



Can Fin Homes Ltd
 (Sponsor : CANARA BANK)
HOME LOANS ♦ DEPOSITS
Translating Dreams into Reality

BRANCH

HOUSING LOAN APPLICATION FORM

1. Please use BLOCK LETTERS
2. All details must be filled in. If not applicable please write N.A.
3. Please put ✓ where applicable.
4. Please take photocopies of all documents that are submitted to CFHL for your personal record.



Please paste a recent
 Passport Size Color
 Photograph here.
 DO NOT Pin or
 Staple Photograph
 CO-APPLICANT

Sourced by	DSA <input type="checkbox"/>	DIRECT <input type="checkbox"/>
Product	Loan Amount	PC Cheque No. & Amount

PERSONAL & EMPLOYMENT DETAILS OF THE APPLICANT

Please write in BLOCK Letters and tick (✓) appropriate box.

NAME VINODKUMAR REDDY SURASANI
 Father's/Husband's Name PARDHASARADHI SURASANI
 Mother's Name
 Date of Birth 28 08 1988 Sex Male Female Transgender Marital Status Married Single Others
 PAN Number INUPS2261C Religion HINDU Category SC/ST OBC Others
 Mobile Number +19179693134 Citizenship Resident Non-Resident PIO
 Qualification MASTERS Occupation Service Self-employed / Business Professional Others

Present Residential Address:
 6600 KITTENLAKE DR APT 834
 MIDLAND, GA 31820 USA
 Tel (Res) : +1 917 969 3134
 Official E-mail ID: VINOD.SURASANI@gmail.com

Permanent Residential Address:
 2-B MACHAVARAM, MAIN ROAD,
 KANIGIRI MANDAL, CHAKIRALA,
 PRAKASAM DIST, A.P 523230. INDIA
 Tel (Res) : +91 8790800448
 Personal E-mail ID: VINOD.SURASANI@gmail.com

Details of Employment - Salaried

Current Name & address of Employer: NAMITUS TECHNOLOGIES DALLAS, TX, USA Tel: +1 214 618 0850
 Previous Name of the Employer: ASSOCIATE SYSTEMS LLC
 Period of Employment: From: MAR 2014 to: TILL DATE
 Designation: ANALYST
 Public Sector Govt. Sector Private Sector Retired
 Period of Employment: From: SEP 2013 to: MAR 2014
 Designation: DATA ANALYST

Details of Business / Profession

Name & address of the Business / Profession
 Nature of Business: _____
 Year of commencement: _____ Whether assessed to IT: Yes No
 Constitution of the Firm: _____ Whether assessed to Wealth Tax: Yes No

Present Accommodation Own Rented Staff Qtrs. Company Provided Family Leased
 Preferred Mailing Address Residence Office Permanent Address New Property
 No. of Dependents No. of Children

Name of the dependents (Children's name is to be written, if studying/employed, please write name of School/College/Employer)

Name	Relationship with applicant	Age	School/College/Employer	Income p.m. (if any)

BANK DETAILS OF THE APPLICANT

Primary Bank A/c. (Salary Credited)

Name of the Bank	Address of the Branch	Type of A/c	A/c Number	Date of Opening A/c

Any other Bank A/c. (other than Salary account), if any

Name of the Bank	Address of the Branch	Type of A/c	A/c Number	Date of Opening A/c

PERSONAL & EMPLOYMENT DETAILS OF THE CO-APPLICANT

Please write in BLOCK Letters and tick (✓) appropriate box.

NAME				
Father's/ Husband's Name				
Mother's Name				
Date of Birth	D	D	M	M
	Y	Y	Y	Y
Sex	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Transgender	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others
PAN Number			Relationship with applicant 	
Mobile Number			Citizenship <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident <input type="checkbox"/> PIO	
Qualification			Occupation <input type="checkbox"/> Service <input type="checkbox"/> Self-employed / Business <input type="checkbox"/> Professional <input type="checkbox"/> Others	

Present Residential Address:

.....

