



# BANK OF MAHARASHTRA

CENTRAL OFFICE, LOKMANGAL, PUNE 411005.

(Pune City / Pune Rural Region)

## APPLICATION FORM FOR HOUSING LOAN

The Chief Manager/ Branch Manager,  
Bank of Maharashtra \_\_\_\_\_ Branch

Latest Passport  
Size Photograph

Place : \_\_\_\_\_

Date : \_\_\_\_\_

I/We wish to apply for a loan of Rs. \_\_\_\_\_ (in figure) \_\_\_\_\_

\_\_\_\_\_ (in words) for purchase/construction of ownership flat/bungalow or renovation/repairs/alteration and additions to the house/flat in my/our name/s for use and occupation by me/us and my family members. For this purpose I/We agree to abide by all the terms and conditions, as may be advised by the bank, from time to time. I/We agree to execute all the required documents with a view to create the necessary security in Bank's favour. To enable the bank to consider my/our request, I/We furnish below the required particulars. I/we also hereby agree to furnish to the bank any other information/particulars as may be required for the purpose and also from time to time during the currency of loan.

I/We declare that the information/details furnished below is/are true and correct.

1. Full name : \_\_\_\_\_

Surname                      firstName                      Father/husbands Name

2. Age (Years) : \_\_\_\_\_ SC/ST : Yes/No                      Date of Birth -

3. Occupation : (Tick Whichever is applicable)

Service                                            Business                     

Self Employed                                            Agriculturist                     

4. a) Married / Unmarried

b) Qualifications: \_\_\_\_\_

c) Income Tax PAN (Permanent Account Number) \_\_\_\_\_

d) Passport, if available, Number and Date of Issue \_\_\_\_\_

e) Date & year of latest I.T. Return Filed \_\_\_\_\_

5. No. of dependents :

	Names	Age	Occupation	Relationship
a.	_____	_____	_____	_____
b.	_____	_____	_____	_____
c.	_____	_____	_____	_____

6. Residential address :

Present : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Phone No./Mobile No \_\_\_\_\_

Email ID / Fax \_\_\_\_\_

Permanent : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Phone No./Mobile No \_\_\_\_\_

7. Name & Address of Business / Employer : \_\_\_\_\_

\_\_\_\_\_ Phone No. \_\_\_\_\_

Name & Contact No of C.A./Tax Consultant \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

8. Name & Address of Proposed guarantor :

\_\_\_\_\_  
 \_\_\_\_\_

9. Details of Occupation :

A) If employed : Employment record

Year From	to	Employer	Post held	Last Gross monthly Salary drawn (Rs.)

i) Whether confirmed in Present Service : Yes / No

ii) Whether Service is transferable : Yes / No

iii) Completed years of service \_\_\_\_\_ yrs. Date of Retirement : \_\_\_\_\_

**B) If in Business**

i) Name & Nature of Business : \_\_\_\_\_

Business Address : \_\_\_\_\_

\_\_\_\_\_ Phone No. \_\_\_\_\_

ii) Constitution 1) Proprietorship  2) Partnership  3) Ltd. Company  Other

iii) Since when in business : \_\_\_\_\_

iv) Own Capital invested in Business (Rs.) \_\_\_\_\_

**C) If self Employed :**

i) Nature of Profession : \_\_\_\_\_

Business Address : \_\_\_\_\_

\_\_\_\_\_ Phone No. \_\_\_\_\_

ii) Since when in profession:

(Note : Submit Financial statements of the business alongwith copies of Income tax/Wealth tax returns for the last three years.)

**OR**

(Chartered accountants Certificate for Income/Wealth tax returns to be enclosed for "B" and "C" above.)

**D) Agriculturists :**

I Annual Income for the last three years :

a. Rs. \_\_\_\_\_ b) Rs. \_\_\_\_\_ C) Rs. \_\_\_\_\_

**E) For Non Resident Indians:**

Details of NRE/FCNR A/c in India :

Details of present employers overseas and Service Conditions \_\_\_\_\_

Salary Drawn from the present employer. \_\_\_\_\_

**10) Income and Expenditure :**

	Annual Income Rs.	Expenditure Rs.	Other Liabilities Rs.
a) Applicant	_____	_____	_____
b) Co-applicant	_____	_____	_____
c) Spouse	_____	_____	_____

11. Net monthly surplus available for repayment of loan by applicants : Rs.

12. Other Investments	Applicant	Spouse	Total
a. Shares, Debentures	_____	_____	_____
Units, Mutual Funds	_____	_____	_____
NSC, NSS etc.	_____	_____	_____
b. LIC Policies	_____	_____	_____
c. Bank deposits	_____	_____	_____
(Specify Name of bank)			
d. Others if any	_____	_____	_____
(Specify details)			

