

Application Form for HOME LOAN

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I/We request you to grant me/us a loan facility of Rs. _____ under Home Loan Scheme for _____

To enable you to consider the proposal, I/We submit the following particulars.

Please complete all sections in BLOCK LETTERS and tick

Name: _____
(First name)(Middle name)
PAN/GR No. : _____
Date of Birth: _____
(DD)(MM)(YYYY)
Age: _____ (years)
Sex :Male/Female
Marital Status:
Single/Married/Divorced/Widowed
E-mail: _____
Employment status (tick mark):
•
•
•
•
Salaried
Self-employed
Professional
House wife
options wherever applicable

(Last name)
Present address:
Address: _____

City: _____ State: _____
Pin code: _____
Phone number: (O) _____ (R) _____
Years in current address: _____
Mobile phone no: _____
Fax no: _____
Changed Residence in past 3 years :
Not Changed Once More than Once
Permanent address:
Address: _____

City: _____ State: _____
Pin code: _____
Phone number: _____
•Others
Previous address:
Address: _____

City: _____ State: _____
Pin code: _____
Fathers/Husband's
name: _____

Education (tick mark):
•
•
•
•
•
Are you a BOB staff
(Y/N): _____
Matric or below matric
Under Graduate/Higher secondary
Graduate
Post-graduate
Doctorate
Category:
SC/ST/OBC/OTHERS/MINORITY/
COMMUNITY
Passport No: _____
Banking with us (Y/N): _____
If yes, then fill the following:
Banking with us since: _____
(YYYY)

Account type: _____
Account number: _____
Branch name: _____
No. of dependents (excluding
spouse): _____
No. of children: _____
Earning member in family,
if any (Y/N): _____
Mention branch where loan account should be opened:
Reason for choosing the branch (tick mark)
•
•
•
•
Near location of target property
Near place of work/business
Near place of present residence
Branch maintains salary account
Other: _____
Monthly expenditure
Loan repayment: _____
Rent paid: _____
Others: _____
Income and expenses
Primary monthly income
Gross income: _____
Deduction: _____
Other income details
Rent received: _____
Agriculture: _____
Others: _____
Description: _____

Salaried: Please tell about your work:
Employer name: _____
Department: _____
Address: _____

City: _____ State: _____
Pin code: _____
Phone no: _____ Extn No: _____
Fax no: _____
Company email: _____
Designation: Executive/Managerial/Clerk
Years with employer: _____
Contact person: _____
Name of previous employer: _____
Retirement age: _____
Working with:
• Govt./Public sector
• Public Ltd
•
•
•
•
Private Ltd
Partnership
Proprietorship
MNC
Self-employed/Professionals: Please tell about
your work:
Name of company/firm: _____
Activity: _____
Address: _____

City: _____ State: _____
Pin code: _____
Phone no: _____
Fax no: _____
Company email: _____
Designation: Executive/Managerial/Professional
If professional, then choose one of the following:
Doctor/Architect/CA
MBA/Engineer/Lawyer
Others: _____
Years in business/profession: _____
Contact person: _____
Retirement age: _____
Business details:
• Private Ltd/Partnership
• Proprietorship/Other: _____
Established since: _____
Other assets
•
•
•
•
Colour TV
Refrigerator
Car
Two Wheeler
• Telephone
• Cellular Phone
• Personal Computer
• Washing Machine
Credit card details
Credit Cards Owned : _____
Card Issuer: _____
Card No. : _____
About bank accounts (including credit facilities, if any):

AccountNumber ofName ofBranchBranch
typeyearsBanktelephone
account heldnumber

Account
Number
Account
balance
(Rs.)
As on
date
Outstanding Loan details in individual name :
SourcePurposeDate ofloan
sanction Amount
Outstanding
EMI
Overdue
amount, if any
Overdue
since
2
Income Details:
1. Gross Monthly Income (Rs.): _____
2. Salaried Person
(i) Monthly Basic (Rs.): _____
(ii) % of PF deduction: _____
(iii) % of PF deduction: _____
3. Annual Professional Tax: _____
4. For Tax Purpose
(i) Total Annual Savings under s/88: _____
(ii) 100% Rebate Amount: _____
(iii) Deduction under chapter VI A : _____
(iv) Other Rebate /Deduction claimed: _____
5. Net Annual Income of other Family members:

(Excluding co applicant & Guarantor)
present)
About your Co-applicant:
Name: _____
Date of birth: _____ (DD/MM/YYYY)
Father's/husband's name: _____
Relation with Applicant: _____
Address: _____

