



**INDIAN OVERSEAS BANK  
BRANCH  
APPLICATION FOR LOAN AGAINST  
PROPERTY**



**(For Self - Occupied/ Let out  
Residential Property/Vacant Property/  
Self Occupied Commercial property /  
Let out Commercial Property)**

I/We apply for Loan of Rs. \_\_\_\_\_ under Loan Against Property Scheme for the purpose of \_\_\_\_\_. I/We have read the Terms and Conditions of the said scheme and agree to abide by the same. I/We hereby confirm that the particulars furnished by me/us herein below are true and correct and I/We have not withheld any information which is likely to affect the acceptance of my application for the loan.

Existing Customer	Yes/ No	If yes, Customer Id / Account No						
Customer's Residential Status	Resident / Non Resident							
Name of the Applicant								
Name of The Father/Spouse								
Date of Birth		Age	Gender		Marital Status	Single	Married	Divorced
Mobile Number			Email Id					
Present Address								
	Pin Code				Telephone Number			
House Ownership	Owned	Parental	Mortgaged House	Rented/Company Provided	Others			
No of Years at Present Residence					No of Years at Current City			
Permanent Address								
	Pin Code				Telephone Number			
Overseas Communication Address (In case of NRI)								
Contact No								
No of Dependents								
Is the applicant an IOB Staff	Yes / No							
If Yes :								

a. Roll No: b. Designation: c. Branch currently attached with: d. Date of retirement :	
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Pan Number		Aadhar Number	
Driving License Number		Expiry Date	
Passport Number		Expiry Date	
VISA Details (in case of NRI Applicant)			
Voter ID Number		Utility Bill No.	
Letter from Gazetted Officer			
Education	Professional/PG	Graduate	Diploma Matriculation Less than X

### Employment Details

Salaried						Self Employed/ Professional				
Name of the Organization:						Name of the Company/Firm:				
Type of Organization:						Type of Company/firm:				
Cent ral Govt	State Govt	PSU	MNCs	Private	Others	Proprietor ship	Partner ship	Pvt Ltd	Professio nal/Self Employe d	Others
Designation:						Field of Activity				
Office Address:						Office Address:				
PIN:						PIN:				
Office Phone Number						Company/Firm Phone Number				
Official Email Id						Official Email Id				
Employee ID						Company/ Firm PAN				
Employed since						GST NO				
Years at employment						Years In Line of Activity				

### Security Details

Type of Property: <b>Self Occupied/ Let out Residential Property/Vacant Property/ Self Occupied Commercial property / Let out Commercial Property</b>					
Property Ownership: Property in single Name (Where Co-applicants are present) / Property in Joint Name with spouse (Where Co-applicants are present) / Property in Joint Name with Son/ Unmarried daughter (Where Co-applicants are present)					
Location & Address:					
Plot No:		Door no		Survey no	

Street		Village	
Taluk		District	
Total area of the plot / UDS		Built up area of the house/ Flat	
Property Mortgaged Situated at :	Rural / Semi – Urban / Urban / Metro		

Plan approved by		Valid up to	
Legal opinion given by		Date:	
Valuation given by		Date:	
Realizable Value of the Property			
FMV of the Property			
FSV of the Property			

	Yes		No	
Whether the plot/property is free from any encumbrance	Yes		No	
If the construction/acquisition was made through Co-operative society/Association whether the by-laws of the society/Association are submitted	Yes		No	
Year of construction				
Whether Sale Agreement for purchase of flat/house is enclosed	Yes		No	
Whether the applicant is owning a house already	Yes		No	
If so, the details:				

Additional Security (if any and if it is a Liquid collateral)	
Amount of the collateral	

<b>Income Particulars – Applicant</b>	
Gross Income	
Deductions	
Any other deductions	
Any other Income	
Net Income	
<b>Proposed Loan Details</b>	
Total value of property	
Margin	50%
Holiday Period	NIL
Repayment Tenure	_____ Months

<b>Existing Business Connections</b>	
<b>With IOB for Years</b>	<b>With Other Banks</b>
Details of Accounts Held: Type of Account:	Name of the Bank: Type of Account:
Active Home Loan with IOB details Market Value: Balance outstanding: Remaining Tenure:	

**DECLARATION AND UNDERTAKING**

I/We hereby declare that the assets referred above are owned by me and these assets are not alienated or encumbered except to the extent furnished in the statement.

Further I hereby undertake, not to encumber / alienate the said assets without prior written consent of the Bank till all my obligations to Bank are fully discharged.

I/We also declare that I am/ We are not facing any litigation initiated by other banks/ financial institutions and there are no recovery proceedings for arrears of Income Tax, Sales Tax, Customs duty, Excise duty etc. pending against me/us. I/We declare that neither any insolvency / winding up proceedings nor any court case is pending against me/us in my capacity either as borrower or as guarantor.

I/We agree to the condition that your Bank will have unqualified right to disclose / publish my/our name in such manner and through such medium as the bank in its absolute discretion may think fit in the event of default by me/us.

Copies of supporting documents are attached as enclosures

(In case any litigation with other bank is faced or winding up proceedings / court case is pending, the details thereof should be furnished)

Nature of Litigation	Brief Particulars

- With reference to the above loan application, I/we furnish hereunder my/our personal information and details of my/our Assets and Liabilities as above. I/We also enclose copies of my/our Tax Returns / Assessment Order / Salary Certificate / Encumbrance Certificate of my/our property for your record.
- I/We hereby confirm that the particulars furnished by me/us herein above are true and correct and I/we have not withheld any information which is likely to affect the acceptance of my/our application for the loan. I/We have read and understood the Terms and Conditions of the scheme.

Date:

Place:

Signature of the Applicant/(s)