



## HOME LOAN APPLICATION FORM

For Resident Indians / Non Resident Indians

### For Office use

Sourced by	DSA	Direct	Date	D	D	M	M	Y	Y	Y	Y
Details of DSA	DSA Name										
DSA Code											
Sourcing Branch	Processing Office										
Purpose of Loan	Loan Amount Requested ₹										

### INSTRUCTIONS TO FILL THE FORM

- 1) **PLEASE USE CAPITAL LETTERS ONLY**  
 2) Please tick (✓) where applicable  
 3) All details must be filled in, if information not applicable please write N.A.  
 (Field marked \* Represent mandatory fields)
- 4) Any other information could be conveyed by separate letter, if required  
 5) A completed and correctly filled form will help us in processing your application faster. An incomplete / incorrect application is liable to be rejected.

### PERSONAL DETAILS

APPLICANT							CO-APPLICANT								
*Are you our existing customer	YES	NO	Since		Years	YES	NO	Since		Years					
If yes please provide A/C No.															
*Surname															
*First Name															
Middle Name															
*Father's / Husband's Name	Father's Name	Husband's Name					Father's Name	Husband's Name							
*Surname															
*First Name															
Middle Name															
*Religion	Hindu		Muslim		Neo Buddhist		Hindu		Muslim		Neo Buddhist				
	Christian		Sikh		Zoroastrian		Christian		Sikh		Zoroastrian				
	Others														
*Category	SC		ST		OBC		General		SC		ST		OBC		General
*Status	Resident	Non-Resident					Resident	Non-Resident							
Domicile (In case of NRI)	NRI		PIO		Others		NRI		PIO		Others				

*Current / Permanent / Residential Address	(If permanent address is different kindly give details in the box provided on the next page.)									
Flat / Door / Block No.										
Name of Premises / Building										
Road / Street										
Land Mark / Post Office										
Area / Locality										
Taluka / Sub Division										
Town / City / District										
State / Union Territory										

APPLICANT PHOTO

CO-APPLICANT PHOTO

Pin Code (Indicating PIN is Mandatory)										
Current Residence is	Self owned	Family	Rented		Co. Lease					
Phone No. with STD code										
* Mobile No.										
Email ID (Personal)										
* Date of Birth	dd	dd	mm	mm	yy	yy	yy	Age	yy	mm
*Gender	M		F			T				
*Marital Status	Single			Married				Others		
*No. of Dependents	Children			Others						
*Pan No.										
*Aadhar No.										
Passport No. (If available)										
<b>Permanent Address</b>	(If Current address is different)									
Flat / Door / Block No.										
Name of Premises / Building										
Road / Street										
Land Mark / Post Office										
Area / Locality										
Taluka / Sub Division										
Town / City / District										
State / Union Territory										
Pin Code (Indicating PIN is Mandatory)										
Currently Occupied by	Name:									
	Relationship :									

## OCCUPATIONAL DETAILS

## APPLICANT

Qualifications					
Designations					
Occupation	Salaried		Self Employed		Self Employed Prof.
	Retired		Student		Other
If self employed Professional	Doctor		CA / CS		Consultant
	Architect		Other		
If Self employed / Businessman /	Type of Co.				
Constitution	Pvt. Ltd.		Partnership		Proprietor
	Public Ltd.		Ltd. Liability co.		Other
	Nature of Business				
	Manufacturer		Agriculturist		Service Provider
	Comm. Agent		Retailers		Trader / Distributor
	Other				
If Salaried	Type of Co.				
	Pvt. Ltd.		Partnership		Proprietor
	Public Ltd.		Retailers		Govt.
	MNC		PSU		Other
	Type of Industry				
	Banking		Agri. Based		Automobiles
	BPO		Capital Goods		Telecom
	IT		Retail		Real Estate
	NBFC		FMCG		Consumer Durables
	Media		Pharma		Marketing / Adv.
	Other				

