बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

एक परिवार एक बैंक

Head Office : "LOKMANGAL",
1501 SHIVAJINAGAR, PUNE – 411 005

APPLICANT PHOTO

CO-APPLICANT PHOTO

APPLICATION FORM FOR LEASE RENTAL DISCOUNT

Sourcing Branch		Processing Office	
Purpose of Loan		Loan Amount Requested ₹	

INSTRUCTIONS TO FILL THE FORM

1) **PLEASE USE CAPITAL LETTERS ONLY**
2) Please tick (✓) where applicable
3) All details must be filled in, if information not applicable please write N.A. (Field marked * Represent mandatory fields)
4) Any other information could be conveyed by separate letter, if required
5) 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
*Are you our existing customer	YES NO Since Years	YES NO Since Years
If yes please provide A/C No.		
*Surname		
*First Name		
Middle Name		
*Father's / Husband's Name	Father's Name Husband's Name	Father's Name Husband's Name
*Surname		
*First Name		
Middle Name		
		Relationship with applicant
*Religion	Hindu Muslim Neo Buddhist	Hindu Muslim Neo Buddhist
	Christian Sikh Zorostrian	Christian Sikh Zorostrian
	Others	Others
*Category	SC ST OBC General	SC ST OBC General
*Status	Resident Non-Resident	Resident Non-Resident
Domicile (In case of NRI)	NRI PIO Others	NRI PIO Others

*Current / Permanent / Residential Address	(If permanent address is different kindly give details in the box provided on the next page.)	
Flat / Door / Block No.		
Name of Premises / Building		
Road / Street		
Land Mark / Post Office		
Area / Locality		
Taluka / Sub Division		
Town / City / District		
State / Union Territory		
Pin Code (Indicating PIN is Mandatory)		

Current Residence is	Self owned	Family / Rented / Co. Lease
Phone No. with STD code		
* Mobile No.		
Email ID (Personal)		
* Date of Birth	dd dd mm mm yy yy yy yy	Age yy yy mm
*Gender	M F	T
*Marital Status	Single	Married / Others
*No. of Dependents	Children	Others
*Pan No.		
*Aadhar No.		
Passport No. (If available)		
Permanent Address	(If Current address is different)	
Flat / Door / Block No.		
Name of Premises / Building		
Road / Street		
Land Mark / Post Office		
Area / Locality		
Taluka / Sub Division		
Town / City / District		
State / Union Territory		
Pin Code (Indicating PIN is Mandatory)		
Currently Occupied by	Name:	
	Relationship :	

Current Residence is	Self owned	Family / Rented / Co. Lease
Phone No. with STD code		
* Mobile No.		
Email ID (Personal)		
* Date of Birth	dd dd mm mm yy yy yy yy	Age yy yy mm
*Gender	M	F / T
*Marital Status	Single	Married / Others
*No. of Dependents	Children	Others
*Pan No.		
*Aadhar No.		
Passport No. (If available)		
Permanent Address	(If Current address is different)	
Flat / Door / Block No.		
Name of Premises / Building		
Road / Street		
Land Mark / Post Office		
Area / Locality		
Taluka / Sub Division		
Town / City / District		
State / Union Territory		
Pin Code (Indicating PIN is Mandatory)		
Currently Occupied by	Name	
	Relationship	

OCCUPATIONAL DETAILS

APPLICANT

Qualifications		
Designations		
Occupation	Salaried / Self Employed / Self Employed Prof.	
	Retired / Student / Other	
If self employed Professional	Doctor / CA / CS / Consultant	
	Architect / Other	
If Self employed / Businessman / Constitution	Type of Co.	
	Pvt. Ltd. / Partnership / Proprietor	
	Public Ltd. / Ltd. Liability co. / Other	
	Nature of Business	
	Manufacturer / Agriculturist / Service Provider	
	Comm. Agent / Retailers / Trader / Distributor	
	Other	
If Salaried	Type of Co.	
	Pvt. Ltd. / Partnership / Proprietor	
	Public Ltd. / Retailers / Govt.	
	MNC / PSU / Other	
	Type of Industry	
	Banking / Agri. Based / Automobiles	
	BPO / Capital Goods / Telecom	
	IT / Retail / Real Estate	
	NBFC / FMCG / Consumer Durables	
	Media / Pharma / Marketing / Adv.	
	Other	

CO-APPLICANT

	Salaried / Self Employed / Self Employed Prof.	
	Retired / Student / Other	
	Doctor / CA / CS / Consultant	
	Architect / Other	
	Type of Co.	
	Pvt. Ltd. / Partnership / Proprietor	
	Public Ltd. / Ltd. Liability co. / Other	
	Nature of Business	
	Manufacturer / Agriculturist / Service Provider	
	Comm. Agent / Retailers / Trader / Distributor	
	Other	
	Type of Co.	
	Pvt. Ltd. / Partnership / Proprietor	
	Public Ltd. / Retailers / Govt.	
	MNC / PSU / Other	
	Type of Industry	
	Banking / Agri. Based / Automobiles	
	BPO / Capital Goods / Telecom	
	IT / Retail / Real Estate	
	NBFC / FMCG / Consumer Durables	
	Media / Pharma / Marketing / Adv.	
	Other	

APPLICANT	CO-APPLICANT

***Employer / Business Name and Address** (Please mention the address of the office you are based at)

	APPLICANT	CO-APPLICANT
Floor / Unit / Block No.		
Name of Premises / Building		
Road / Street		
Land Mark / Post Office		
Area / Locality		
Taluka / Sub Division		
Town / City / District		
State / Union Territory		
Pin Code (Indicating PIN is Mandatory)		
Phone No. with STD code		
Mobile No.		
Email ID (Official)		
Years in Present Occupation	Yrs ____ Retirement Age ____	Yrs ____ Retirement Age ____
	Total Experience ____ Yrs ____	Total Experience ____ Yrs ____
Department		
Employee No.		

*EMPLOYMENT / BUSINESS DETAILS OF LAST FIVE YEARS

	Employer / Business Details	Designation	From year	To Year	Reason for Change
APPLICANT					
CO -APPLICANT					

*FINANCIAL INFORMATION

APPLICANT	CO-APPLICANT

***Monthly Income from**

	APPLICANT	CO-APPLICANT
Salary (Actual Amount)	1. ₹ ____ Source ____	1. ₹ ____ Source ____
Business (Actual Amount)	1. ₹ ____ Source ____	1. ₹ ____ Source ____
Any Other (Actual Amount)	1. ₹ ____ Source ____	1. ₹ ____ Source ____

SAVINGS, INVESTMENTS DETAILS ETC.

	APPLICANT	CO-APPLICANT
Savings in Bank Account	1. ₹ ____ Bank ____	1. ₹ ____ Bank ____
	2. ₹ ____ Bank ____	2. ₹ ____ Bank ____
Present PF Balance	1. ₹ ____ Bank ____	1. ₹ ____ Bank ____
Fixed Deposit	1. ₹ ____ Bank ____	1. ₹ ____ Bank ____
	2. ₹ ____ Bank ____	2. ₹ ____ Bank ____

Immovable Property Location & Present Value	1.								1.							
	2.								2.							
LIC Policy - Surrender Value & Maturity Date	1.	₹		Date	mm	dd	yyyy		1.	₹		Date	mm	dd	yyyy	
	2.	₹		Date	mm	dd	yyyy		2.	₹		Date	mm	dd	yyyy	
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	Type of Loan	Term Loan
*Monthly Expenditure ₹			Preferred EMI Amount ₹		P.M.
Deduction of Monthly Installment in rental income		Auto Debit	ECS / NACH		

LOAN DETAILS

Value of the Property		Loan Amount	
Repayment Tenure (Months)	(Residential Lease Period or 10 Years)		
Loan Purpose	Personal purpose like meetng expenditure on Education, Marriage, Health care, etc. other than speculative and business purposes		
	(Specify the purpose)		

PROPERTY DETAIL

Property Type	Free Hold		Lease Hold		Commercial	
Name of the lessor (if Leased)						
Residential Lease Period	Months / Years					
Property Occupancy	Rented out				Year of Construction	
	Expected life of property months/year		Since When?		Months / Years	
In case of Commercial Property, Name of the lessee	BANK OF MAHARASHTRA	Br.				
Residual lease period	Months / Years					

A]	Gross Rent per month	₹	
B]	TDS -	₹	
C]	Estimated Property Tax per month	₹	
D]	Other statutory dues (if any)	₹	
E]	Net Rent Rs. [A - (B+C+D)]	₹	

I/We agree and confirm that i/we have not availed any other loan from any other source for same property (”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.
I / we undertake and declare that the amount availed under LRD is strictly not used for speculative purposes.

Please confirm whether applicable or not : Yes [ ] No [ ]

Details of Property to be MORTGAGED

Address			
Dist.		Pin	
State			
Nearest Landmark			

Purchase from					
Builder		Society		Development Auth.	
Resale		Self Construction			
Carpet Area	sq.ft.	Land Area	sq.ft.		
Built up area	sq.ft.				

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 fort 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 LOAN AGAINST PROPERTY			
1.	Application form duly complete and signed		
2.	Two passport size photographs		
3.	Proof of Identification : **(any one)**		
	○ Photo Identity card issued by the current Employer	○ Election ID Card	○ Pan Card
	○ Aadhar Card	○ Passport	○ Driving Licence
4.	Proof of Residence: **(any one)**		
	○ Electricity Bill	○ Election ID Card	○ Telephone Bill (Landline)
	○ Aadhar Card	○ Passport	○ Driving Licence
5.	For Salaried Persons		
	○ Original / Certified copy of the latest salary slips for the past 3 months		
	○ Copies of IT returns of last 2 years duly acknowledged by IT Dept/IT assessment orders or Form 16		
	○ Undertaking from the employer for remittance of monthly instalment, wherever feasible		
	○ Bank Account (Salaried account) Statement for the last 6 months (in case of other Bank)		
6.	For Non Salaried Class/ Businessman/ Professional		
	○ Latest 2 years Income Tax Returns including Computation of Income, Profit and Loss Account, Balance Sheet, Audit Report etc		
	○ Shop Establishment Act		
	○ Any Tax Registration Copy		
	○ Company Registration Licence		
	○ Bank Statement for past one year		
	Property Documents		
1.	Copy of approved drawings of construction/ purchase		
2.	Permission from competent authority for construction of flat/house		
3.	Tax paid receipts.		
4.	Latest Electricity Bills		
5.	Valuation report from Panel Valuer.		
6.	Search report from Panel Advocate		
7.	Lease deed (Our bank, other entities if any)		
8.	NOC (If other entities are also there)		

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.)