City: _____ Pin code: _____
State: _____
Occupation: _____
Phone/Fax: _____
Email: _____
PAN/GR Number: _____
Net Annual Income (Rs.): _____
Details of other present immovable Properties
(Other than proposed as security for housing loan)
Nature of properties:
Plot of Land/Agricultural Land
House/ Godowns/Others
Location: Street / House No. _____
Street / locality _____
Village/ Town _____ Distt: _____
Property in whose name? _____
Area / Size of the property: _____
Cost (at the time of purchase): Rs. _____
Present estimated market value: Rs. _____
Whether encumbered: If yes, give detail:
Information on Guarantor/Co-applicant (if
About your Guarantor:
Name: _____
Date of birth: _____ (DD/MM/YYYY)
Father's/husband's name: _____
Relation with Applicant: _____
Address: _____

City: _____ Pin code: _____
State: _____
Occupation: _____
Phone/Fax: _____
Email: _____
PAN/GR Number: _____
Net Annual Income (Rs.): _____
Net worth
In Rs.
1. Total movable
2. Total immovable
3. Total assets (1+2)
4. Total liabilities
5. Net assets (3-4)
6. Amount of collaterals
Applicant
Co-applicant, if present
Guarantor, if present
Proposed Loan Details:
Tenure in Months: _____
Purpose: _____
(a) Purchase Price (Rs): _____
(b) Stamp Duty (Rs): _____
(c) Registration Fee (Rs): _____
(d) Other (Rs): _____
Total (a+b+c+d) (Rs): _____
Details of Movable Assets in my name:
(A) Life Insurance Policies
Policy No. Date ofsum
issuanceAssured
Outside Borrowings (Rs): _____
Loan Amount requested (Rs): _____
Rate of interest %: _____
Floating / Fixed: _____
Margin %: _____
Co. & Branch
name
Annual
Premium
Premium paid or
surrender value
3
(B) Shares/ Debentures/ Term deposits / Govt Securities (NSC etc)
Co/ Bank/ Post Office Date of face ValuePresent value
Instrument
Due date
Whether
encumbered
(C) Other movable assets:
DescriptionsYear of acquiring
Purchase price
Market Value
Valuation date
Details Of Loans in Firms:
Details Of Loan in Firms Name/ Company's Name where you are interested as Prop, Partner/ Director
a) Name of the Bank/ institution and its branch : _____
b) Purpose and amount of loan/ credit facilities: _____
c) Security / Repayment schedule: _____
d) Present outstanding: _____
e) Liabilities other than to Bank and Financial Institutions: _____
Details of Personal Guarantee given for any person/firm: If yes, furnish details (i.e. Name of the
Bank/Institutions, on whose behalf, amount of guarantee, present status (s/c etc.)
I enclose / Submit documentary proof in support of the above submissions.
The loan applied for as above for Rs. _____ (Rupees _____) under Direct Housing Finance
Scheme is repayable in _____ monthly instalments of Rs. _____ each. I / We note that the rate of interest applicable on the loan will be at
_____ % p.a. which would be applied at quarterly / monthly interval or as applicable from time to time. I undertake to contribute
towards margin money being _____ % of the project cost.
Further I give below particulars about myself, dependants & legal heirs
Name/Age of dependentsRelationship withAddress
Legal heirsThe borrower
Occupation / Location
of legal heirs
(We hereby declare that all the particulars and information furnished in the application form are true, correct and complete and up-to-date in all
respects. (We have not withheld any information. (We confirm that (We have had no insolvency proceedings initiated against me/us nor have I
/We ever been adjudicated insolvent. (We also authorize I-Bank or its agent to make references and enquires relative to information in
this application which I-Bank considers necessary. (We also authorize I-Bank to exchange, share, part with all information
relating to my/our loan details and repayment history information to other Banks/Financial institutions/ Credit Bureaus/Agencies as may be
required and shall not hold I-Bank liable for use of this information. (We undertake to inform I-Bank regarding any change in
my/our residence/employment/Occupation/Transfer and to provide any other information that I-Bank may require. (We further agree that
my/our loan shall be governed by the rules of I-Bank which may be in force from time to time. I-Bank reserves the right to reject
any application without providing any reason.
I further declare that I am not a Director in any Bank. There is no litigation against the firm or me / co. in which I am the proprietor / a
partner's Director.
I am / I was not interested as Proprietor / partner/ Director in any firm/ company whose name is listed in caution list of RBI/ SCGC.
I/We undertake to bear processing, service, documentation charges etc. stipulated by the bank from time to time. (We agree, note and
understand that I-Bank shall be entitled at its sole discretion to call back the entire loan/advance whether due and payable or not
at any time without assigning any reason and enforce its rights, remedies and securities.
Yours faithfully,
Place : _____
Date: _____
Signature of the Applicant / Co - Applicant
I am willing to stand as guarantor for the above loan (details as per enclosed sheet)
Place
Date
:
:
Signature of the Guarantor/s

