



SHRI KUTCHHI VISA OSWAL SEVA SAMAJ

[TRUST REG. NO. F. 3064(MUM)]
99/101,C.V.O.D. Mahajan Wadi, 3rd Floor,
Keshavji Naik Road,Chinch Bunder,Mumbai-400 009
Ph.: 23714674/23773032 E-mail : ksevasamaj@gmail.com
Website: www.kvoss.org
PAN No.:AAATS 0288 A

Application Form For Housing Loan

PERSONAL PROFILE

Unique User Id	First Name
Surname	Spouse Name
Father First Name	GrandFather First Name
Marital Status (Single/Married)	Father In Law Name
GrandFather In Law Name	Gender (male/female)
Email Id	Date of birth
Mobile	Res. Phone
Country	State
Business Type(Business/Service/Studnet)	Area
Pincode	Village
Address	

COLLEGE/SCHOOL INFORMATION

Education Type	School Name	Year Of Completion	Board	Stream	Percentage

FAMILY RELATIONSHIPS

Name	Age	Relation Type	Yearly Income	Qualification

PREVIOUS LOAN DETAILS

Name of the Scheme	Name of the Organisation	Loan Amount Taken	Loan Amount Balance	Date of Loan Taken

HOUSING LOAN DETAILS

1. Business/Service

Ans.

2. Yearly Income

Ans.

3. Address of Business/Service

Ans.

4. Property details that you have

Ans.

5. How much amount have you been given by your village Mahajan

Ans.

6. Amount required for housing loan from kvoss

Ans.

7. How much you collected from other sources

Ans.

8. Have you taken loan from outside organization (E.g.:- HDFC, LIC, etc)

Ans.

9. How much is your contribution

Ans.

Date

Signature

REQUEST LETTER

Myself _____ know him and he/she is from our _____ native place, now they are staying at _____. From our Mahajan we are requesting you to pass a housing loan of her/him and he/she will pay loan amount with your T&C only. We are giving guarantee to you. If he/she will not be able to pay the loan amount then our Mahajan will pay the loan amount on his/her behalf

Name and surname of Mahajan with rubber stamp

Name of head of Mahajan	Trustee/President	Signature	Telephone No:
a			
b			

GUARANTOR LETTER

1. If he/she has taken loan from KVOSS and he/she has not paid back the amount then he/she cannot do signature in the form.

2. Only 3 guarantors can do signature in one form.

3. If he/she staying in family or doing work with the same family then they cannot do signature in this form

Myself _____ from _____ native place has _____ I know him and requesting you to give him/her loan. I am giving guarantee to you that he/she will pay the loan amount as per your rules and regulations. If he/she is not able to pay the loan amount then I will pay the loan amount.

Details who is giving guarantee

GUARANTOR DETAILS 1

Name		Surname		Native Place	
Phone Res.		Mobile no.			
Signature		Rubber stamp		Date:	

GUARANTOR DETAILS 2

Name		Surname		Native Place	
Phone Res.		Mobile no.			
Signature		Rubber stamp		Date:	

LOAN DISBURSEMENT DETAILS (TO BE FILLED BY KVO OFFICIALS)

Inward no.
Form Accepted / Rejected By
Reference By (Write NONE if no reference)
Loan Amount Sanctioned
Total No. Of Installments
Repayment Start Date (DD-MM-YYYY)
Post Dated Cheque (Yes/No)
Description/Comments

OFFICE USE ONLY

Cheque No
Cheque Drawn Date

RULES AND REGULATIONS FOR HOUSING LOAN

1. Only KVOSS persons can apply.
2. Loan will be given for house purchase near Mumbai upto 450 sq. ft and total value Rs. 10 Lakhs.
3. If you have taken loan from any where or sold your old home then KVOSS will give Rs. 1,00,000 only.
4. 2 Photos, Proof of Resident, Ration Card Xerox copy(first and last page), Pan Card Xerox, Salary certificate, Adhar Card Xerox all should be attach with this form.
5. There should be a letter from Mahajan and Guarantor. There should be proper details of Mahajan and guarantor in letter like name, rubber stamps, telephone no, trustee/president name and signature.
6. Persons have to keep their original resident and other documents with KVOSS. After full amount is paid back then KVOSS will return the original and other documents.
7. For rented house the person has to keep their L.I.C Policy, NSC, Bank FD Certificate and other documents with KVOSS.
8. Till the loan amount is fully not paid back till then the person cannot sell or give the house on rent.
9. The loan will be given without interest and loan should be paid back within 50 weeks.
10. The amount should be repaid every month before 10th or it will be chargeable at 18% interest rate.
11. If the person is not repaying loan or taken loan with wrong information or the person is using loan amount by something else then Shree KVOSS has the right to file case, KVOSS can take the property back from their family or from guarantor and can sell the property or KVOSS can recover their loan with 18% interest rate. KVOSS will not be the responsible for any.
12. If there is any change in address or telephone number of person or guarantor they should inform KVOSS office.
13. If person is not repaying loan amount then KVOSS will put their name in Patrika or Pagdandi or in any other newspaper and in future the person will not get any benefits from KVOSS. KVOSS can file case against the person.
14. Shree KVOSS has right to add or can do the changes in rules and regulations. If there is a change or addition in rules and regulation then KVOSS will inform you via letter/phone, etc.
15. Without giving any reason KVOSS has the right to reject the form
16. Form should not be left blank and if the from is left blank then the form will be cancelled.
17. If your pending loan installment is not repaid regularly than KVOSS has right to cancel the form.
18. After checking all the information in details then only the loan will be sanctioned.