

A completed and correctly filled form will help us in processing your application faster. An incomplete/incorrect application is liable to be rejected. Field marked with ★ are compulsory.

Date: DD MM YYYY

	★ APPLICANT	★ CO-APPLICANT
★ Name	<input type="checkbox"/> Mr./ <input type="checkbox"/> Ms./ <input type="checkbox"/> Dr. First Name _____ Middle Name _____ Last Name _____	<input type="checkbox"/> Mr./ <input type="checkbox"/> Ms./ <input type="checkbox"/> Dr. First Name _____ Middle Name _____ Last Name _____ Relationship with the Applicant _____
★ Date of Birth	DD <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	DD <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
★ Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____
★ No. of Dependents	Children _____ Others _____	Children _____ Others _____
★ Father's Name	_____	_____
★ Mother's Maiden Name	_____	_____
★ Spouse Name	_____	_____
★ Religion	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Neo Buddhist <input type="checkbox"/> Christian <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Sikh <input type="checkbox"/> Others _____	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Neo Buddhist <input type="checkbox"/> Christian <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Sikh <input type="checkbox"/> Others _____
★ Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> General	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> General
★ Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident
★ Domicile	<input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> Others _____	<input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> Others _____
★ Passport No.	_____	_____
Issued at	_____	_____
Date of Issue	_____	_____
★ PAN No.	_____	_____
Driving License No. (International)	_____	_____
★ Current Overseas Residential Address (Provide complete address without abbreviation)	_____	_____
	★ City _____ ★ District _____ ★ State _____ ★ Country _____ Pin. _____ ISD Code _____ STD Code _____ Tel. _____ Fax. _____ Mobile _____ E-mail _____	★ City _____ ★ District _____ ★ State _____ ★ Country _____ Pin. _____ ISD Code _____ STD Code _____ Tel. _____ Fax. _____ Mobile _____ E-mail _____
★ Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others
★ Period of Stay	Specify <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Specify <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Residential Address in India	_____	_____
	★ City _____ ★ District _____ ★ State _____ Pin. _____ STD Code _____ Tel. _____ <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	★ City _____ ★ District _____ ★ State _____ Pin. _____ STD Code _____ Tel. _____ <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others
★ Period of Stay	Specify <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Specify <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Permanent Address in India	_____	_____
	★ City _____ ★ District _____ ★ State _____ Pin. _____ STD Code _____ Tel. _____ <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	★ City _____ ★ District _____ ★ State _____ Pin. _____ STD Code _____ Tel. _____ <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others
★ Period of Stay	Specify <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Specify <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Qualifications	<input type="checkbox"/> Under-Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Professional	<input type="checkbox"/> Graduate <input type="checkbox"/> Under-Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Post-Graduate
★ If Professional	<input type="checkbox"/> Doctor <input type="checkbox"/> CA <input type="checkbox"/> Engineer <input type="checkbox"/> Lawyer <input type="checkbox"/> MBA <input type="checkbox"/> Architect Others, Specify _____	<input type="checkbox"/> Doctor <input type="checkbox"/> CA <input type="checkbox"/> Engineer <input type="checkbox"/> Lawyer <input type="checkbox"/> MBA <input type="checkbox"/> Architect Others, Specify _____

EMPLOYMENT DETAILS

	APPLICANT	CO-APPLICANT			
Occupation	<input type="checkbox"/> <u>Salaried</u> <input type="checkbox"/> Multinational <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Govt./ Public Sector <input type="checkbox"/> Pvt. Ltd. Co. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Other _____ <input type="checkbox"/> <u>Self-employed</u> <input type="checkbox"/> Manufacturing <input type="checkbox"/> Trading <input type="checkbox"/> Services Others _____ <input type="checkbox"/> Retired <input type="checkbox"/> Others _____ Specify _____ Current Amount _____ Source _____	<input type="checkbox"/> <u>Salaried</u> <input type="checkbox"/> Multinational <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Govt./ Public Sector <input type="checkbox"/> Pvt. Ltd. Co. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Other _____ <input type="checkbox"/> <u>Self Employed</u> <input type="checkbox"/> Manufacturing <input type="checkbox"/> Trading <input type="checkbox"/> Services Others _____ <input type="checkbox"/> Retired <input type="checkbox"/> Others _____ Specify _____ Current Amount _____ Source _____			
Monthly Income	_____	_____			
Other Monthly Income	_____	_____			
Employers Name	_____	_____			
Employer/Business Address	_____	_____			
(For NRI Applicant Specify Overseas Address)	City _____ State _____ Country _____ Pin. _____ STD Code _____ ISD Code _____ Tel. _____ Fax. _____ E-mail (Work) _____	City _____ State _____ Country _____ Pin. _____ STD Code _____ ISD Code _____ Tel. _____ Fax. _____ Email (Work) _____			
No. of years in present occupation/company	_____ Yrs. _____ Mths.	_____ Yrs. _____ Mths.			
Age of Retirement	_____ Yrs. Employee No. _____	_____ Yrs. Employee No. _____			
Designation	_____	_____			
Department	_____	_____			
No. of years in service abroad	_____	_____			
Past employment details of the last five years.					
	Country	Name of company	Designation	No. of Yrs.	Annual Salary (in _____)
Applicant	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
Co-Applicant	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

