



APPLICANT
PHOTO

CO-APPLICANT
PHOTO

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

- PLEASE USE CAPITAL LETTERS ONLY
- Please tick (✓) where applicable
- All details must be filled in, if information not applicable please write N.A. (Field marked * Represent mandatory fields)
- Any other information could be conveyed by separate letter, if required
- 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					
<input type="checkbox"/> *Are you our existing customer	YES	NO	Since	Years		YES	NO	Since	Years		
If yes please provide A/C No.											
<input type="checkbox"/> *Surname											
<input type="checkbox"/> *First Name											
Middle Name											
<input type="checkbox"/> *Father's / Husband's Name	Father's Name	Husband's Name				Father's Name	Husband's Name				
<input type="checkbox"/> *Surname											
<input type="checkbox"/> *First Name											
Middle Name											
<input type="checkbox"/> *Religion	Hindu	Muslim	Neo Buddhist			Hindu	Muslim	Neo Buddhist			
	Christian	Sikh	Zorostrian			Christian	Sikh	Zorostrian			
	Others					Others					
<input type="checkbox"/> *Category	SC	ST	OBC	General		SC	ST	OBC	General		
<input type="checkbox"/> *Status	Resident	Non-Resident				Resident	Non-Resident				
<input type="checkbox"/> Domicile (In case of NRI)	NRI	PIO	Others			NRI	PIO	Others			

<input type="checkbox"/> *Current / Permanent / Residential Address	(If permanent address is different kindly give details in the box provided on the next page.)
<input type="checkbox"/> Flat / Door / 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	

SAVINGS, INVESTMENTS DETAILS ETC.

		APPLICANT				CO-APPLICANT				
<input type="checkbox"/> Savings in Bank Account	1.	₹		Bank		1.	₹		Bank	
	2.	₹		Bank		2.	₹		Bank	
<input type="checkbox"/> Present PF Balance	1.	₹		Bank		1.	₹		Bank	
<input type="checkbox"/> Fixed Deposit	1.	₹		Bank		1.	₹		Bank	
	2.	₹		Bank		2.	₹		Bank	
<input type="checkbox"/> Immovable Property Location & Present Value	1.									
	2.									
<input type="checkbox"/> LIC Policy - Surrender Value & Maturity Date	1.	₹		Date	mm	dd	yyyy			
	2.	₹		Date	mm	dd	yyyy			
<input 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							
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)				(C) 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										
								Yes <input type="checkbox"/> No <input type="checkbox"/>											
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.												
3.	Cost of semi-finished flat ₹			9.	Market value ₹			c.	Value of outstanding loan against the Housing Property										
4.	Cost of completion or and				Land value ₹				₹										
	additional items ₹				Structure 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				Purchase from							
				Builder		Society		Development Auth.			
Dist.				Pin		Resale		Self Construction			
State				Construction Stage		Ready		To commence			
Nearest Landmark				Under construction		Specify %		Carpet Area		sq.ft.	
Is this project approved by Bank of Maharashtra				Yes		No		Land Area		Built up area	sq.ft.
If yes approval reference no.				Expected time of completion		Agreement will be in the name of					
Purpose of buying house		Own Living		Rent		Investment					

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 and 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 here by 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

Place :

X

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 : (any one)
	<input type="checkbox"/> Photo Identity card issued by the current Employer <input type="checkbox"/> Election ID Card <input type="checkbox"/> Pan Card <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence
4.	Proof of Residence: (any one)
	<input type="checkbox"/> Electricity Bill <input type="checkbox"/> Election ID Card <input type="checkbox"/> Telephone Bill (Landline) <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence
5.	For Salaried Persons
	<input type="checkbox"/> Original / Certified copy of the latest salary slips for the past 3 months <input type="checkbox"/> Copies of IT returns of last 2 years duly acknowledged by IT Dept/IT assessment orders or Form 16 <input type="checkbox"/> Undertaking from the employer for remittance of monthly instalment, wherever feasible <input type="checkbox"/> Bank Account (Salaried account) Statement for the last 6 months (in case of other Bank)
6.	For Non Salaried Class/ Businessman/ Professional
	<input type="checkbox"/> Latest 2 years Income Tax Returns including Computation of Income, Profit and Loss Account, Balance Sheet, Audit Report etc <input type="checkbox"/> Shop Establishment Act <input type="checkbox"/> Any Tax Registration Copy <input type="checkbox"/> Company Registration Licence <input type="checkbox"/> 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.)

Property Documents	
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
	a. Property to be purchased directly from Builder(Ready/ Under Construction)
	b. Property Belonging to a Registered Co-Operative Housing Society
	c. Purchase in resale
	d. Direct Sale by any Development Authority
	e. Construction of house on a separate plot of land
ADDITIONAL DOCUMENTS FOR NRIs	
1	Copy of the employment Contract (if the contract is in any language other than English, the same has to be translated 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.
ADDITIONAL DOCUMENTS FOR PIOs	
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