

APPLICANT  
PHOTO

CO-APPLICANT  
PHOTO

## HOME LOAN APPLICATION FORM FOR NON RESIDENT INDIANS

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

### PERSONAL DETAILS

	★ 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 _____
★ 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)	_____	_____
★ Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____
★ Period of Stay	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Residential Address in India	_____	_____
★ Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____
★ Period of Stay	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Permanent Address in India	_____	_____
★ Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____
★ Period of Stay	<input type="text"/> <input type="text"/> <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 _____	City _____			
	State _____	State _____			
	Country _____ Pin. _____	Country _____ Pin. _____			
	STD Code _____ ISD Code _____	STD Code _____ ISD Code _____			
	Tel. _____ Fax. _____	Tel. _____ Fax. _____			
	E-mail (Work) _____	Email (Work) _____			
No. of years in present	_____ Yrs. _____ Mths.	_____ Yrs. _____ Mths.			
occupation/company	_____ Yrs. Employee No. _____	_____ Yrs. Employee No. _____			
Age of Retirement	_____	_____			
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...

Appl. Overseas Resi. Add.     
  Appl.'s Resi. Add. in India     
  Appl.'s Permanent Add. in India  
 Co-Appl. Overseas Resi. Add.     
  Co-Appl.'s Resi. Add. in India     
  Co-Appl.'s Permanent Add. in India     
  POA Add.  
 Intimation on E-mail  Yes       NO

## POWER OF ATTORNEY / GUARANTOR DETAILS

	Power of Attorney in India	Guarantor
Name	Last Name _____ First Name _____ Middle Name _____	Last Name _____ First Name _____ Middle Name _____
Address	Age _____ _____ _____ _____ Pin. _____ Tel. _____ Fax. _____ Mobile No.: _____ E-mail _____	Age _____ _____ _____ _____ 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:  Fixed  Variable  
 Type of Loan:  Home  Others \_\_\_\_\_ Preferred EMI amount (₹): \_\_\_\_\_ p.m.

## MODE OF RE PAYMENT

Deduction of monthly installment by  Post-dated Cheques  Auto Debit  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 _____	<b>Source</b> _____
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				
	Applicant	Co-Applicant	Applicant	Source	EMI	Loan	Bal. Months
Savings In Bank	_____	_____	House	_____	_____	_____	_____
NRE	_____	_____	Car	_____	_____	_____	_____
NRO	_____	_____	Bank	_____	_____	_____	_____
Others	_____	_____	Others	_____	_____	_____	_____
Other Properties	_____	_____	<b>Co-Applicant</b>				
Shares and Securities	_____	_____	House	_____	_____	_____	_____
Other Assets:	_____	_____	Car	_____	_____	_____	_____
	_____	_____	Bank	_____	_____	_____	_____
	_____	_____	Other	_____	_____	_____	_____

## PROPERTY DETAILS

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

Address \_\_\_\_\_

Purchased from: \_\_\_\_\_

★ Dist \_\_\_\_\_ Pin \_\_\_\_\_

Builder  Society  Development Auth.

★ State \_\_\_\_\_

Resale  Self Construction

Nearest landmark \_\_\_\_\_

Construction Stage:  Ready  To commence

Under Construction:  Specify % \_\_\_\_\_

Is this project approved by Doha Bank?  Yes  No

Land Area \_\_\_\_\_ Built-up Area \_\_\_\_\_

Do you propose to use this house for:

Expected time of completion \_\_\_\_\_

Settling down yourself  Settling family

Agreement will be in the name of \_\_\_\_\_

Renting  Investment

If rented, expected rent ₹ \_\_\_\_\_ p.m.

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

## 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  1  2  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 authorise 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 :

<b>KYC Documents :</b>		<b>Financial Document :</b>	
<b>Salaried Individuals :</b>			
• 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 pay slips	<input type="checkbox"/>
• Copy of Valid Visa Copy	<input type="checkbox"/>	• Last 6 months bank statement clearly reflecting salary credit	<input type="checkbox"/>
• Cheque/Draft for fees (as per applicable rate)	<input type="checkbox"/>	• Copy of Current Appointment Letter OR	<input type="checkbox"/>
		• Copy of 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.

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**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	_____			

**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 7-10 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 PDC's

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 4425 7580/81/82

Email: [indiadesk@dohabank.com.qa](mailto: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](mailto:indiahelpdesk@dohabank.co.in)

**Kochi Branch**

Doha Bank, Golden Plaza, 1st Floor,  
Near Mymoon Theatre, Chittoor Road,  
Ernakulam, Kochi - 682 018, Kerala, India.

Phone: +91-484-2370507 / 2353404

Email: [indiahelpdesk@dohabank.co.in](mailto:indiahelpdesk@dohabank.co.in)

## FEES & CHARGES

Description of Charges	Amount (Rs)
Processing Fee	1% of the loan amount plus applicable service 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 service 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.

***Service tax 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 \_\_\_\_\_