For office use only
Warm lead No: _____
Borrower number: _____
Sales executive code: _____
Branch name and alpha code where parked :
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Property Details Proposed for the Loan (For Office use):
1. Stage of construction (For New Construction):Final / Intermediate / Foundation / Plot
2. Age of Building/Flat in years (For Existing Construction) : _____
Builder's/Seller's Name: _____
Total area- _____ Sq. ft.Built up area - _____ Sq. ft.
Area details:
Location / Address: _____
5
Particulars about Co- Borrower / Guarantor (wherever applicable)
Name:
Father's / Husband's Name:
Details of other present immovable properties (Other than proposed as security for housing loan in
case of co borrower)
Nature of properties: Plot of Land / Agricultural Land / House/ Godowns / Others
Location: Street / House No. _____ Street / locality _____
Village/ Town _____ Distt: _____
Area / Size of the property:Present market value: Rs.
Whether encumbered: If yes, give detail:
Details of Movable Assets in my name:
(A) Life Insurance Policies
Policy No. MaturitySumCo. &
DateAssuredBranch name
Last premium
paid up to
Total Premium paid
or surrender value
(B) Investments/Shares/ Debentures/ Term deposits / Govt Securities (like, NSC etc)
DescriptionFace valueNo of unitsPresent market value
(C) Other movable assets:
Descriptions
Purchase price
Market value
Valuation date
(D) Details of liabilities:
Details Of Loans / advances availed from Bank's / Institutions & other liabilities:
Name of Bank/ Institution Purpose : _____ Amount of Loan/PFO _____ Overdue if any:
Details of Personal Guarantee given, if any:
Name of the person on whose behalf _____ Bank / Institution
Amount of commitment _____ Overdue if any _____ -
Particulars of Legal Heirs:
Sr. No Name
Relationship
Age
Present Address
I enclose / Submit documentary proof in support of the above submissions.
I further declare that the information submitted above is true and correct to best of my knowledge and
belief.
Place:
Date:
Signature
6
FOR INFORMATION OF HOME LOAN APPLICANT :
A. UNIFIED PROCESSING CHARGES:
Unified processing charges includes processing charges, documentation charges, document
verification charges and pre & one time post sanction inspection charges to be levied as
detailed below:
Loans upto Rs. 20/- lacs: 0.35%
Loans above Rs. 20/- lacs: 0.40%
Maximum: Rs. 15000/-
(service tax to be recovered separately in addition to above)
Charges in respect of Advocate fee for legal opinion and valuation charges are to be levied
separately in addition to above Unified Processing charges.
In case of takeover of Home loan: 0.10% maximum Rs. 5000/-
B. FULL PREPAYMENT/ PREMATURE CLOSURE CHARGES:
•
•
No penalty is payable if loan is prepaid partly or fully from own sources.
In other cases, @ 0.5% of balance outstanding for each year of the residual period of home
loan subject to maximum of 2.00% including any such amount prepaid in the last financial
year.
C. LIST OF DOCUMENTS TO BE OBTAINED FROM THE CUSTOMER :
• Passport size photograph of all the applicants
• Residence and age verification, which may be established from the PAN card, Election ID,
Passport, Driving License or Ration card.
• Proof of Business / office address.
• Bank statements for the last six months
• Copy of IT Returns for last 3 years alongwith assessment order.
• Salary slips for last 3 months (Minimum) in case of salaried class applicants.
• Copy of LIC premium receipts, if any, and / or copies of other investments.
• Certified copies of Balance Sheets and Profit and Loss accounts, copy of IT Return alongwith
assessment orders, advance tax challans (for both company/firm and personal account) for the
last three years in case of self-employed / business category applicants
• Brief profile of the company / firm in case of self-employed applicants
• Guarantor Details
• Copy of property documents
• Cheque for unified processing charges
ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION:
We have received home loan application from Mr. _____
_____ of _____
For Rs. _____ on _____.
Seal of the Branch / RLF
For I-Bank
_____ Branch
_____ Date