.....

.....

Tel (Res) :

Official E-mail ID:

Permanent Residential Address:

.....

.....

.....

Tel (Res) :

Personal E-mail ID:

Details of Employment - Salaried

Current Name & address of Employer:Tel:..... Period of Employment: From:to..... Designation:Date of Retirement:	Previous Name of the Employer: Period of Employment: From:to..... Designation: Retired <input type="checkbox"/>
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Details of Business / Profession

Name & address of the Business / Profession
 Nature of Business:
 Year of commencement:..... Whether assessed to IT: Yes No
Tel:..... Constitution of the Firm: Whether assessed to Wealth Tax: Yes No

Present Accommodation Own Rented Staff Qtrs. Company Provided Family Leased

Preferred Mailing Address Residence Office Permanent Address New Property

No. of Dependents No. of Children

Name of the dependents (Children's name is to be written, if studying/employed, please write name of School/College/Employer)

Name	Relationship with Co-applicant	Age	School/College/Employer	Income p.m. (if any)

BANK DETAILS OF THE CO-APPLICANT

Primary Bank A/c. (Salary Credited) and Secondary Bank A/c., if any

Name of the Bank	Address of the Branch	Type of A/c	A/c Number	Date of Opening A/c

INCOME PARTICULARS

	Applicant	Co-applicant
Gross Salary		
Deduction		
Net Salary		
Rental Income		

	Applicant	Co-applicant
Business Income		
Pension		
Investment Income		
Other Income		

PROPERTY AND FINANCE DETAILS

Purpose of Loan

- Construction of House
 Flat under Construction
 Purchase of ready built House/Flat
 Repair / Renovation
 Extension of House
 Purchase of Site
 Composite Loan (*Incase of composite loan: Loan Amount required for Purchase of Site)
 Balance Transfer / Take Over

Present position of property

- Ready
 Proposed
 Under Construction
 Site Development
 Not selected

Location of property

- Metropolitan
 Urban
 Semi-urban
 Rural

Ownership of the property

- Sole
 Joint

Property type

- Free Hold GPA
 Lease Hold (write unexpired term)

Present Owner

 Dimension (Area of Land)

 Built-up Area

 Age in case of ready built House / Flat

 UDS portion of land
(in case of Flat purchase)

**Address of the property to be financed
with Survey No. & Site No.**

**Name and Address of the Builder / Vendor
& Telephone Number**

Nearest Landmark:

Estimated requirement of Funds

(in Rs.)

Cost of Land or House or Flat	
Construction Cost	
Additional Works / Parking / Open space	
Other Costs (Incl. Tax & Deposits, if any)	
Insurance Premium	
Total Estimation	

Estimated sources of Funds

(in Rs.)

Savings	
Disposal of Investments	
Prov. Fund (Refundable / Non. Refundable)	
Employers Housing Loan	
Others	
CFHL Loan Required	
Total source of Funds	

 Amount already spent on Construction or Advance / Booking
(Receipt for same to be attached in case of Flat / House / Site Purchase)

 Source

FINANCIAL STANDING

Assets: (Please write value in Rupees)

Particulars	Applicant	Co-applicant
Savings (FD, NSC, PPF, Shares, etc.)		
Property (Land / House / Site at Market Value)		
Balance of PF account		
Insurance policies (Mention Sum Assured & Premium p.a.)		
2 Wheeler / 4 Wheeler vehicle	18,00,000	
Other Assets (Please specify)		

Liabilities: (Please write value in Rupees)

Name of Bank / FI / Employer	Sanction Date, ROI, Term, Purpose of Loan	Details of Security Offered	Sanction Amount	EMI	Outstanding Balance as on Date

 Loans availed from CFHL Yes No

 If yes, Loan Account Nos

Reference 1	
Name:
Address:
State:	Dist:
Pin Code:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
STD Code:	Phone (R):
Phone (O):	Mobile:
Email Id:

Reference 2	
Name:
Address:
State:	Dist:
Pin Code:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
STD Code:	Phone (R):
Phone (O):	Mobile:
Email Id:

Additional Information:

1. Particulars of Introducer (Required as per NHB Guidelines)

Account No. (If CFHL Customer):

Introduced by:

Category (tick applicable) DSA CFHL Customer CFHL Staff

2. In my opinion, my friends/relatives (given below) may be interested in availing Housing Loans/Mortgage Loans

Name:	Mobile No.:	Name:	Mobile No.:
i	iv
ii	v
iii	vi

3. Document submitted for Identification (Attach self attested copy)


- PAN Card
 Election Commission's ID Card
 Passport - Expiry Date
 Vote ID
 Driving Licence - Expiry Date
 Adhar
 NREGA Card
 Ration Card
 Gas/Elec./Telephone land line bill
 Sale agreement/deed of residence

4. The list of documents submitted along with the application are as per the enclosed list. I undertake to submit the originals of the said documents for verification and comparison with copies, as and when called by CFHL

DECLARATION:

I / We declare that all the particulars and information given in this application form are true, correct and that they shall form the basis of any loan CFHL may decide to sanction to me / us. I / We have no insolvency proceedings / legal proceedings / disciplinary action against me / us nor have I / We ever been adjudicated insolvent. I / We further confirm that I / We have read the Fair Practice Code and understood the contents. I / We also understand that the Processing Charges are not refundable. I / We agree that CFHL may take up such references and make such enquiries in respect of this application, as it may deem necessary. I / We undertake to inform CFHL regarding any change in my / our occupation / employment. I / We undertake to ensure that any construction, addition, alteration, modification or retrofitting of existing construction made by me will be capable of withstanding all natural hazards posing risk and vulnerability to the region where construction of the building is proposed. I / We further agree that my / our loan shall be governed by the rules of CFHL which may be in force from time to time and CFHL reserves the right to reject any application at any stage without assigning any reason.

Date: APR 19th 2018

Signature of the Applicant:


Signature of the Co-applicant:

FOR OFFICE USE ONLY

Processing charges paid by Cash / Cheque / DD / PO:	<input type="text"/>	Date of letter of offer:	<input type="text"/>
Date of receipt of application:	<input type="text"/>	Date of acceptance:	<input type="text"/>
Date of credit interview:	<input type="text"/>	Date of loan papers:	<input type="text"/>
Loan amount sanctioned:	<input type="text"/>	Rate of interest:	<input type="text"/>
Processing charge collected	<input type="text"/>		

Remarks by Branch Manager

POWER OF ATTORNEY

KNOW WE ALL MEN BY THESE PRESENTS that, I, **Mr. VINODKUMAR REDDY SURASANI** son of Sri. Pardhasaradhi Surasani aged about 29 years, residing at 6600 Kittenlake dr APT 834, Midland, Georgia 31820, USA.

DO HEREBY APPOINT AND CONSTITUTE My BROTHER:

Mr. **VENKATASWAMY REDDY SURASANI** son of Sri. Pardhasaradhi Surasani (hereinafter called "Attorney" who has subscribed his/her signature hereunder in token of identification) presently residing at Flat No.308, C Block, Siva Green Valley, Gorantla, Guntur, Andhra Pradesh-522034 to be my lawful attorney in my name and on my behalf to do any one or all of the following acts, deeds, and things, namely:-