## **CO-APPLICANT**

Salaried	Self Employed	Self Employed Prof.
Retired	Student	Other
Doctor	CA / CS	Consultant
Architect	Other	
Type of Co.		
Pvt. Ltd.	Partnership	Proprietor
Public Ltd.	Ltd Liability co.	Other
Nature of Business		
Manufacturer	Agriculturist	Service Provider
Comm. Agent	Retailers	Trader / Distributor
Other		
Type of Co.		
Pvt. Ltd.	Partnership	Proprietor
Public Ltd.	Retailers	Govt.
MNC	PSU	Other
Type of Industry		
Banking	Agri. Based	Automobiles
BPO	Capital Goods	Telecom
IT	Retail	Real Estate
NBFC	FMCG	Consumer Durables
Media	Pharma	Marketing / Adv.
Other		

**APPLICANT**
**CO-APPLICANT**

<input type="checkbox"/>	*Employer / Business Name and Address (Please mention the address of the office you are based at)											
<input type="checkbox"/>	Floor / Unit / Block No.											
<input type="checkbox"/>	Name of Premises / Building											
<input type="checkbox"/>	Road / Street											
<input type="checkbox"/>	Land Mark / Post Office											
<input type="checkbox"/>	Area / Locality											
<input type="checkbox"/>	Taluka / Sub Division											
<input type="checkbox"/>	Town / City / District											
<input type="checkbox"/>	State / Union Territory											
<input type="checkbox"/>	Pin Code (Indicating PIN is Mandatory)											
<input type="checkbox"/>	Phone No. with STD code											
<input type="checkbox"/>	Mobile No.											
<input type="checkbox"/>	Email ID (Official)											
<input type="checkbox"/>	Years	Retirement Age										
<input type="checkbox"/>	Total Experience	Yrs										
<input type="checkbox"/>	Department											
<input type="checkbox"/>	Employee No.											

<input type="checkbox"/>												
<input type="checkbox"/>												
<input type="checkbox"/>												
<input type="checkbox"/>												
<input type="checkbox"/>												
<input type="checkbox"/>												
<input type="checkbox"/>												
<input type="checkbox"/>												
<input type="checkbox"/>	Yrs	Retirement Age										
<input type="checkbox"/>	Total Experience	Yrs										

 **For Farmers**

<b>Total Land holding in own name</b>					Acres
Place of agricultural land					
<b>Nature of Land</b>		Irrigated			Non Irrigated
		Rain Fed			
<b>Allied Activity</b>		Dairy			Poultry
If any		Other			Specify
<b>Present cropping pattern</b>					
Land Area (Acres)			Crop		

<b>Total Land holding in own name</b>					Acres
Place of agricultural land					
<b>Nature of Land</b>		Irrigated			Non Irrigated
		Rain Fed			
<b>Allied Activity</b>		Dairy			Poultry
If any		Other			Specify
<b>Present cropping pattern</b>					
Land Area (Acres)			Crop		

**\*EMPLOYMENT / BUSINESS DETAILS OF LAST FIVE YEARS**
 **APPLICANT**

Employer / Business Details			Designation	From year	To Year	Reason for Change

 **CO -APPLICANT**


**\*FINANCIAL INFORMATION**
**APPLICANT**
 **\*Monthly Income from**

Salary (Actual Amount)	1.	₹		Source	
Business (Actual Amount)	1.	₹		Source	
Any Other (Actual Amount)	1.	₹		Source	

**CO-APPLICANT**

1.	₹		Source	
1.	₹		Source	
1.	₹		Source	

## SAVINGS, INVESTMENTS DETAILS ETC.

APPLICANT								CO-APPLICANT								
<input checked="" type="checkbox"/> Savings in Bank Account	1.	₹			Bank			1.	₹			Bank				
	2.	₹			Bank			2.	₹			Bank				
<input checked="" type="checkbox"/> Present PF Balance	1.	₹			Bank			1.	₹			Bank				
<input checked="" type="checkbox"/> Fixed Deposit	1.	₹			Bank			1.	₹			Bank				
	2.	₹			Bank			2.	₹			Bank				
<input checked="" type="checkbox"/> Immovable Property	1.							1.								
Location & Present Value	2.							2.								
<input checked="" type="checkbox"/> LIC Policy - Surrender Value & Maturity Date	1.	₹			Date	mm	dd	yyyy	1.	₹			Date	mm	dd	yyyy
	2.	₹			Date	mm	dd	yyyy	2.	₹			Date	mm	dd	yyyy
<input checked="" type="checkbox"/> Other Asset																

## \*LOAN AVAILED AND LIABILITIES

(Important - Non Disclosure or False declaration may lead to rejection of your application)

	No.	Name of the Institution	Nature of Facility	Outstanding Amount Rs.	Monthly Installment Rs.	Balanced Period in Months
Applicant	1.					
	2.					
	3.					
Co-Applicant	1.					
	2.					
	3.					

