

**INDIAN OVERSEAS BANK**  
..... **Branch**

To  
The Manager  
Indian Overseas Bank  
..... Branch

**APPLICATION FOR TERM LOAN FOR  
CONSTRUCTION/ACQUISITION OF HOUSE/FLAT “SUBHA GRUHA”**

I hereby apply for a term loan of Rs. .... repayable in ..... monthly installment's for the purpose of construction/acquisition of house/flat. I confirm having read the terms and conditions for 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.

1. Name of the Applicant: 2. Date of Birth & Age:

3. If married, number of Children and other dependants:

4. Residential Address with Phone No.

Present

Permanent

5. Employment particulars:

Name of Employer:

Designation:

Office address with Phone No.

Date of joining:

Whether confirmed:

Age and Date of retirement:

6. Salary Particulars

Gross salary:

Deductions:

Net salary (salary certificate from employer is to be attached)

7. Any other income (proof to be attached) :

8. If the applicant is a professional/in trade/business

Line if activity:

9. Details of present assets & liabilities (assets such as LIC policies, NSC, Immovable Property etc.):

Nature of assets      Location/details      Market Value      Whether encumbered

Details of Liabilities

Borrowed from      Purpose of loan      Amount of loan      Present outstanding

10. Details of Guarantee given :      To whom given:  
Name of the Principal debtor:      Amount of Guarantee:
11. Details of property proposed to be purchased/constructed:  
Location and address:      Survey No. :
- Plot no./Door no.      Street:  
Village:      Taluk:  
District:      Total area of the plot:  
Built in area of the house/plot:      Plinth area in the case of flat:
- Whether plan for construction has been approved/sanctioned by appropriate authority:  
(copy of approved plan to be enclosed)
- Whether the plot/property is free of any encumbrance : (legal opinion on the  
property is to be obtained before sanction of loan)
- If the construction/acquisition if made through a Co-operative Society/Association  
whether the by-laws of the Society/ Association are submitted:
- In the case of loan for Purchase of already built house please advise the year of  
construction :
- Whether copy of the contract for purchase of flat/house is enclosed :

12. How the cost is going to be met :  
Total cost of purchase/ construction : (estimate/valuation report from a bank  
approved engineer is to be submitted for construction/acquisition)
- Margin money (source of margin money to be brought in is to be indicated with  
proof)
- Loan amount required :      Repayment period required :

13. Whether the applicant is owning a house already, if so furnish the details.

Place :  
Date :

Signature of the applicant