MAILING ADDRESS

Mail my correspondence at...			
<input type="checkbox"/> Appl. Overseas Resi. Add.	<input type="checkbox"/> Appl.'s Resi. Add. in India	<input type="checkbox"/> Appl.'s Permanent Add. in India	
<input type="checkbox"/> Co-Appl. Overseas Resi. Add.	<input type="checkbox"/> Co-Appl.'s Resi. Add. in India	<input type="checkbox"/> Co-Appl.'s Permanent Add. in India	<input type="checkbox"/> POA Add.
Intimation on E-mail <input type="checkbox"/> Yes <input type="checkbox"/> NO			

POWER OF ATTORNEY / GUARANTOR DETAILS

	Power of Attorney in India	Guarantor
Name	Last Name _____ First Name _____ Middle Name _____ Age _____	Last Name _____ First Name _____ Middle Name _____ Age _____
Address	_____ _____ _____ _____ Pin. _____ Tel. _____ Fax. _____ Mobile No.: _____ E-mail _____	_____ _____ _____ _____ Pin. _____ Tel. _____ Fax. _____ Mobile No.: _____ E-mail _____
Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident	<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident

REFEREES DETAILS

Reference Name	_____	_____
Reference Address in India	_____	_____
	_____	_____
	_____ Pin. _____	_____ Pin. _____
Tel. (O) _____ (R). _____	_____	Tel. (O) _____ (R). _____
Fax _____	_____	Fax _____
Mobile No.: _____	_____	Mobile No.: _____

At least one reference has to be a relative

LOAN REQUESTED

Amount Requested (₹): _____	Term: _____ years	Type of Rate: <input type="checkbox"/> Fixed <input type="checkbox"/> Floating
Type of Loan: <input type="checkbox"/> Home <input type="checkbox"/> Others _____		Preferred EMI amount (₹): _____ p.m.

MODE OF RE PAYMENT

Deduction of monthly installment by <input type="checkbox"/> Post-dated Cheques <input type="checkbox"/> Auto Debit <input type="checkbox"/> ECS

LOAN DETAILS

Loan Details (Purchase of : New Flat / Resale Flat / Row House / Bungalow)			
Purpose of Loan	Estimate of required funds (₹)	Estimate of sources of funds (₹)	
Purchase <input type="checkbox"/>	Total Purchase Cost _____	Loan Requested _____	
Construction <input type="checkbox"/>	Construction Cost _____	- Amount already spend _____	
Extension <input type="checkbox"/>	Incidental Cost _____	Source _____	
Purchase + Construction/Extension <input type="checkbox"/>	Other Amenities _____	- Investments (FD/NSC/Shares) _____	
Improvement <input type="checkbox"/>	Total (A): _____	- Provident Fund _____	
Others (please specify) _____		(refundable/non-refundable)	
		Personal Loans _____	
		- Loan from Employer _____	
		- Others _____	
		Total (B): _____	
Note: Total (A) (requirements of funds) should equal total (B) (sources of funds)			

End use of the loan cannot be towards any speculative or anti social or illegal or unproductive purpose

* PRIORITY SECTOR DECLARATION

I/We agree and confirm that I/We have not availed any other loan from any other source for purchase/construction of a dwelling unit ("Purpose") and in the event this facility is granted to me/us by Doha Bank, the same shall be utilized only for the Purpose defined hereinabove. Neither me/of us, nor any of my/our family members own any other dwelling units in any other location whatsoever.

For the Purpose of this declaration the term family shall mean and include the Applicant / Co-Applicant, his/her spouse and his/her dependent children respectively.

Please confirm whether applicable or not: ☐ YES ☐ NO

FINANCIAL DETAILS

Assets	Denote Currency _____		Liabilities	Source	EMI	Loan	Bal. Months
	Applicant	Co-Applicant					
Savings In Bank			House				
NRE			Car				
NRO			Bank				
Others			Others				
Other Properties			Co-Applicant				
Shares and Securities			House				
Other Assets:			Car				
			Bank				
			Other				

PROPERTY DETAILS

Details of Property to be purchased/constructed/extended (if finalised)

Address _____

★ Dist. _____ Pin. _____

★ State _____

Nearest landmark _____

Is this project approved by Doha Bank? ☐ Yes ☐ No

Do you propose to use this house for:

☐ Settling down yourself ☐ Settling family

☐ Renting ☐ Investment

If rented, expected rent ₹ _____ p.m.

