

FOR OFFICE USE ONLY
The Manager,

(Cost Rs. 50/-only)

BANK OF INDIA, | Loan A/c No. _____ Sanctioned Amount Rs. _____

| Authority & Date _____

BRANCH, | Processing Fees Rs. _____ Recovered on _____

| Administrative Fees Rs. _____ Recovered on _____
on _____
| _____
TEL.NO. _____ Date _____
: _____

BOI STAR MORTGAGE LOAN APPLICATION

Dear Sir,

Sub : Request for Loan of Rs. _____
with repayment period of _____ years

I/We hereby apply for BOI Star Mortgage loan

as above | Affix | Affix
| |
| | Photo of | Photo of
| | Applicant | Co-
Applicant |
| |
| _____ | _____ |

1. PERSONAL INFORMATION - APPLICANT

a. Full Name (Capital Letters only)

(Keep one block blank between two parts of names) Male |__|
Female |__|

|__|__|__|__|__|__|__|__|__|__|__|__|__|__|__|__|
Married |__| Unmarried |__|

b. Father's/Husband/s Name _____ UG G
PG _____

Qualification |__|
|__| |__|

c. Residential Address (Present) Age |__|__| Yrs DOB
|__|__|__|__|

_____ No. of Dependents
|__|__|

|__| Resident |__|
NRI
Phone No. _____ / _____
d. Permanent A/c No. (issued by Income Tax) _____ |__| SC/ST |__|
Others
Correspondence Address : _____

|__| Woman
|__| Minority

Community Beneficiary

e. **EMPLOYMENT INFORMATION**

_____ Employed _____ Self-Employed
Company's/Employer's Name _____
Office Address _____

Designation _____ Office Phone No.
_____/_____
Contact Person & Address

f. Nature of Business (In case if self employed)

g. Monthly Gross Income Rs. _____

h. Monthly Net Income Rs. _____

g. Relationship with the applicant

h. Permanent A/c No. (issued by Income Tax)

i. Monthly Gross Income Rs. _____

j. Monthly Net Income Rs. _____

3. FINANCIAL STATEMENT

APPLICANT

CO APPLICANT

(A) ASSETS

1. Balance in S/B A/c _____

2. L I C Policies _____

3. NSC /PPF A/c _____

4. Shares _____

5. Gold/Jewellery _____

6. Flat/Land _____

7. Vehicle _____

8. Other Assets _____

_____ if any _____

_____ Total _____

=====

(B) LIABILITIES

1. Loan from Bank/F.I _____

2. Loan from Employer _____

3. Loan from others _____

_____ Total _____

=====

NETWORTH (A) - (B) = _____

1. Balance in S/B A/c

2. LIC Policies

3. NSC/PPF A/c

4. Shares

5. Gold/Jewellery

6. Flat/Land

7. Vehicle

8. Other Assets

_____ if any

1. Loan from Bank/F.I

2. Loan from Employer

3. Loan from others

4. PROPERTY DETAILS

- 1. Nature of Property :
(Residential, non-agricultural urban landed property, commercial or industry property, etc.)

- 2. Market value of property :

- 3. Location :

- 4. Area of Property :

- 5. Tenure of Land | | Freehold | | Leasehold

6. DETAILS OF BANK ACCOUNT

| | | |
|-------------|-----------|----|
| Applicant | Applicant | Co |
| Bank | | |
| Branch | | |
| Type of A/C | | |
| A/c No. | | |

7. DETAILS OF CREDIT CARDS HELD

| | | |
|--------------------------------|-----------|----|
| Issuing Organisation Applicant | Applicant | Co |
| Card No. | | |
| Credit Limit | | |

Date obtained

_____|_____|_____|
_____|_____|_____|
_____|

8. **EMPLOYMENT HISTORY (LAST 10 YEARS) OF APPLICANT/CO-APPLICANT**

| Employer No. of yrs | Designation | Contact Person | Phone No. |
|------------------------|-------------|----------------|-----------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |

9. **INFORMATION ABOUT RELATIVES**

1. **Names of Close Relatives**

1. Name : _____ 1.
Name _____
2. Relationship _____ 2. Relationship

3. Address : _____ 3. Address

4. Phone No. _____ 4. Phone No.

..4..