1. To apply for a loan to CAN FIN HOMES LIMITED (CFHL) for such amount as the Attorney may deem fit and for that purpose to pay the processing fee and sign the loan application in my name and on my behalf and to furnish all the details and information required by CFHL and to give any statement, letter, clarification or any other writing required or necessary for availing the said loan from CFHL and from time to time to follow up the said loan application and do such other things and deeds as may be necessary in relation thereto.
2. To accept the loan offer letter and sign the acceptance thereof in token of my acceptance of the terms and conditions therein contained and to pay on my behalf the legal and technical fees and any other charges legible in respect of the said loan.
3. To receive the disbursement of the said loan and for that purpose give effectual discharges and give all the necessary information and documents to assist the Technical and Legal Appraisal of the property purchased/to be purchased with the help of the loan.
4. To mortgage my property being **Site No.38, Property No.7**, Layout known as "**A CITY**", Situated at Hulimangala Village, Jigani Hobli, Anekal Taluk, Bangalore District, measuring East to West 50 feet and North to South 30 feet, in all measuring **1500** Sq. feet or any other property he/she may book/buy on my behalf with CFHL by deposit of title deeds or by any other type of mortgage, as security for repayment of the loan granted or to be granted by CFHL to me.
5. To deposit on my behalf the documents of title and to state on my behalf to any Officer of CFHL that the said documents are being deposited for creating a security on the said property by way of deposit of title deeds or by any other type of mortgage, for repayment of the said loan. The Attorney is fully authorized to make these statements and convey my intentions to create security on my said property or any other property he/she may book/buy on my behalf.
6. He is further authorized to make any other statements necessary to create equitable mortgage by deposit of title deeds or by any other type of mortgage and also to execute any writings, undertakings, indemnities etc., on my behalf in respect of mortgage of the said property or the guaranteeing of the repayment of the said loan and any other writings whatsoever required in respect of the said transactions of the loan granted/to be granted to me or creation of the said security.

7. He is also authorised to execute any loan agreement, mortgage deed, promissory notes, letter of declaration and indemnity or such other documents as may be required by CFHL in respect of the said loan.
8. To acknowledge my liability/debt in respect of the loan.
9. To book a flat/residential unit on my behalf either directly or through the agency of CFHL and to execute Agreement for sale for the same with any builder/seller and make payments to him therefor and to present such Agreement for registration before the appropriate Registrar/Sub-Registrar of Assurances or any other authority at any place or places in India as may be necessary. He is further authorized to make payments direct to CFHL on my behalf for any flat/unit my said Attorney might book through CFHL and comply with such conditions/ terms CFHL may have in this behalf. He is authorized to make such payments to CFHL as may be demanded by CFHL by way of service charge etc. He is authorized to execute any agreement, letters and documents as may be required by CFHL in respect of the above.
10. To admit execution of the Agreement for Sale before the said Registrar/Sub-Registrar of Assurances or any other authority or authorities as may be required for the purpose.
11. To obtain possession of the flat/unit as and when the same is ready for occupation.
12. To receive documents on my behalf and execute receipt therefor.
13. To sign forms, documents, and papers required for the purpose of registration of Co-operative Housing Society or a Limited Company or an Association of Apartment Owners and become member thereof participating in all the meetings and proceedings from time to time, obtain share certificates and/or other documents issued in my name and hold the same as my attorney and obtain possession of the flat.
14. To open and/or operate Bank Account in any Bank in India in my name both resident as well as non-resident. The account may be operated in Indian Currency or Foreign Currency to be remitted by me from time to time.

He is authorized to do all such acts, deeds and things including signing any papers /documents as are necessary and incidental to the above AND that any act or statement or writing of my said Attorney in pursuance hereto shall be deemed to be fully authorized and ratified by me.

Dated at 4/18/18 SAN FRANCISCO this 18th
 day of APRIL 2018

Specimen Signature of
 Attorney above named

(Signature of Power of Attorney Executor)

L. Vinod Reddy

SEE ATTACHED ACKNOWLEDGMENT DTD 4/18/18.