If property not selected, by when & where do you intend to finalise the property? _____

Purchased from: _____

☐ Builder ☐ Society ☐ Development Auth.

☐ Resale ☐ Self Construction

Construction Stage: ☐ Ready ☐ To commence

Under Construction: ☐ Specify % _____

Land Area _____ Built-up Area _____

Expected time of completion _____

Agreement will be in the name of _____

BANK ACCOUNT DETAILS

Name of Account Holder	Name of Bank	Branch	Type of A/c.			Account No.	Banking Since
			NRE	NRO	Others		
1.							
2.							
3.							
Post-dated cheques/Auto Debit/ECS from account <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3							

OTHER CREDIT / LOAN LIABILITIES

S. No.	Institution Name	Type of Loan	Details of Loans & Liabilities		Current Outstanding	Balance Tenor
			Loan Amount / Credit Line	EMI Amount		
1.						
2.						
3.						

GENERAL

Have you or your spouse earlier applied to Doha Bank for a Loan? ☐ Yes ☐ No

If yes, Loan Application No. _____

Are you an Doha Bank Account Holder? ☐ Yes ☐ No if yes, A/c. No. _____

Have you or your spouse given guarantees for any borrower of Doha Bank? ☐ Yes ☐ No

If yes, Loan Application No. _____ Applicant's Name _____

Relationship with any Doha Bank employee ☐ Yes ☐ No

If Yes please specify : Name _____ Designation _____ Relationship _____

DECLARATION

I/We declare that all the particulars and information given in the application form are true, complete and up-to-date in all respects and I/We have not withheld any information. I/We agree that Doha Bank is entitled to verify this information directly or through any third party agent. I/We understand that certain particulars given by me/us are required by the operational guidelines governing banking companies. I/We agree and undertake to provide any further information that Doha Bank / its Group Companies may require. I/We agree and understand that Doha Bank reserves the right to reject any application without providing any reason. I/We agree and understand that Doha Bank reserves 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 agree and confirm that I/We have read the terms and conditions of the account facility, and the terms and conditions pertaining to usage of channels for access of the said account facility as put up on www.dohabank.co.in and am/are aware of and will adhere to all the terms/conditions of opening/maintaining of the said account and usage of the channels with/by Doha Bank, as may be in force from time to time. I/We further declare and confirm that the credit facilities, if any, enjoyed by me/us with other banks has been disclosed hereinabove. I/We agree and hereby authorize Doha Bank and its Group Companies 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 with other Doha Bank Group Companies, Banks, Financial Institutions, Credit Information Bureaus, Statutory Bodies and such other persons as Doha Bank or its Group Companies may deem necessary or appropriate and I/we shall not hold Doha Bank or its Group Companies liable for use of this information. I/We undertake to inform Doha Bank in event of change in my/our mobile number, employment or residential status. Except to the extent disclosed to Doha Bank in this application, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including Doha Bank) or relative/near relation (as specified by RBI) of a senior officer of Doha Bank (as specified by RBI) is a partner of mine/our concern, or a trustee, member, 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 authorize Doha Bank to debit my bank account/ home loan account for any fees, charges, interest etc. as may be applicable. I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 and all the regulations and notifications (including any amendments) made thereunder and all applicable laws. I/We hereby confirm that I/We have not availed of a loan / credit facility from any other source for purchase/construction of the property as mentioned herein and in event this loan is granted to me/us we shall use it only for the purpose as mentioned hereinabove.

☐ Yes ☐ No

Applicant's Signature _____

Co-Applicant's Signature _____

CREDIT CARD DETAILS

Do you have a credit card? if yes,	Applicant	Co-Applicant
	Card No. _____	Card No. _____
	Issuing Bank _____	Issuing Bank _____
	Type of Card _____	Type of Card _____

INSURANCE

Life Insurance	<input type="checkbox"/> Interested	<input type="checkbox"/> Not Interested	<input type="checkbox"/> Shall Decide Later
Property Insurance	<input type="checkbox"/> Interested	<input type="checkbox"/> Not Interested	<input type="checkbox"/> Shall Decide Later
Health Insurance	<input type="checkbox"/> Interested	<input type="checkbox"/> Not Interested	<input type="checkbox"/> Shall Decide Later

DOCUMENT CHECKLIST

Self attested copies of the following documents are to be submitted with the application form :

KYC Documents :	Financial Document : Salaried Individuals :
• Photograph of each applicant <input type="checkbox"/>	• Tax return copies for the last 3 years <input type="checkbox"/>
• Copy of Valid Passport Copy <input type="checkbox"/>	• Last 6 months original pay slips <input type="checkbox"/>
• Copy of Valid Visa Copy <input type="checkbox"/>	• Last 6 months original bank statement clearly reflecting salary credit <input type="checkbox"/>
• Cheque/Draft for fees <input type="checkbox"/> (as per applicable rate)	• Copy of Current Appointment Letter <input type="checkbox"/>
	• Latest original Salary Certificate clearly mentioning the date of Joining, current salary earned and designation held in the co. <input type="checkbox"/>
	• Copy of Previous employment letters incase the no. of years in current employment is less than 1 years <input type="checkbox"/>

KYC and other document shall be requested from the borrower/s as per bank requirement in consonance with RBI regulations issued/ revised by it from time to time.

