

BANK OF INDIA_____**BRANCH**

Application No.	
Loan account No.	
Source of application (Direct / ULBs/Designated Agency/Others)	
Name of ULB / Designated Agency / Others:	

**APPLICATION FORM FOR HOME LOAN
UNDER PRADHAN MANTRI AWAS YOJANA(Housing for All-Urban)**

PHOTOGRAPH OF APPLICANT Signature or Thumb Impression
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PHOTOGRAPH OF CO-APPLICANT Signature or Thumb Impression

**To,
THE BRANCH MANAGER
BANK OF INDIA**

-----**BRANCH**

I/We request for a loan of Rs._____ for Purchase of Flat/House / Construction of House / Extension/(Improvement) of House. I/We furnish our particulars as below
(Information in respect of Row marked @ is compulsory):

A. PERSONAL INFORMATION:

		APPLICANT	CO-APPLICANT
1.	Name (in block letters) <u>First</u> <u>Middle</u> <u>Last</u>	@	@
2.	Fathers'/Husbands' name	@	@
3.	Mothers' Maiden Name		
4.	Relationship of Applicant with Co-Applicant		XXXX

5.	Age & Date of Birth DD/MM/YY _____ yrs.	@ _/_/_/___ Yrs	@ _/_/_/___ Years
6.	Sex (1)MALE(2) FEMALE(3)TRANSGENDER	@	@
7.	Category: (1)SC(2)ST(3)OBC	@	
8	(4)Minority(5)Person with disability(6) General (07) Manual Scavengers (08)Women (09)Others- Specify	@	
9	Religion		
10	Marital status [Married / unmarried/ Others- specify]		
11	No. of Dependents [Household Size]	Children	Others
12	Nationality & Identification Proof		
13	Unique Identification No.[any one] (1) Aadhaar (2) Voter's Card (3)PAN Card(04)Passport (5)Others- please specify	@	@
14	PAN Card Number		
15.	Employment Category (1)Salaried(2) Self Employed(3) Others- specify)	@	@
16	Residential Address with Pin Code (a) Current Address	@	
	(b)Permanent Address		
	(c)Residence Proof (1)Aadhar(2)Voter's Card(3)Ration Card(4) Telephone Bill(5) Gas Bill (6)Ration Card (7)Others (specify)	@	
17	Period of stay at the above Address		

18	Ownership details of existing house	Owned	Rented	Inherited	Otherwise(specify)
19	Type (House/Flat/Others-Specify)				
20.	A) Tel. & Mobile No.	@			
	B) E-mail ID				
21	Educational/Professional Qualification (Non-Matriculate/ Matriculate/Under graduate / Graduate/Others- Specify)				
22	Household Annual Income @ (in Rs)	Last FY	Present FY	Last FY	Present FY
23	Income	Proof : Source of Income:		Proof : Source of Income:	
24	Household Income Category (EWS) / (LIG)	@			
25	Existing Loan Details (if any)	Loan 1	Loan 2	Loan 3	Loan 4

B. EMPLOYMENT STATUS

1.	Particulars (salaried/self-employed/regular wage/labour/others-please specify)		
2.	Name of Employer/Nature of Business/Profession		
3.	Address with Telephone number of Employer /Business/Profession		
4.	If employed Designation and Employee number		
5.	No of years in present Occupation/Business/Profession		
6.	Total Length of service		
	Date of Retirement/If retired (DD/MM/YY)		

C. HOUSEHOLD INCOME STATEMENT

1.	Gross salary/Income per month (salary sheet / I.T.Return, form No.16)		
2.	Deductions : Income Tax		
	Professional Tax		
	Provident Fund		
	Insurance Premium		
3.	Other deductions including loan EMIs		
4.	Net Salary / Income p.m.		
5.	Other Income if any		