2. **Names of References**

1. Name _____ 1. Name

2. Designation _____ 2. Designation

3. Address _____ 3. Address

4. Phone No. _____ 4. Phone No.

10. **Declaration from Applicant/Co-Applicant**

1. The proposed loan would be utilised by me/us for the purpose mentioned above.
2. The property offered as a security is unencumbered and is being made available with vacant possession and without any tenant.
3. The various permissions required under the law have been obtained/shall be obtained prior to disbursement of the bank loan.
4. The information given by me/us/our guarantor/s is true and correct on the basis of which bank would take decision for granting or otherwise of the loan to me/us.
5. In case at any point of time hereinafter it transpires that information provided is found to be incorrect/false and/or that if it is observed that the loan to be availed by me/us is not utilised for the purpose it is lent, the bank shall be at liberty to recall the advance forthwith irrespective of the contracted terms of loan and charge me/us penal/additional interest or take any steps that may be deemed fit by the bank. I/We shall repay the entire loan with additional/penal interest and other charges if any forthwith.
6. No disciplinary action and/or case is pending against me/us in any of the courts of law in the country.
7. I/We shall execute necessary documents at my/our cost, create adequate security for the loan as desired by the bank before disbursement of the loan.
8. I/We shall furnish additional information as bank may ask from me/us from time to time.

Yours faithfully,

Signature of
Applicant

Signature of
Co Applicant

Place: _____

Date : _____

Bank _____
Branch _____
Type of A/c _____
Account No _____

Card No. _____
Credit Limit Rs. _____

Position of Assets & Liabilities

| Assets | | Liabilities | |
|--------|-----------------------------|-------------|-----------------|
| ----- | | ----- | |
| 1. | LIC Policies _____ | 1. | Due to Bank |
| 2. | Deposits _____ | 2. | Due to Employer |
| 3. | Gold/Jewellery/silver _____ | 3. | Due to Others |
| 4. | NSC/PF/Shares _____ | 4. | Others if any |
| 5. | Flat/Land _____ | | |
| 6. | Other Assets _____ | | |
| | ===== | | |
| | ===== | | |

I declare that the information provided above is true and correct and binding on me. I agree to furnish documents in support of the above details. I agree to furnish you any other document that you may require.

Guarantor

Signature of

INCOME (BOTH)

Profit and Loss Account and Balance Sheet for last 3 years preferably audited. If not audited, it should be certified as reflecting the true position of the business and signed by the proprietor/main partner Managing Director.

Income Tax Returns of the last 2 years together with the Income Tax Assessment Order of last year and advance tax challans of the Current year.

FOR PROPERTY

The application should be accompanied by copies of the following documents relating to house/flat.

- i) Offer letter from the builder/promoter/vendor with full details of the property.
- ii) A brief write up on the builder/promoter/vendor detailing their experience in executing projects.

- iii) In the case of repair/renovation/extension, full details of the existing property, details of repairs/renovation/extension proposed to be carried out and estimated expenses. The estimate from a architect registered with Architects Association should be accompanied.
- iv) No objection letter as per draft No.1, enclosed if the house to be purchased from builder/developers.
- v) No objection letter as per draft No.2, enclosed if the house is to be purchased which is in the registered co- operative housing society.
- vi) If house is to be from the builder report on title deeds of property to be obtained from bank's approved advocate. The cost the report is to be borne by the applicant and same is to be directly paid to the advocate. The list of approved advocates can be obtained from the branch.
- vii) A Xerox copy of building plan approved by concerned local authority plus commencement or completion certificate (as applicable) or the local authority for the building with a certificate about stage of construction completed duly complied by registered architect from the builder to be produced when the house is to be purchased from the builder/developers.

Other Documents (in all cases)

One statements of personal assets and investment in UTI, NSC, NSS, PF, Shares, Flat, Property, Furniture, Gold, etc. in following format of individual applicant and guarantor with details of liabilities of recent date.

Assets

| Market | Nature of investment | Original Value | Present Value |
|--------|----------------------|----------------|---------------|
| | Name of Company | | |

- 1.
- 2.
- 3.

Nature and Quantum of Liability

- 1.
- 2.

3.