## \*BANK ACCOUNT DETAILS

(Mention Salary / Business / Pension / MKCC / Other Savings Account Type Field)

No.	Name of Account Holder	Bank Name	Branch Name	Type of A/C	Account No	Banking Since
1.						
2.						
3.						

## CREDIT CARD DETAILS

No.	Name of Card Holder	Issue Name	Credit Limit (Rs.)	Latest Outstanding Balance (Rs.)
1.				
2.				
3.				

## \*LOAN REQUESTED

*Amount Requested ₹						Repayment Period					Years						
Type of Rate						Fixed	Variable	Moratorium Period (if any)			Months						
						Interest Servicing During Moratorium Period						Yes	No				
Type of Loan		Home/Flat Purchase		Repair & Renovation		Plot Purchase	Top Up	LAP		Others							
*Monthly Expenditure ₹						Preferred EMI Amount ₹						P.M.					
Deduction of Monthly Installment by		Post Dated Cheque		Auto Debit		ECS / NACH											
(A)	Loan for construction			(B) Loan for Purchase of House / Flat (Ready Built)					© Loan for Extension / Repair								
In case of house																	
1.	Area of Plot			sq.ft.		1.	Is the unit	New	Old			1.	Age of existing structure				
2.	Proposed built up area			sq.ft.		2.	Age of existing structure if old			Years		2.	Flat area / built up area of flat in sq.ft.				
3.	Carpet area			sq.ft.		3.	Purchase price ₹					3.	Carpet Area	sq.ft.			
4.	Purchase price of plot ₹					4.	Cost of additional items ₹					4.	Market value of existing structure ₹				
5.	Architect's fees ₹					5.	Total Cost ₹					5.					
6.	Cost of construction ₹					6.	Area of Plot / undivided share of Land					a.	Is the property mortgaged to any Institution				
In Case of Flat																	
1.	Area of undivided shares of land					7.	Built up area			Sq.ft.		b.	If yes, name of institution :				
2.	Cost of undivided shares of land ₹					8.	Carpet Area			Sq.ft.		c.	Value of outstanding loan against the Housing Property				
3.	Cost of semi-finished flat ₹					9.	Market value ₹					₹					
4.	Cost of completion or and additional items ₹						Land value ₹					6.	Details of proposed repair / extension				
Registration charges ₹																	
Total Cost ₹																	
Market value as per report ₹																	
7. Estimated cost of repairs / extension																	
₹																	

## \*LOAN DETAILS

Purpose of Loan		Estimate of required funds :					Estimate of sources of funds :						
Purchase		Total Purchase cost					Loan Amount			₹			
Construction		Construction cost					Own Contribution			₹			
Extension		Incidental Cost (if any)					Amount already spend			₹			
Plot Purchase		Additional works					Savings						
Plot Purchase + Construction		Parking/ Open Space					Investments (FD/NSC/Shares)			₹			
Takeover/Balance Transfer		Other Cost (Specify)					Provident Fund			₹			
Other (Please Specify)		(Stamp Duty, Registration Charges, GST etc.)					(Refundable/Non Refundable)						
		Other amenities					Personal loans			₹			
		Loan outstanding (for Refinance)					Source :						
		Total (A)					Loan from Employer			₹			
							Others			₹			
							Total (B)						

**Note : Total (A) (Requirements of funds) should equal total (B) (sources of funds)**

I/We agree and confirm that i/we have not availed any other loan from any other source for purchase / construction of a dwelling unit ("purpose") and in the event this facility is granted to me/us by Bank of Maharashtra, the same shall be utilize only for the purpose defined herein above. Neither me/of us, nor any of my/our family members own any dwelling units in any other location whatsoever apart from mentioned in application.

For the purpose of this declaration the term family shall mean and include the Application / Co-Application, his / her spouse and his / her dependant children respectively.