Details of Bank accounts with Bank and Branch: \_\_\_\_\_

Type of A/c: \_\_\_\_\_ A/c No. \_\_\_\_\_ Date of opening : \_\_\_\_\_

Balance : \_\_\_\_\_ on : \_\_\_\_\_

13. Details of Outstanding Loans:

Name of Institution	Purpose	Outstanding Amount	Annual Repayment Instalment
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

14. Details of Property :

a) Full address of the flat/house proposed : (to be purchased/constructed/repaired)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

b) Total purchase price/construction cost \_\_\_\_\_  
+ stamp duty and registration charges Total Rs. \_\_\_\_\_

c) When construction likely to start/to be completed : \_\_\_\_\_ / \_\_\_\_\_

d) If flat/apartment/house is ready built:

e) Carpet/Builtup area Sq. ft \_\_\_\_\_ Sq. mts. \_\_\_\_\_

f) Whether agreement for sale is lodged for registration with subregistrar

Yes / No If yes, date of Registration : \_\_\_\_\_

g) Name and address of builder/developers/ \_\_\_\_\_  
of seller in case of resale. \_\_\_\_\_  
Phone No. \_\_\_\_\_

h) Whether the property proposed to be offered as security for  
loan has clear marketable title Yes / No

15) Means of Finance :

Total cost of the house : Rs. \_\_\_\_\_

Own contribution + Other source : Rs. \_\_\_\_\_

Bank Loan: Rs. \_\_\_\_\_

16) Sources of own contribution : \_\_\_\_\_

17) Proposed repayment period: \_\_\_\_\_

18) Following papers are submitted alongwith this application for your information :

- i) Letter of allotment from housing Board / Builder / Co-op. Society
- ii) Permission from concerned authority if the construction of house is to be under taken outside Municipal limits.
- iii) Receipts for payments already made to the owner/builder etc.

I/We hereby declare that :

- i) The house / flat to be purchased/acquired by me/us from the loan assistance of the Bank is for self occupation.
- ii) The house / flat to be purchased/acquired is unencumbered and is available with vacant possession.
- iii) The cost of escalation, if any, shall be met by me/us from own sources.
- iv) I/We agree to put up our contribution prior to disbursement of loan, if sanctioned.
- v) I/We declare that I/We have not availed any loan/finance from any other institution for purchasing/acquiring the said flat/house.

Date : \_\_\_\_\_

Signature of the applicant

**Memorandum of sanction by the competent authority**

- 1) Name of applicant : \_\_\_\_\_
- 2) Whether all the details in the application are verified and found to be correct. YES NO
- 3) If no, the area in which there are variance and the reasons there of and sanctioning authority's views thereon.
- 4) Request : Rs. \_\_\_\_\_ housing loan
- 5) How the amount requested is within the eligibility limit.
- 6) Gross salary/Net profit in business : \_\_\_\_\_  
Take home salary/take home income : \_\_\_\_\_  
EMI required for the proposed loan : \_\_\_\_\_  
Including EMI whether total deductions will be  
less than 60% of gross salary /income : YES/NO
- 7) If yes, an amount of Rs. \_\_\_\_\_ housing loan is sanctioned to  
Mr./Mrs. \_\_\_\_\_ on following terms and conditions.  
Amount : \_\_\_\_\_  
Margin : \_\_\_\_\_  
Rate of interest : \_\_\_\_\_  
Security : \_\_\_\_\_

Repayment : (In equated monthly instalments) Rs. \_\_\_\_\_

Other terms and conditions :

- a) Processing fee as scheme guidelines
- b) Insurance of house /flat/building
- c) Mortgage charge on house/bldg./flat should be registered with authorities
- d)

Date :

Place :

\_\_\_\_\_  
Signature of Sanctioning Authority

## INFORMATION FROM THE EMPLOYER

The Chief Manager/Branch Manager,

Bank of Maharashtra

\_\_\_\_\_ Branch

Dear Sir,

Reg : Housing loan proposal of Shri / Smt. \_\_\_\_\_

We furnish below the information required by you in respect of our above employee

1. Name of the employee : \_\_\_\_\_
2. Date of birth : \_\_\_\_\_ Date of joining : \_\_\_\_\_
3. Designation : \_\_\_\_\_ Confirmed in service : YES/NO
4. Retirement Age and Date of Retirement : \_\_\_\_\_ P.F. No. \_\_\_\_\_
5. Any other information about the employee in support of his loan application : \_\_\_\_\_

6. Salary particulars for the month of

Earnings		Deductions	
Basic pay	: _____	P.F.	: _____
D.A.	: _____	V.P.F.	: _____
C.C.A.	: _____	Soc. loan	: _____
H.R.A.	: _____	P.F. Loan	: _____
Conveyance	: _____	Income tax	: _____
Allowance	: _____	Other ded.	: _____
Other allow.	: _____	Sub-total	: _____
Gross Salary earning	: _____		
Less Deduction	: _____		
Net take Home Salary	: _____		

7. We are agreeable to deduct the monthly repayment instalment of the loan if sanctioned from the salary of the employee and remit the same to you: YES/NO
8. Certified that the above information is true and correct and the undersigned is authorised to issue such information / certificate.

