



**Honest Promises. Honest Performances.**  
an ISO 9001 certified organisation

# *Application Form*

(PLEASE FILL IN BLOCK LETTERS)

**Sole / First Applicant**

1. Full Name Mr./Mrs .....Age .....

Father's/Husband's Name .....  
(Natural Guardian in case of Minor)

**Joint Applicant**

Full Name Mr./Mrs .....Age .....

Father's/Husband's Name .....  
(Natural Guardian in case of Minor)

2. Occupation  Corporate Service  Profession  Business  Govt. Service  Private Service  
 Other Specify:.....

3. Name of Organisation/Company:.....

4. Designation:.....

5. Annual Income:.....

6. Office Address:

Address:.....

City:.....Pin:.....State:.....

Fax:.....Phone (Home):.....Work:.....

Email:.....Mobile:.....

7. Address:

Permanent

Address:.....

City:.....Pin:.....State:.....

Fax:.....Phone (Home):.....Work:.....

Email:.....Mobile:.....

Correspondence

Address:.....

City:.....Pin:.....State:.....

Fax:.....Phone (Home):.....Work:.....

Email:.....Mobile:.....

8. IT/PAN/GIR # .....

KNOWING YOU BETTER

- 1. Community: .....
- 2. Sector:.....
- 3. Purpose of Purchase: .....
- 4. Home Location: .....
- 5. Off. Location: .....
- 6. Favourite Newspaper: .....
- 7. Favourite Magazine: .....
- 8. Favourite TV Channel: .....
- 9. Favourite Radio Channel: .....

FLAT DETAILS

- 1. Project: .....
- 2. Block: .....
- 3. Unit/Flat Type: .....
- 4. Floor: .....
- 5. Area (Sq. Ft.): .....
- 6. Rate: .....
- 7. PLC: .....
- 8. Extra Charges: .....
- 9. Car Park: Open  Rate: ..... Covered  Rate: .....
- 10. Total Consideration: .....
- 11. Application Amount: .....
- Cheque No: .....Cheque Date.....Bank.....
- 12. Loan Required:  Yes  No
- 13. Preferred Financial Institute:  HDFC  SBI  LIC  AXIS  
 OTHER (SPECIFY) .....
- 14. Facilitator: .....

How did you come to know about this property?

.....

Why did you choose this property?

- 1. ....
- 2. ....
- 3. ....

Remarks:

.....  
.....

That the allotment of the flat/unit is entirely at the discretion of the Developer and the Developer has the right to reject my/our offer without assigning any reasons thereof and without any liability towards costs/damage/interest etc. I/we agree to abide by the terms and conditions as laid down by the Developer towards allotment of the aforesaid flat/unit and agree to sign the purchase agreement on the Developer's standard form as and when required by the Developer.

I/We agree that in the event of non-acceptance of the application by the Developer, the amount will be refunded but upon the default by me/us to execute the agreement within 21 days hereof or cancellation, then in that event the Developer will be entitled to deduct a sum of Rs. 21,000/- from the application money and I/we hereby consent to the same.

.....  
Signature of the First Applicant  
Date:  
Place:

.....  
Signature of the Joint Applicant  
Date:  
Place:

### 1. **Who can apply**

Any individual whether an Indian citizen or a Non Resident Indian or a person of Indian origin can apply. Applications on behalf of minors should be made by their legal or natural guardian.

An application on behalf of a Firm/Company/HUF/AOP should be made by duly authorised person.

The application form should be accompanied by Certificate of Incorporation/Registration Certificate/Board's Resolution/MOA/AOA/Official Seal.

### 2. **How to apply**

- The application should be accompanied by a crossed Cheque/Banker's Cheque or Bank Draft payable at Kolkata in favour of ..... towards the payment of the application money. Outstation Cheques will not be accepted.
- The applicant will have to choose his Apartment subject to availability at the time of submitting the duly complete application.
- It shall be incumbent on the allottee(s) to comply with the terms of payment in respect of Apartment, Car Parking and any other payments.
- Payment of installments and all other dues shall have to be made within 7 days from the date of issue of letters to the allottees for the outstanding amounts.
- First allottee's name, Flat No. and Block No. Must be written on the reverse of the Cheque/Draft.

### 3. **Scrutiny, Refund & Cancellation**

- The Developers reserve the right to reject any incomplete or deficient application or any application at their sole discretion.
- In case the applicant cancels his booking, a charge of Rs. 21,000/- will be deducted from the application amount and the balance will be refunded.
- The applicant has to complete the agreement within 21 days.