D. DETAILS OF BANK ACCOUNTS

1.	Name of the Bank/Branch		
2.	Account Number/s[Attach last 6 months statement]		
3.	Since When		

E. DETAILS OF PROPERTY PROPOSED TO BE PURCHASED/CONSTRUCTED/ OTHERS

ALL 4041 STATUTORY TOWNS AS PER CENSUS 2011 WOULD BE COVERED

1.	Complete Postal Address of the plot/flat /house	@	
2.	Pincode	@	
3.	Location code (based on Census 2011 for 4041 statutory towns)	@	
4.	Landmark		
5.	Names and address of the seller /builder / housing society/housing board /housing dev. Authority.		
6.	Property Type- (01)Flat(2) Single Storey House(3)Extension(4)Repair	@	
7.	Property Category-(1) New(2) Existing & Owned(Repair/Extension)(3) Resale	@	
8.	Ownership Mode(only in case of enhancement of existing property) (1)Self Owned(2) Inherited)	@	
9.	State of Construction (01) Complete (02)Under Progress (3) Yet to start	@	
10	Area Of The House/Plot/Flat/Others (a) Built Up Area & Carpet Area In Case Of Flat (b) Land Area And Built Up Area In Case of House	Land Area (Sq. m.)	
		Built Up Area (Sq.m.)	
		Carpet Area (Sq. m.)	

11	Carpet Area of Property (1) upto 30 sq.m(2)Upto 60 Sq.m (3) Others-specify	@
12	In Case Of Lease Hold Property Unexpired Period Of Lease	_____ Years
	Name of Lessor	
13	Age Of Flat/House In Case Of Repurchase	_____ Years
14	Loan Purpose (a)New Unit-Purchase (b)New Unit Construction(c)Existing Unit(d)Existing Unit Extension (e) Repairs /Renovation(f)Others where subsidy is not available	@
15	Loan Purpose –cont. (1)Purchase,(2)Construction(3)Extension (4)Repair(5) Balance Transfer from another Bank/Institution.	@

F.LOAN DETAILS: Purchase of Flat/ Construction / Extension /Improvement of House

1.	Estimate Of Uses Of Funds	Amount (Rs)	Estimate Of Sources Of Funds	Amount (Rs)
2.	Cost Of Purchase /Construction/ Repairs/ improvement/Extension.		Loan Requested	
3.	Registration Fees		Savings In Bank	
4.	Stamp Duty		Encashable Investments	
5.	Any Other Costs		Amount Already Spent	
6.	Incidental Costs		Loan From Relatives	
7.	Insurance		Other Source (If Any)	
8.	Total		Total	
9.	Option For Payment of Interest		Floating Rate Basis	
10	Mode of Repayment		ECS/ SI/ PDC/ NECS/ CASH	
11	Number of Years		10 / 15	
12	Existing Loans / borrowing; -----		Asset owned: -----	

G. REFERENCE

	Name, Address & Contact Nos.	Relation
1.		
2.		

H. DECLARATION

I/We certify that the information provided by me/us above and in annexures are true, accurate, complete and up to date in all respects. I/We have not withheld any information. Bank is at liberty to verify and take any such action as it may deem fit if my/our statements are found to be untrue. I/We understand that all of the above-mentioned information shall form the basis of my/our loan/subsidy that Bank may decide to grant to me/us at its sole discretion. I/We confirm that the copies of Financials, Bank Statements, Title/Legal Documents, etc. submitted by me/us along with my/our loan application are true copies. I/We further acknowledge that the Bank has right to seek any information from any other source in this regard. I/We further acknowledge that I/We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us. I/We are bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable, other than the processing fee. I/We also agree and acknowledge that Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by Bank without any specific consent or authorization from me/us. I/we authorize Bank to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other Bank branches / Banks / Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Bank or/& its agents liable for use of this information.

Place:

Date:

Signature 1

Signature 2

Name: _____

Name: _____

Vernacular witness, if applicable:

I _____ S/o D/o, W/o _____ hereby declare that the contents of this application form were read and explained to me in _____ by _____ and I have understood the same.

(Name and SignatureThumb Impression of borrower/s)

Witness Name _____ Signature _____

Address: _____

Acknowledgement Receipt

Loan application No. _____ received on DD/MM/YYYY. Complete document set received on ____/____/____.

Institution did not charge any for processing fee for the housing loan. Application will be disposed-off and acceptance/rejection notification would be intimated within 15 days from date of receipt of completed application form with supporting documents.

Place:

Date:

Name :

Signature

Seal