**Name and Address of employer** :

**Phone No.**

**Signature of authorised**

**Official :**

**Name of official :**

**Office seal :**

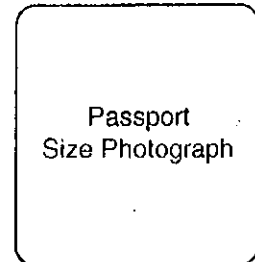
**Date :** \_\_\_\_\_

**Place :** \_\_\_\_\_

**Note : If the space provided above is insufficient, information may be given on a separate sheet which should be attached to this form.**

## GUARANTOR'S FORM

The Chief Manager/Branch Manager,  
Bank of Maharashtra  
\_\_\_\_\_ Branch



Dear Sir,

Reg : Housing loan to Shri / Smt. \_\_\_\_\_

Rs. \_\_\_\_\_

I offer to stand as a guarantor for the housing loan to be provided by you to-

Shri/Smt. \_\_\_\_\_ and furnish the particulars herebelow

1. Full Name : \_\_\_\_\_  
Surname                      First Name                      Father's/Husband's Name

2. Date of Birth: \_\_\_\_\_ Age : \_\_\_\_\_ (Years) Qualification : \_\_\_\_\_

3. Occupation : (Tick Whichever is applicable)

Service       Business       Self Employed       Agriculturist

Completed years of service/business : \_\_\_\_\_ Present post : \_\_\_\_\_

Date of Retirement : \_\_\_\_\_

4. Marital Status : Married/Unmarried

5. No. of dependents :

	Name	Age	Occupation	Relationship
a)	_____	_____	_____	_____
b)	_____	_____	_____	_____
c)	_____	_____	_____	_____

6. Residential address :

i) Present : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ Phone No. \_\_\_\_\_

ii) Permanent : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ Phone No. \_\_\_\_\_

iii) Name & Address of Business/Employer : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ Phone No. \_\_\_\_\_

7. Landed property :

Name of the village/town : \_\_\_\_\_ Area In HQ \_\_\_\_\_  
Survey No. \_\_\_\_\_ Land Revenue : Rs. \_\_\_\_\_ Approx. value : Rs. \_\_\_\_\_

8. House / Flat owned :

a) Location and Address : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

b) Municipal taxes : Rs. \_\_\_\_\_

c) Income from rent if any : \_\_\_\_\_

d) Approximate value : Rs. \_\_\_\_\_

e) Details of encumbrances : \_\_\_\_\_ i) Amount Rs. \_\_\_\_\_  
\_\_\_\_\_ ii) Nature of Charge \_\_\_\_\_

9. Investment in business (with details) \_\_\_\_\_ Rs. \_\_\_\_\_

Other investment : (Investment in shares, deposit, mortgage, properties and other forms, if any)

Rs. \_\_\_\_\_ Total Assets Rs. \_\_\_\_\_

10. Details of borrowing (if any)

From our bank Rs. \_\_\_\_\_ Purpose \_\_\_\_\_ Bal. \_\_\_\_\_

From other bank Rs. \_\_\_\_\_ Purpose \_\_\_\_\_ Bal. \_\_\_\_\_

From others Rs. \_\_\_\_\_ Purpose \_\_\_\_\_ Bal. \_\_\_\_\_

11. Details of bank accounts with bank and branch :

Type of A/c : \_\_\_\_\_ A/c. No. \_\_\_\_\_ Date of opening \_\_\_\_\_ Balance Rs. \_\_\_\_\_

12. Copies of latest Income-tax-Wealth tax assessments and receipts of tax paid for the last years.

13. Salary income for the last year Rs. \_\_\_\_\_ (attach salary certificate also)

Date : \_\_\_\_\_

Signature of the Guarantor

## FORM FOR INFORMATION OF CO-APPLICANTS

The Chief Manager/ Branch Manager  
Bank of Maharashtra  
\_\_\_\_\_ Branch

Passport  
Size Photograph

Dear Sir,

I/We declare that the information/details furnished below is/are true and correct

