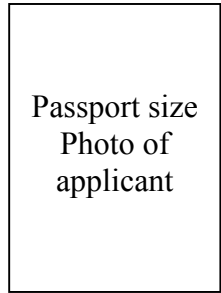


Indian Overseas Bank
.....Branch



APPLICATION FOR TERM LOAN FOR
REPAIR / RENOVATION / UPGRADATION OF HOUSE / FLAT
"HOME IMPROVEMENT SCHEME" (HIS)

I hereby apply for a term loan of Rs..... repayable in monthly instalments for the purpose of REPAIR / RENOVATION / UPGRADATION of House / Flat. I confirm having read the terms and conditions of the above scheme and agree to abide by the same. I give below the particulars about me which are true and correct and I have not withheld any information that may be vital for the sanction of the loan applied for by me.

First Name / Middle Name / Last Name

1. Name of the applicant:
2. Age :Years Date of Birth.....
3. If married number of children & other dependants:
4. Residential address: Present address Permanent address
.....
.....
.....
5. Phone Number :..... E-mail ID:
6. Passport Number: I.T. PAN : Voters ID No.:.....
7. Employment Particulars:
Name of Employer: Designation.....
Date of Joining:.....Date of retirement.....Whether confirmed in service:.....
Office address:.....
8. Salary Particulars: Gross Salary: Rs..... Deductions: Rs.....Net Salary: Rs.....
(Salary certificate from employer is to be attached)
9. Any other income (proof to be attached): Rs.....
10. If the applicant is a professional / in trade / business:
Line of activity:..... Period in activity:..... Years

11. Details of present assets and liabilities (assets such as Insurance policies, NSC immovable property etc & borrowings from banks and others: Details of assets

Nature of asset	Location/details	Market value	Whether encumbered

Details of liabilities:

Borrowed from	Purpose of loan	Amount of loan	Present outstanding

12. Details of Guarantees given: To whom given:.....

Name of the Principal debtor:..... Amount of Guarantee: Rs.....

13. Details of property to be Repaired / Renovated / Upgraded:

Location and address:

Survey Number:..... Plot/Door number:

Street name: Village: Taluk:

District: State:..... PINCode:

Total area of the plot:Built in area:Plinth area in the case of flat:.....

Age of the house / flat:..... years

14. Whether plan for alteration has been approved / sanctioned by appropriate authority:
(copy of approved plan to be enclosed)

15. Whether the property / plot is free of any encumbrance:
(legal opinion from Bank approved lawyer is to be obtained before sanction of loan)

16. Details of property to be mortgaged: (if it is other than the property repaired/renovated/upgraded)

Survey number: Plot area: Built in area: Market value: Rs.....

Address:
(legal opinion and valuation certificate from Bank approved lawyer /engineer to be obtained)

17. How the cost is going to be met:

Total estimated cost of repair/renovation/upgradation: Rs.
(estimate /valuation report from Bank approved engineer to be obtained)

Margin money to be brought in by applicant: Rs.
(Source of margin money with proof to be indicated)

Loan amount required: Rs..... Repayment period required:.....

Place:

Date:

Signature of the applicant