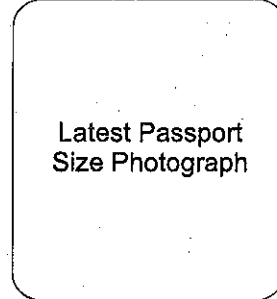




BANK OF MAHARASHTRA

CENTRAL OFFICE, LOKMANGAL, PUNE 411005.

APPLICATION FORM FOR HOUSING LOAN



The Asst. General Manager / Chief Manager / Branch Manager,

Bank of Maharashtra,

_____ Branch

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 First Name Father / Husband's 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) Qualification : _____

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 drawon (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

1. Name & Nature of Business _____

Business Address : _____

Phone No. _____

2. Constitution : 1. Proprietorship 2. Partnership 3. Ltd. Company 4. Other

3. Since when in business _____

4. 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 of the last three years.)

OR

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

D) Agriculturists :

1. Annual Income for the last three years :

a) Rs. _____ b) Rs. _____ c) Rs. _____

E) For Non Resident Indians :

i) Details of NRE/FCNRA/c in India :

ii) Details of present employers overseas and Service Conditions _____

iii) Salary Drawn from the present employer : _____

iv) Present Overseas Address : _____

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 :

i) Total cost of the house : Rs. _____

ii) Own contribution + Other source : Rs. _____

iii) Bank Loan : Rs. _____

16) Sources of own contribution : _____

17) Proposed repayment period : _____

18) Following papers are submitted along with 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's 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 available 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 होय / नाही
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 installments) 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 Asst. General Manager / 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 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.

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 : Rs. _____

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 : _____

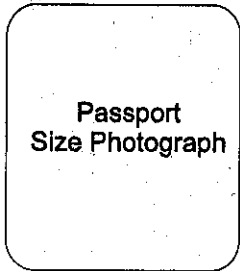
Signature of the Guarantor

FORM FOR INFORMATION OF CO-APPLICANTS

The Asst. General Manager/ Chief Manager/ Branch Manager

Bank of Maharashtra

_____ Branch



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

From	Year	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) 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 statement 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")

Date _____

Signature

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) Papers from Builders (As listed overleaf)
- 9) Visit report

***Guarantor (1) :-**

- 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 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 years 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.