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of SAN FRANCISCO)

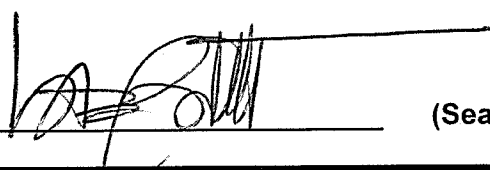
On 4/18/18 before me, DAVID T TULABUT, NOTARY PUBLIC
(insert name and title of the officer)

personally appeared VINOD KUMAR NEON SIKASANI
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

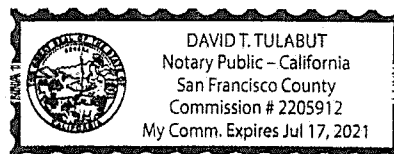
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____



(Seal)



ANNEXURE TO THE HOME LOAN APPLICATION

PREFERRED SCHEME

I/ We request that this application may be considered under your (Please tick)

- Fixed rate loan scheme
- Variable rate loan scheme.

the details of which have been read and fully understood by me

PREFERRED REPAYMENT PERIOD

I/ We Prefer a repayment period of Years *

(*CFHL reserves its discretion to offer the suitable repayment period as per its norms.)

PAST WORK EXPERIENCE

(Minimum 5 years' experience details to be furnished)

Year to year	Company	Designation	Salary (p.m.)
2013-2014	ASSOCIATES SYSTEMS	DATA ANALYST	\$ 80000
2014-Till Date	NAMITUS TECHNOLOGIES	Sr. Developer	\$ 95000

L. Vinod Reddy

Applicant's Signature

Co-applicant's Signature



Can Fin Homes Ltd
(Sponsor: CANARA BANK)
COMPLETING YOUR DREAMS IN REALTY

No. 464, 22nd Cross, III Block,
JAYANAGAR, BANGALORE - 560 011.
Phone : 26644307 / 26630501

FILE NO.	
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LOCATION MAP TO REACH THE PROPERTY FROM A PROMINENT LAND MARK

Applicant Name :
Postal Address of the Property

Instructions to draw the location map :


- a) Please indicate the Route Map clearly and comprehensively from nearest landmarks
- b) Also, describe the route map indicating the land marks, crosses, turns etc.

OFFICE USE ONLY

EMPLOYER CONFIRMATION

From :
.....
.....
.....

To :

CanFin Homes Ltd 

(Sponsor : CANARA BANK)

CAN FIN HOMES LTD.

Branch : (Sponsor, CANARA BANK)
No. 69, (Opp. to Jayanagar Main,
Jayanagar 4th Block East,
BANGALORE - 560011
Tel. 26630501 / 26650776 / 26654305

Dear Sir,

Sub : Sri / Smt.

File No.

Staff / Employee No. (IF ANY)

We furnish here below the particulars sought by you in respect of our above employee.

1. Name of the employee : **VINODKUMAR REDDY SURASANI**
2. Date of Birth : **AUG 28 1988**
3. Qualification : **Master's**
4. Date of joining Service & Present place of Posting : **2014 March to SAN FRANCISCO, CA**
5. Designation : **SR. DEVELOPER**
6. Whether confirmed in Service : :
7. Date of Confirmation : :
8. Date of Retirement and Retirement age : :
9. a. Whether there is any Housing Loan Scheme in the Company / Dept. ? : **Yes** / No
- b. If yes,
 - i) Loan amount sanctioned : :
 - ii) Loan amount disbursed : :
 - iii) Loan amount outstanding : :
 - iv) Rate of Interest : :
 - v) Term : :
 - vi) Monthly Instalment (EMI) : :
10. Whether the employee has availed loan for the purpose of acquiring residential accommodation from any other institution / company at any time ? :
11. Whether the employee is eligible for interest subsidy ? : **Yes** / No
- If Yes,
 - a) to what extent ? (in terms of Rupees) : :
 - b) is the benefit being availed by the employee ? : :
12. Financial soundness of the employee : **Good / Satisfactory / Poor**
(Strike off whichever is not applicable)
13. Is the employee occupying an accommodation provided by the Dept. / Company ? : **Yes** / No
- If Yes,
 - a) Will the benefit continue after the employee acquires own accommodation ? : :
 - b) If employee shifts to own accommodation is he / she eligible for HRA, if so how much ? : :

(P.T.O.)

- 14. Disciplinary actions if any taken against the employee :
- 15. Any other information about the employee :
- 16. Salary Particulars as on

<u>Earnings</u>		<u>Deductions</u>	
Basic Pay	:	PF	:
DA	:	LIC	:
CCA	:	IT	:
HRA	:	VPF	:
Conveyance allowance	:	Repayment of PF Loans	:
Other allowance (to be specified)	:	Other deductions (to be specified)	:
1.		1.	
2.		2.	
3.		3.	
Gross Salary	_____	Total Deductions	_____

Net take home Salary Rs.

- 17. Whether the job is transferable : ~~Yes~~ / No
- 18. We will deduct the monthly instalment to the loan from the salary of the employee and remit the same to you : ~~Yes~~ / No
- 19. We have no objection for your granting the Loan requested by the employee.

Signature
(Employer's)

Date :

Name of Signatory

Place :

Designation

Office Seal

Note :

- 1. Please note NOT to include any Reimbursement one-time allowance, arrears, Bonus etc.
- 2. If the space above is insufficient, information may be given on a separate sheet which should be attached to this form.
- 3. This certificate has to be issued by the drawing officer of the employee, wherever the drawing officer is the applicant for loan, this certificate has to be issued by his superior.

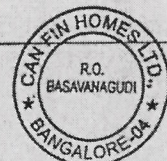
Personal Discussion Sheet

DONE BY

Date

Branch.....

Details	APPLICANT	CO- APPLICANT
Name	VINOD SURASANI	
Age	29 yrs	
Qualification	MASTERS	
Mobile Number		
Native Place	MACHAVARAM, A.P	
Loan product		
Purpose of Loan		
Father's Name and occupation:	PARDHASARADHI Rtd. Teacher	
Mother's Name and occupation:	KONDAMMA House Wife	
Present Residential Address		
If the Borrower/Co-applicant is staying in the rented property, what is the rent paid?		
Salaried Class		
1. Present employment:		
a. Designation:	St. Developer	
b. Name of the present employer:	NAMITUS Technologies INC	
c. Experience in current job	4 years	
d. CTC		
e. Gross Salary		
f. Net Salary		
2. Previous employment details:		
a. Designation:	Developer	
b. Name of the previous employer:	ASSOCIATE SYSTEMS	
c. Experience in the job	1 Year	
3. Any other Income (to be supported with the documents)		
4. Details of Savings (MF/PF/Deposits etc.)		
5. Details of loans availed if any	NONE	
ADDITIONAL INFORMATION:		



Non-Salaried (SENP/PROFESSIONALS)		
Details	APPLICANT	CO- APPLICANT
Nature of business/profession		
Experience in the present line		
Constitution (Individual/HUF/Proprietorship/Partnership /Private/Public limited company)		
If Partnership/Private/Public limited companies, name the partners/directors with their individual net-worth		
Details about: Permission/Registration/GST Regn etc. required to run the business.		
Whether family/first generation business		
Business place is owned / rented. Rent paid?		
No. of staff/workers		
Name of the Major Clients. Furnish details (Use additional sheet if required)		
a. Suppliers		
b. Customers		
c. Trade Debtors		
d. Trade creditors.		
e. Unsecured loans		
Daily/Weekly Turnover/Receipts		
Annual turnover/Receipts		
% of profit on Annual Turnover/Receipts		
Details of loans availed if any		
Any other Income (to be supported with the documents)		
Saving habit (MF/PF/Deposits etc.)		
Property and project details		
Is there any Pucca House in the name of self or spouse anywhere in India?		
House property/Flat is new or old (proposed to be purchased)		
Whether the property to be purchased is for self-occupation or for rental purpose		
If for rental purpose, rent expected		
Project Cost		
Loan Amount Requested		
Source and proof of Margin money		
Additional information		

L. Vinod Reddy
(Signature of the Applicant)

(Signature of the Co-applicant)

Remarks of the Branch head.

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Signature of the Branch Head