Please confirm whether applicable or not :    Yes    No

## Details of Property to be purchase / constructed / extended (if finalized)

Address			
Dist.	Pin		
State			
Nearest Landmark			
Is this project approved by Bank of Maharashtra	Yes	No	
If yes approval reference no.			
Purpose of buying house	Own Living	Rent	Investment

Purchase from			
Builder	Society	Development Auth.	
Resale	Self Construction		
Construction Stage	Ready	To commence	
Under construction	Specify %	Carpet Area	sq.ft.
Land Area	Built up area		
Expected time of completion			
Agreement will be in the name of			

**Customer Declaration**

I/We declare that all the particulars and information given in the application are true, correct, complete and up-to date in all respects, and i/we have not withheld any information. I/We agree and confirm that I/We have read the terms and conditions of the account facility and the terms & conditions pertaining to usage of the channels with / by Bank of Maharashtra, as may be in force from time to time.

I/We further declare and confirm that the facilities, if any enjoyed by me/us with other banks has been disclosed herein above.

I/We further declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to date in all respects and I/We have not withheld any information. I/We understand that certain particulars given by me/us required by the operational guidelines governing banking companies. I/We agree and undertake to provide any further information that Bank of Maharashtra may require.

I/We agree and understand that bank of Maharashtra reserve the rights to reject any application without providing any reason. I/We agree and understand that Bank of Maharashtra reserve the right to retain the application forms and the documents provided therewith including photographs and will not return the same to me/us.

I/We authorised Bank of Maharashtra or their agent to make references and enquires which Bank of Maharashtra considered necessary in respect of or in relation to information in this application / further applications. I/We agree and hereby authorise Bank of Maharashtra to exchange share or part with all the information, data or documents relating to my/our application including but not limited to credit and repayment history or any default, if any, committed by me/us to other banks / financial institutions / bureaus / statutory bodies / such other persons as Bank of Maharashtra may deem necessary or appropriate as may be required for use or processing of the said information / data persons / furnishing of the processed information / data / products thereof to other banks / financial institutions / credit providers / users registered with such persons and shall not hold Bank of Maharashtra liable for use of this information.

I/We confirm that I/We have read the application form and acquainted myself / ourselves with the terms and conditions governing the loan facility as specified by Bank of Maharashtra. I/We undertake to inform Bank of Maharashtra, regarding change in my/our residence /employment. I/We agree that my/our credit facilities shall be governed by the rules of Bank of Maharashtra in force from time to time.

I/We undertake to bear processing, service, documentation charges etc. Stipulated by the bank from time to time. I/We agree, note understand that Bank of Maharashtra shall be entitled at its sole discretion to call back, the entire Loan / Advance whether due and payable or not any time without assigning any reason and enforce its rights, remedies and securities.

Except to the disclosed to Bank of Maharashtra in this application, no director or a relative/near relation (as specified by RBI) of a director of a banking company including Bank of Maharashtra or a relative / near relation (as specified by RBI) of Sr. Executive of Bank of Maharashtra (as specified by RBI) Director, Manager, Employee of mine / our concern, or of our subsidiary or our holding company or a guarantor on my/our behalf or holds substantial interest in our concern or my/our subsidiary or holding company. I/We if a disclosure contrary to this representation above has been made by me/us. Bank of Maharashtra may provide such credit facilities only if permitted in the manner specified or required by Reserve Bank of India from time to time.

X

X

Place :

Date :