### **GENERAL**

- The layout plans and building plans, specification of building(s) complex and apartment(s) are tentative and are subject to variation. The layout of the Plans, Roads, Windows, Doors etc. will vary from block to block and also from sample flats. The Developers may effect such variations, additions, alterations, deletions and/or modifications therein as it may at its sole discretion, deem appropriate and fit or as may be directed by any competent authority. The dimension of the various portion of the individual flats are tentative and may vary due to site conditions and/or technical reasons.
- The allottee(s) will be required to execute a formal agreement for sale within 21 days. Under the existing laws the stamp duty and registration charges at the applicable rate are to be levied on such agreement for sale. Such Stamp Duty & Registration charges shall be payable wholly and exclusively by the allottee(s).

## HOME LOAN : The Process

The various stages of a home loan, since application till the actual sanction.

Please let us handle the Bank for your Home Loan so that to avoid any delays. The tips below help you make the home loan process least painful.

### The home loan roadmap

The process of taking a home loan can be daunting, especially if you have never applied for any loan earlier. And ignorance on your part can not only make it an unpleasant experience, but also prove to be costly. Here is a step-by-step guide to equip you with the right info, so you know what to expect.

From applying for a home loan to getting it involves various stages. These are:

- Step 1: Application form
- Step 2: Personal Discussion
- Step 3: Bank's Field Investigation
- Step 4: Credit appraisal by the bank and loan sanction
- Step 5: Offer Letter
- Step 6: Submission of legal documents & legal check
- Step 7: Technical /Valuation check
- Step 8: Valuation
- Step 9: Registration of property documents
- Step 10: Signing of agreements and submitting post-dated cheques
- Step 11: Disbursement

### Documents to submit

While submitting the application form, every bank asks for several documents. And most banks these days provide doorstep service, so that you don't have to spend time visiting their office to submit the documents. However, some banks still insist on the customer visiting their offices at least once.

**Proof of income:** This will need to be backed up by proof such as copies of last three years' Income Tax returns (along with copies of Computation of Income/Annual accounts, if any), Form 16/Form 16A, last three months' salary slips, copies of the last 6 months' statements of all your active bank accounts in which your salary/business income details are reflected, etc. Other documents that you need to provide with your application form include age proof, address proof and identification proof. You may also be asked to give your employment details.

**Age proof:** Copy of your school leaving certificate / Driving licence / Passport / ration card / PAN card / Election Commission's card / etc.

**Address proof:** Similar documents need to be provided to prove that you are actually staying at your current address.

**Identification proof:** Same as above, but with photograph. Sometimes, the same document if it contains a photograph, the current residential address and the correct age can be the proof for all 3 things.

**Your employment details:** If your company is not well-known, then a short summary about the nature of the company, its business lines, its main customers, its competitors, number of offices, number of employees, turnover, profit, etc may be needed. Usually, the company profile that is available on the standard website of the company is enough.

### **Financial check**

The bank statements you submit are scrutinised for:

Cheque returns a small charge debited by your bank in the statement indicates that a cheque issued by you was returned by your bank. Many such cheque returns can have a negative impact on your loan sanction.

Cheque bounces if cheques deposited by you are returned by the issuer's bank, they will be visible in your bank statement and again, banks have specific norms as to how many such returns are acceptable in a period of one year.

Regular periodic payments the existence of periodic payments to other finance companies/banks etc. indicate an existing liability and you will need to provide full details to the lender.

### **Processing Fee**

Along with the application form and the credit documents, banks ask for a processing fee. This fee varies from bank to bank, but is usually around 0.25% to 0.50% of the total loan amount. For instance, if you take a loan of Rs 10 lakh, you will have to pay around Rs 2,500 to Rs 5,000 as processing fee.

### **Disbursement: The big payout**

After the bank has ensured that the property is legally and technically clear, all the original documents pertaining to transfer of ownership of property in your favour have been submitted and all the necessary loan agreements have been executed, finally, it is payment time! You will now actually receive the cheque in your hand. Time to celebrate! But hold on a second. Before the big moment arrives, you need to submit documents to prove that you have paid your personal contribution towards the property, since banks normally finance only up to 85-90 per cent of the total cost of the house.

### **Quick tips**

All banks charge interest on the loan amount from the day on which the cheque has been made and not from the day on which the cheque is handed over to you/seller. So, take delivery of the cheque the same day or the very next day to avoid paying extra interest on money.

### **Disbursement in stages**

Usually, loans are disbursed on the basis of the stage of construction of the property. So, in case of resale or ready possession properties, the disbursement is full and final. However, in case of under-construction properties, the payment is made in parts, also known as part-disbursement.