For office use only

☐ Received application form No. _____ with all required pre-sanction of documents.

☐ Received processing fee :
Chq. No.: _____ Date : _____ Amount : _____

Drawn on (Bank & Branch) : _____

Rep's Initials : _____ Date : _____

SOURCING DETAILS (for official use only)

CHANNEL CODE	<input type="checkbox"/> DSU	<input type="checkbox"/> Cross Sale	<input type="checkbox"/> Branch	<input type="checkbox"/> Direct
	<input type="checkbox"/> IDK	<input type="checkbox"/> DBFS	<input type="checkbox"/> Others	
BUSINESS DIVISION	<input type="checkbox"/> IB	<input type="checkbox"/> RB	<input type="checkbox"/> Others	
Sourcing Staff ID	_____			
Country Code	_____			
DSU Code	_____			

PROCESS

Phase I - The Sanction Process*

Normally it would take 7-10 working days for the sanction process from the date of receipt of all documents at Doha Bank.

You Call Us

Our representative visits you and explains the Loan product

You provide us with income and personal documents as required

Our representative visits you to confirm some details

Documents are credit appraised and decision taken on the sanction of the loan

Our offer letter along with a list of legal documents required is delivered to you

Phase II - The Disbursement Process*

Normally it would take 15-20 working days for the disbursement process from the date of receipt of all documents at Doha Bank

When you need a disbursement you call us

Our representative visits you/your POA holder in India and collects Legal Documents, Loan Agreements and Security Cheques

Doha Bank lawyer vets legal documents

Doha Bank Site Engineer visits the property to verify stage of construction

Disbursement cheque is prepared

The Disbursement cheque is delivered to you/your POA in India

For more details please contact:

India Desk Doha

Doha Bank, D Ring Road Branch Building,
1st Floor, D Ring Road, P.O. Box 3818,
Doha, Qatar.

Phone: +974 4015 4386

Email: indiadesk@dohabank.com.qa

Sakhar Bhavan Branch

Doha Bank, Sakhar Bhavan,
Ground Floor, Nariman Point,
Mumbai – 400 021, India.

Phone: +91-22-3394 1114

Email: indiahelpdesk@dohabank.co.in

Kochi Branch

Doha Bank, 1st Floor, Lulu Mall
34 / 1000, NH 47, Edapally,
Kochi – 682024, Kerala State

Phone: +91-484-4100061 / 4100167

Fax: +91-484-4100165

Email: indiahelpdesk@dohabank.co.in

FEES & CHARGES

Description of Charges	Amount (Rs)
Processing Fee	1% of the loan amount plus applicable GST tax and surcharge subject to a minimum of Rs 25,000/-.
Stamp duty and registration fee	Stamp Duty on equitable mortgage to be paid by the customer separately as per applicable law.
Default Interest Rate/Late Payment Fee	@ 24% per annum i.e. @ 2% per month of the amount due and outstanding plus any incidental charges at actual.
Pre-payment charges	No pre-payment charges in case of floating rate. For fixed rate: 2% of the outstanding loan amount plus GST tax and charges, if any.
Foreclosure charges	As above
PDC /ECS Bounce charges	Rs 500/- per instance
CERSAI Charges	Rs 550/-
Cheque/Instrument swap charges	Rs 500/-
Interest Rate Switching fees (fixed to floating or vice-versa)	1.75% on principal outstanding
Interest Rate Switching fees (Higher fixed rate to Lower fixed rate)	0.5% on principal outstanding
Document retrieval charges/Issuance charges for Photocopy of title documents	Rs 500/-
Statement of account	Rs 100/-
Duplicate NOC	Rs 100/-
Duplicate statement issuance charges	Rs 250/- per instance
Duplicate amortization schedule issuance charges	Rs 250/- per instance
Duplicate interest certificate (provisional/actual) issuance charges	Rs 250/- per instance
Other charges	As applicable and decided by the bank from time to time.

Taxes as applicable will be levied

Acknowledgement

Dear Sir/Madam,

This is to acknowledge receipt of Loan Application form dated _____ from _____. We thank you for the same. Our representative/s shall be in touch with you in connection with the same.

Representative Name _____ Signature _____ Date _____