Signature of the Applicant / Co-applicant

### CHECK LIST FOR HOUSING LOAN

1.	Application form duly complete and signed				
2.	Two passport size photographs				
3.	Proof of Identification : <b>(any one)</b>				
	<input type="radio"/> Photo Identity card issued by the current Employer	<input type="radio"/> Election ID Card	<input type="radio"/> Pan Card		
	<input type="radio"/> Aadhar Card	<input type="radio"/> Passport	<input type="radio"/> Driving Licence		
4.	Proof of Residence: <b>(any one)</b>				
	<input type="radio"/> Electricity Bill	<input type="radio"/> Election ID Card	<input type="radio"/> Telephone Bill (Landline)		
	<input type="radio"/> Aadhar Card	<input type="radio"/> Passport	<input type="radio"/> Driving Licence		
5.	For Salaried Persons				
	<input type="radio"/> Original / Certified copy of the latest salary slips for the past 3 months				
	<input type="radio"/> Copies of IT returns of last 2 years duly acknowledged by IT Dept/IT assessment orders or Form 16				
	<input type="radio"/> Undertaking from the employer for remittance of monthly instalment, wherever feasible				
	<input type="radio"/> Bank Account (Salaried account ) Statement for the last 6 months (in case of other Bank)				
6.	For Non Salaried Class/ Businessman/ Professional				
	<input type="radio"/> Latest 2 years Income Tax Returns including Computation of Income, Profit and Loss Account, Balance Sheet, Audit Report etc				
	<input type="radio"/> Shop Establishment Act				
	<input type="radio"/> Any Tax Registration Copy				
	<input type="radio"/> Company Registration Licence				
	<input type="radio"/> Bank Statement for past one year				
7.	Guarantor forms along with net worth proof /income proof (if applicable)				
8.	Guarantor's IT Return along with KYC Documents as mentioned in point No 3 & 4				
9.	In case of Takeover (Refinance)				
	a. Loan outstanding statement as on date				
	b. Loan account Statement for last 12 months				
	c. Documents Acknowledgement Receipt from Bank				

(In continuation) P.T.O.

### FOR OFFICE RECORD

Name of Applicant \_\_\_\_\_

Type of Loan \_\_\_\_\_ Loan Amount \_\_\_\_\_ (in Lakhs)

CPTMS Inward No. \_\_\_\_\_ Date & Time of Receipts \_\_\_\_\_

Branch Name \_\_\_\_\_ Branch Code \_\_\_\_\_

Sign & Seal of Officials

### ACKNOWLEDGEMENT RECEIPT FOR CUSTOMER

Name of Applicant \_\_\_\_\_

Type of Loan \_\_\_\_\_ Loan Amount \_\_\_\_\_ (in Lakhs)

CPTMS Inward No. \_\_\_\_\_ Date & Time of Receipts \_\_\_\_\_

Branch Name \_\_\_\_\_ Branch Code \_\_\_\_\_

Sign & Seal of Officials

(Insist for acknowledgement receipt for "**know your loan application status**" made available at website: www.bankofmaharashtra.in by keyin CPTMS inward No & Your Mobile number mentioned in the record.)

	<b>Property Documents</b>
1	Receipts for payment made for purchase of the residential unit
2	Copy of approved drawings of proposed construction/ purchase
3	Permission from competent authority for construction of flat/house
4	Permission from competent authority under Urban Land Ceiling & Regulation Act 1976
5	Agreement for Sale/ Sale Deed/ Detailed Cost estimate from Regd. Architect/Engineer for The Property to be Constructed
6	Allotment letter from the Builder/ Co-Operative Society/Development authorities/ Association of apartment owners etc.
7	Other Documents depending upon <ul style="list-style-type: none"> <li>a. Property to be purchased directly from Builder( Ready/ Under Construction)</li> <li>b. Property Belonging to a Registered Co-Operative Housing Society</li> <li>c. Purchase in resale</li> <li>d. Direct Sale by any Development Authority</li> <li>e. Construction of house on a separate plot of land</li> </ul>
	<b>ADDITIONAL DOCUMENTS FOR NRIs</b>
1	Copy of the employment Contract (if the contract is in any language other than English, the same has to be transalated into English and attested by Employer/ Indian Embassy)
2	Copy of the Identity Card issued by the current Employer
3	Continuous Discharge Certificate, if applicable
4	Copy of latest work permit
5	Copy of the Visa Stamped on the passport
6	NRE Bank account pass book or statement of account
7	Overseas Bank Account Statement for the last 6 months in which salary is credited
8	A Salary certificate/income statement duly attested by our foreign office including subsidiary office/ certified by the competent authority available in the country may be produced. This may also include Chartered / Certified Accountants, Officials of Inland Revenue dept. (similar to Income Tax Authorities in India) or any other agency specified for the purpose. Wherever attestation is not possible, this may be submitted duly notarized.
	<b>ADDITIONAL DOCUMENTS FOR PIOs</b>
1	A photocopy of the PIO Card or any of the under noted documents:-
2	Current Passport indicating birth place in India/ Abroad
3	Indian Passport, if held earlier
4	Parents or grand parents passport with details there in substantiating his claim of being PIO