

**WEST BENGAL STATE CO-OPERATIVE HOUSING FEDERATION LIMITED
(SINCE 1965)**

Rate of Interest for Nominal Members

- i) 8.55% (from 20 yrs 1 months to 30 Yrs.)
- ii) 8.65% ((from 10 yrs 1 months to 20 Yrs.)
- iii) 8.75% (from 5 yrs to 10 Yrs.)

Processing Fees:- 0.50% of the prayed amount + 18% GST

Admission & Administrative Charges:- Rs. 100/-+ Rs. 500/-(+ 18% GST)

Loan Upto:- Rs. 35 Lakhs.

Tenure:- UPTO retirement age(Minimum 5 Years)

Followings Papers to be submitted with self attestation and to be verified by the Branch Authority

APPLICANTS :-

- 1 PHOTOCOPY OF VOTER IDENTITY CARD : 2 (TWO) COPIES
- 2 PHOTOCOPY OF PAN CARD : 2 (TWO) COPIES
- 3 PHOTOCOPY OF AADHAAR CARD : 2 (TWO) COPIES
- 4 PHOTOCOPY OF (SALARY) PASSBOOK CARD : 2 (TWO) COPIES, FRONT Page AND LAST SIX MONTHS TRANSACTION PAGE
- 5 PHOTOCOPY OF AGE PROOF : 2 (TWO) COPIES
- 6 CURRENT SALARY CERTIFICATE ORIGINAL : 1(ONE) COPY & XEROX: 1(ONE) COPY
- 7 RECENT PASSPORT SIZE COLOUR PHOTOGRAPH : 2(TWO) COPIES (DULY SIGNED THEREON)
- 8 LETTER OF AUTHORITY DULY SIGNED BY THE APPLICANT & EMPLOYER WITH A 1(ONE) PHOTOCOPY

GUARANTOR / GUARANTORS :- (OR 10% OR 20% COLATTEAL)

- 1 PHOTOCOPY OF VOTER IDENTITY CARD : 2 (TWO) COPIES
- 2 PHOTOCOPY OF PAN CARD : 2 (TWO) COPIES
- 3 PHOTOCOPY OF AADHAAR CARD : 2 (TWO) COPIES
- 4 PHOTOCOPY OF AGE PROOF : 2 (TWO) COPIES
- 5 CURRENT SALARY CERTIFICATE ORIGINAL : 1(ONE) COPY & XEROX: 1(ONE) COPY
- 6 RECENT PASSPORT SIZE COLOUR PHOTOGRAPH : 2(TWO) COPIES (DULY SIGNED THEREON)
- 7 A BOND OF GUARANTOR'S GUARANTEE ON RS. 10(TEN) NON JUDICIAL STAMP PAPER AS PER PRESCRIBED PROFORMA.

PAPERS RELATING TO DEED AND DOCUMENTS

- 1 PHOTOCOPY OF ORIGINAL DEED : 3(THREE) COPIES
- 2 PHOTOCOPY OF LINK DEED : 3(THREE) COPIES (AT LEAST 12 YEARS)
- 3 PHOTOCOPY OF PARCHA : 3(THREE) COPIES
- 4 PHOTOCOPY OF UP-TO-DATE KHAJNA DHAKILA FROM B.L. & L.R.O. : 3(THREE) COPIES
- 5 PHOTOCOPY OF CONVERSION FROM PROPER AUTHORITY : 3(THREE) COPIES
- 6 PHOTOCOPY OF SITE PLAN DULY APPROVED BY LOCAL AUTHORITY : 3(THREE) COPIES
- 7 1(ONE) ORIGINAL & 2(TWO) PHOTO COPIES OF ESTIMATE DULY PREPARED BY THE LICENCIATE HOLDER
- 8 PHOTOCOPY OF PERMISSION FOR BUILDING FROM LOCAL AUTHORITY :3(THREE) COPY
- 9 ****FOR BANK TRANSFER**:-**
(TAKE OVER OF LOANS)
 - I) LOAN TRACK REPORT(FOR THE LAST ONE YEAR),
 - II) OUTSTANDING PRINCIPAL,
 - III) NO OVERDUE CERTIFICATE FROM THE RESPECTIVE BANK/FINANCIAL INSTITUTION

NOTE :- A SALARY EARNER GUARANTOR WHOSE SALARY NEAR TO APPLICANT AND AGE NEAR TO APPLICANT OR TWO OR MORE GUARANTORS ARE REQUIRED WHO DESIRED TO GUARANTEE OF THE HOUSE BUILDING ADVANCE OF APPLICANT .

Or Have to provide 10% / 20% Collateral instead of Guarantor

ALL ORIGINAL TO BE VERIFIED BY THE BRANCH AUTHORITY OF HOUSING FEDERATION BEFORE SUBMISSION ORIGINAL DEEDS AND DOCUMENTS TO BE SUBMITTED TO THE LAWYER OF THE HOUSING FEDERATION FOR PREPARATION OF TITLE REPORT .

**VISIT US :- WEST BENGAL STATE CO-OPERATIVE HOUSING FEDERATION LTD.
HEAD OFFICE**

P-15 India Exchange Place Extn. Todi Mansion, (3rd Floor), Kolkata-700073

P.h- 033 2236-9424/2236-5764 E-mail us :: wbhousfed2013@gmail.com

