disbursement			
iv) Name of disbursing branch			
v) Present outstanding (in Rs.)			
vi) Due date of loan			
vii) Whether availed in the past this type of loan presently applied			

viii. Whether the loan mentioned  
in Sl. No.2 (vii) has already been  
liquidated. : \_\_\_\_\_

ix. If liquidated already : \_\_\_\_\_

a) Date of liquidation : \_\_\_\_\_

b) Name or branch where liquidated : \_\_\_\_\_

3. In case of additional loan applied : \_\_\_\_\_

i) Date of previous availment			
ii) Amount disbursed (in Rs.)			
iii) Due date of loan			
iv) Present balance outstanding (in Rs.)			
v) Amount of eligibility at time of previous sanction (in Rs.):			

4. In case of full eligibility  
amount was availed in the previous  
sanction, how the applicant is eligible  
to apply for additional amount of loan. \_\_\_\_\_

The last pay certificate of Mr / Ms \_\_\_\_\_

for the month of \_\_\_\_\_ is shown below :-

Basic	:	Rs. _____
D.A.	:	Rs. _____
P.F.	:	Rs. _____
H.R.A.	:	Rs. _____
M.A.	:	Rs. _____
S.C.A.	:	Rs. _____
I.R.	:	Rs. _____
Others	:	Rs. _____
TOTAL	:	Rs. _____

( \_\_\_\_\_ )  
Branch Manager,  
Date \_\_\_\_\_

H.B.A	:	Rs. _____
E.P.L	:	Rs. _____
E.V.L.	:	Rs. _____
P.F	:	Rs. _____
Union Fund	:	Rs. _____
Gr. Insurance	:	Rs. _____
F.A.	:	Rs. _____
TOTAL	:	Rs. _____

Net Amount Payable : Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_ only.)

( \_\_\_\_\_ )  
i/c Establishment,  
M.C. Apex Bank Ltd.  
\_\_\_\_\_ Branch.

5. In case of full eligibility amount was not availed in the previous sanction, amount of eligibility at the time of previous sanction and the amount actually availed.

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6. Detail reason for applying additional amount.

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( \_\_\_\_\_ )  
Signature of applicant.

N.B. : In case of HBA, detailed estimate duly countersigned by appropriate authority is to be enclosed.

Recommendation / Remarks of forwarding authority

\_\_\_\_\_  
Signature of Recommending Authority.

Designation : \_\_\_\_\_

TO BE FILLED UP BY CONCERNED CHIEF / BRANCH MANAGER / HEAD OF DEPARTMENT AT HEAD OFFICE IN CASE OF HOUSE BUILDING ADVANCE (HBA) APPLICATION ONLY.

1. Date of Superannuation of Applicant \_\_\_\_\_
2. Eligible amount of Applicant as per E.C meeting, Dt. 28<sup>th</sup> Feb. 2007, Resolution No. 7(3)  
\_\_\_\_\_
3. LSC No. \_\_\_\_\_ already mortgaged or to be mortgaged and value of LSC. Rs. \_\_\_\_\_ as per opinion of Chief / Branch Manager / Head of Department.

'A' (For fresh Loan)

4. Is there any assurance that the residential house / building shall be constructed on the exact side of the mortgaged LSC if HBA is granted to him / her?  
\_\_\_\_\_  
\_\_\_\_\_
5. Whether the house / building to be constructed is for rent or for his / her residential?  
\_\_\_\_\_

'B' (For Additional HBA)

6. Whether the employee had utilized the HBA availed previously for construction of residential house / building at the site of LSC mortgaged or not?  
\_\_\_\_\_  
\_\_\_\_\_
7. Is there any proof that the additional HBA shall be utilized for construction / renovation / extension of residential house / building?  
\_\_\_\_\_

*(Purpose / Scheme for utilization of loan is to be mentioned clearly)*

C (For Purchase of Land / ready building)

8. If HBA is applied for purchase of land or land with ready-build house (or building), market value of which is to be indicated (same as SL No.3).

Rs. \_\_\_\_\_

9. Is there any Sale Letter / Sale Deed from the owner / LSC holder for the land / land with building to be purchased? If so, the same is to be enclosed.

10. Comments of Chief / Branch Manager / Head of Department on A or B or C

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Seal: \_\_\_\_\_