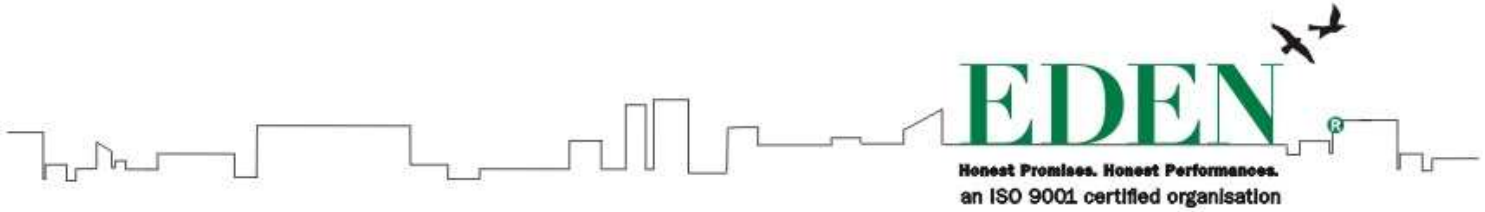
Each option would have different disbursement processes.

**Part disbursement:** When a loan is partly disbursed, the bank does not start EMIs immediately, since it is calculated on the total loan amount at a particular rate of interest and for a given tenure. Moreover, it normally does not start breaking up the installments into its principal and interest components until the entire loan amount is disbursed.

### **Quick tips**

- Always ensure that the amount of simple interest is available in your bank account to avoid dishonour of the cheque.
- Submit the demand letter from the builder as and when raised, to ensure that the balance disbursement can take place.
- Collect the receipt from the builder for the part-disbursement and hand it over to the bank.
- Ensure all the above are complied with till the final disbursement of the loan.

**Full and final disbursement:** If it is a ready-possession property, the bank disburses the entire loan amount in favour of either the reseller or the builder.



## EDEN HOME BUYING COUNSEL

Now that you have completed application process, the foremost question in your mind is.....WHAT NEXT?

First, you need to answer a few question.

Are you going for a Home Loan?  Yes  No

Our preferred Bankers are HDFC and SBI, but we have a tie up with all major Banks. You can ask our Customer Care Executive to give you the contact number of the person of the respective Bank you wish to take a loan from. Thereafter all your Home Loan related queries will be answered by that person. However, if you face any problem you can always contact our Customer Care Executive.

### TIME FRAME FOR THE COMPLETION OF THE AGREEMENT

After the completion of the Booking, the Applicants will have to come to the office for signing of the Agreement for Sale. In case one or both Applicants are out of station we will be arranging to send the Agreement for Sale for signing through courier.

The time frame for completing the Agreement for Sale is within 21 days of application. You have to also complete the application for Home Loan with the respective Bank which you have finalised within 21 days of the Application of the Apartment you have finalised in the respective Project.

### AMOUNT PAYABLE AT THE TIME OF AGREEMENT

If you are not taking a Home Loan then you have to complete 20% at the time of Agreement for Sale. If you have purchased an Apartment in the Project where the work has progressed ahead of the Foundation Stage, then as per the Agreement for Sale you have to complete the amount within 15 days of signing of the Agreement for Sale. For Example, suppose you have booked a flat for Rs 20,00,000/- and the work as on that date of Booking the Apartment is, 2<sup>nd</sup> Floor has been casted. Then in this case the payment which is due according to the payment schedule mentioned in the Agreement for Sale is 65%, so Rs 13,00,000/- is to be paid by you.

If you are taking a Home Loan, then please let us know the amount of the loan you wish to take or the percentage of the flat value you wish to take the loan for, supposing you are taking 80% of the consideration amount as loan, then you have to complete 20% of the consideration at the time of Agreement for Sale. If you are taking more than 80%, say 85%, then you have to complete 15% of the consideration at the time of Agreement for Sale. After which you have to accordingly complete your loan within 15 days of the Agreement for Sale and get the balance amount due released from the Bank.

### THE TENTATIVE PAYMENT SCHEDULE WILL BE AS FOLLOWS:

1. Booking	-	10%
2. Agreement	-	10%
3. Foundation	-	15%
4. 1st Floor Casting	-	15%
5. 2nd Floor Casting	-	15%
6. 3rd Floor Casting	-	10%
7. Roof Casting	-	10%
8. Brickwork	-	5%
9. Possession	-	10%

**APPLICATION CONFIRMATION DETAILS**

**Sole / First Applicant**

Full Name Mr./Mrs .....

**Joint Applicant**

Full Name Mr./Mrs .....

Address: .....

City:.....Pin:.....State:.....

Fax:.....Phone (Home):.....Work:.....

Email:.....Mobile:.....

**FLAT DETAILS**

1. Project: ..... 2. Block: .....

3. Unit/Flat Type: ..... 4. Floor: .....

5. Area (Sq. Ft.): ..... 6. Rate: .....

7. PLC: ..... 8. Extra Charges: .....

9. Car Park: Open  Rate: ..... Covered  Rate: .....

10. Total Consideration: .....

11. Application Amount: .....

Cheque No: .....Cheque Date.....Bank.....

.....  
 Signature of Eden Group  
 Date:  
 Place: