

**Indian Overseas Bank**

**Branch .....**

**APPLICATION FOR HOUSING LOAN TO NON-RESIDENT INDIANS / NRI WITH RESIDENT RELATIVES JOINTLY.**

**SCHEME : IOB'S HOME LOAN SCHEME FOR NRIs**

I/ We apply for housing loan under IOB's Home Loan Scheme for NRIs. I/ We have read the terms and conditions for the said loan scheme and agree to abide by the same. Particulars about me / us are given below and I/ We confirm that the particulars furnished below are true and correct and we have not withheld any information that may be vital in deciding the sanction of the loan.

**1. APPLICATION :**

Amount of loan : -----  
Repayment period : -----  
Purpose : Purchase / Construction of House / Flat  
Repair / Renovation of Existing House / Flat

**2. PERSONAL BACKGROUND OF THE APPLICANT: NRI RESIDENT RELATIVE**

Name in full (in Block Letters) : -----  
Father's / Husband's name : -----  
Date of birth / age : -----  
Nationality : -----  
Country of Domicile : -----  
Relationship of NRI & the resident : -----

**3. ADDRESS:**

(with phone & fax no.)  
Office : -----  
  
Residence : -----  
  
Local : -----

**4. PASSPORT DETAILS :**

Passport Number : -----  
Place of issue : -----  
Date of issue : -----  
Date of Expiry : -----  
(copy of all pages of passport including  
visa stamped pages to be enclosed)

**5. EMPLOYMENT:**

Name of employer (with address) : -----  
  
Working with them since : -----  
Designation : -----  
Whether Confirmed in service : -----  
(copy of employment contract, work  
permit / employment pass and identity  
card to be enclosed)  
Since when working abroad : -----

**6. SALARY PARTICULARS :**

Currency : -----  
Deductions : -----  
Net income : -----  
(Detailed salary certificate as on a  
recent date showing particulars of  
deductions to be attached)

**6a. OTHER INCOME & SOURCE :** -----  
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**7. DETAILS OF BANK DEPOSITS :**

Name of Bank	Branch	Nature of Deposit	A/C No.	Amount Currency	Due on
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**8. DETAILS OF PROPERTY, LOCATION & ADDRESS :**

Survey No. : -----

Plot / Door No. : -----

Street : -----

Village : -----

Taluk : -----

District : -----

Total Area of the plot : -----

Built-in area : -----

Whether plan for construction sanctioned by  
Appropriate Authority (copy of sanctioned  
Plan to be enclosed) : -----

Whether property is free from Encumbrance and  
title is clear (legal opinion from Bank's approved  
lawyer to be enclosed at the time of sanction  
of loans) : -----

Allotment letter and Bye laws of the Co-op  
Society / Association of Apartment owners : -----

Is there a concluded contract for purchase of the  
Property-Flat / Apartment. If so attach a copy  
of document such as purchase agreement,  
Builders agreement etc. specifying terms of  
Payment : -----

No objection certificate from Government  
Authorities for mortgaging the property in favour  
of the Bank in case of land / house allotted by  
Government : -----

Total cost as per detailed estimate  
(Estimate by Bank's approved engineer to be  
forwarded at the time of sanction of Loan) : -----

Margin amount (min. 25%) : -----  
 Loan amount required : -----

**9. DETAILS OF ASSETS AND LIABILITIES IN INDIA :**

<b>Assets</b>			<b>Liabilities</b>		
Nature of Assets	Details	Amount	Nature of Liability	Details	Amount

<b>10. PARTICULARS OF LEGAL HEIRS:</b>
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Name : -----  
 Relationship : -----  
 Age : -----  
 Occupation : -----  
 Present Address : -----  
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**11. EXECUTION OF DOCUMENTS BY NRI**

By self : Yes / No  
 By Power of Attorney Holder : Yes / No  
 If by Power of Attorney holder : -----  
 Name of the Attorney : -----  
 Relationship : -----  
 Age & Date of Birth : -----  
 Occupation : -----  
 Present Residential Address : -----  
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Present Official Address

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Date :

Place:

Signature of applicants