1. Full Name : \_\_\_\_\_  
Surname
First Name
Father's/Husband's Name

2. Date of Birth \_\_\_\_\_ Age : \_\_\_\_\_ (Years) Qualification : \_\_\_\_\_

3. Occupation : (Tick Whichever is applicable)

Service  Business  Self Employed  Agriculturist

4. Marital Status : Married/Unmarried

5. Relationship with original applicant \_\_\_\_\_

a. Name & Address of Business / Employer : \_\_\_\_\_

\_\_\_\_\_ Phone No. \_\_\_\_\_

6. Details of Occupation :

a) If employed : Employment record

Year From	to	Employer	Post held	Last Salary drawn (Rs.)

i) Whether confirmed in Present Service : Yes / No

ii) Whether Service is transferable : Yes / No

iii) Date of Retirement : \_\_\_\_\_

**b) If In Business**

- i) **Nature of Business** : \_\_\_\_\_
- ii) **Constitution** : **Proprietorship/Partnership/Pvt. Ltd. Company/Business**
- iii) **Since when in business** : \_\_\_\_\_
- iv) **Own Capital Rs.** : \_\_\_\_\_
- v) **Business address** : \_\_\_\_\_
- \_\_\_\_\_ **Phone No** \_\_\_\_\_

**C) If self Employed**

- i) **Nature of Profession** : \_\_\_\_\_
- ii) **Since when in profession** : \_\_\_\_\_
- iii) **Own Investment Rs.** : \_\_\_\_\_

(Note : Financial statements of the business alongwith copies of Income tax/Wealth tax returns for the last three years.)

**OR**

(Chartered accountants Certificate for income/Wealth tax returns to be enclosed for "B" and "C" above.)

**Date** \_\_\_\_\_

\_\_\_\_\_  
**Signature**

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# **BANK OF MAHARASHTRA**

## **LIST OF PAPERS/DOCUMENTS REQUIRED FOR HOUSING LOAN PROPOSAL**

\* **From Borrower :-**

- 1) Copy of PAN Card (or Voter's Card)
- 2) Last 3 years I.T. Returns (SARAL Forms) - Form No. 16
- 3) ----- do ----- (Latest salary slip in case of salaried person)
- 4) Residence Proof - Copy of Ration Card
- 5) Photos of Borrower
- 6) Copy of Agreement with Builder (original)
- 7) Search & Title Report of Advocate on Bank's Panel
- 8) Paper's from Builder (As listed overleaf)
- 9) Visit report

\* **Guarantor (1) :-**

- 1) Copy of PAN Card (or Voter's Card)
- 2) Last 3 year's I.T. Returns (SARAL Forms) - Form No. 16
- 3) ----- do ----- (Latest salary slip in case of salaried person)
- 4) Residence Proof - Copy of Index-II of house/flat  
(MSD Co. Ltd. Bill/PMC /PCMC Taxes/Tele Bill)
- 5) Photos

\* **Guarantor (2) :-**

- 1) Copy of PAN Card (or Voter's Card)
- 2) Last 3 year's I.T. Returns (SARAL Forms) - Form No. 16
- 3) ----- do ----- (Latest salary slip in case of salaried person)
- 4) Residence Proof - Copy of Index-II of house/flat  
(MSD Co. Ltd. Bill/PMC /PCMC Taxes/Tele Bill)
- 5) Photos

## ANNEXURE

### \* Papers To be Obtained From the Builder

- 1) The Document of the Land-lord showing his ownership such as Sale-Deed, Gift Deed, Lease- Deed, Will, Family arrangement, etc.
- 2) City survey/7/12 Extract
- 3) Development agreement with the builder
- 4) Power of attorney given to the builder
- 5) Sanctioned building plan
- 6) Commencement certificates issued by the Pune Municipal Corporation/PCMC
- 7) N. A. Order issued by the collector of Pune
- 8) Order under ULC Act
- 9) Completion certificate issued by PMC/PCMC
- 10) Title Opinion of the Advocate of the builder
- 11) No objection to mortgage the flat given by the builder
- 12) Zone certificate
- 13) Demarcation certificate
- 14) If the conveyance is made with the Housing Society, then No objection from the said Society
- 15) Share certificate issued by the Society
- 16) If the Apartment is declared, then the certified copy of the Registered declaration of the Apartment
- 17) Tax receipt issued by the PMC/PCMC & MSD Co. LTD.,
- 18) N.A. receipt showing no dues
- 19) Agreement of sale of the flat executed between flat purchaser & builder
- 20) Index-II of the aforesaid agreement
- 21) Registration receipt of the aforesaid agreement