

HOME CONSTRUCTION LOAN

Application Form

For Bank use only

Customer No:

Loan Reference No:

IMPORTANT INFORMATION

Qualifying age

You must not be over 60 years of age at the time of application and the requested loan must be repaid and fully adjusted before you reach the age of 65. If you are unable to meet this criteria, please submit your application in joint capacity with another party.

Own contribution

You should have the capacity to invest 20% of the project value (If it is already invested, source of investment and documents for proof of investment must be provided. If own contribution is yet to be invested, evidence must be provided).

Repayment period

Maximum repayment period for the Home Construction Loan is 15 years (180 months). Repayment period will be fixed based on your repayment capacity.

Repayment capacity

Your total monthly net income must be sufficient to cover the proposed repayment amount. Please note that all income must be verified through documents and account operation for it to be considered in assessing the repayment capacity.

Mortgage

Security normally accepted by Bank includes house, property and vessels. Vessels will only be considered under exceptional circumstances at the discretion of the Bank. The property being financed will be taken as security and value of the property or vessel offered must be sufficient to cover 150% of the requested loan amount. Mortgage should be insured.

Necessary Permits

You should have the necessary permits from concerned authorities for construction of the building. If you do not own the property or land to be constructed, you must have an agreement with the owner, permitting, mortgage and assigning lease hold rights of property to you.

SECTION 1 - YOUR DETAILS

(If more than one applicant, please fill and submit a copy of sections 1-6 for each applicant)

Full Name
(as in ID card)

ID Card No.

Permanent Address

Present Address

Contact Nos.

Occupation

Place of Work

Length of Service

Educational Qualification

- Primary
 Secondary
 Degree
 High School / Diploma
 Masters
 Professional
 Others, please specify

Marital Status

- Single
 Married
 Divorced
 Widowed

SIGNATURE:

Details of Spouse(s)				
Full Name	ID Card No.	Contact No.	Occupation	Salary / Income
Number of Children (From all marriages)		Aged below 18 years		Aged above 18 years
<input type="text"/>		<input type="text"/>		<input type="text"/>
Number of joining borrowers		Relation of joining borrowers		
<input type="text"/>		<input type="text"/>		

SECTION 2 - BANKING DETAILS

Bank / Branch	Account Number	Currency	
.....	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD
.....	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD
.....	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD
.....	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD

SECTION 3 - INCOME & EXPENDITURE DETAILS

Average Monthly Income				
Details	Amount	Bank	Account Number through which income is routed	
Salary			<input type="text"/>	
Fixed Allowances			<input type="text"/>	
Rental Income			<input type="text"/>	
Net Income from Business			<input type="text"/>	
Other (Please specify)			<input type="text"/>	
			<input type="text"/>	
Total Income:				
Average Monthly Expenditure (please provide breakdown of major sources)				
Details			Amount	
Rent				
Food				
Utilities & Other Bills				
School Expenses				
Existing Loan repayments				
Other credit facility repayments				
Other (Please specify)				
Total Expenses				
Monthly Net Income				

SIGNATURE:

SECTION 4 - YOUR ASSETS

Tick the relevant boxes	<input type="checkbox"/> Fixed Deposit	<input type="checkbox"/> Provident Fund	<input type="checkbox"/> Shares	<input type="checkbox"/> Pension Fund
Movables (Please write the quantity of each type of asset you own in the boxes)	<input type="text"/> <input type="text"/> Motor Cycle	<input type="text"/> <input type="text"/> Car	<input type="text"/> <input type="text"/> Vessel	<input type="text"/> <input type="text"/> Others, please specify
Is your asset insured?	<input type="checkbox"/> No	<input type="checkbox"/> Yes, Please list all insured asset(s)		
If asset(s) are used for commercial purposes (Please specify)	<input type="text"/> <input type="text"/> No. of asset(s)	Annual Income		
Immovable	Property name	Country	Is your property mortgaged?	Is your property insured?
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

SECTION 5 - LIABILITY / CREDIT FACILITY DETAILS

Existing loans and borrowing from third parties	Lender's name	Amount borrowed		
	<input type="text"/>	<input type="text"/>		
	Security	Purpose	Amount outstanding	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Lender's name	Amount borrowed		
	<input type="text"/>	<input type="text"/>		
	Security	Purpose	Amount outstanding	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Other credit facilities (Credit schemes, Letters of credit, Overdrafts etc.)	Name of Institute	Amount borrowed		
	<input type="text"/>	<input type="text"/>		
	Security	Type of facility	Amount outstanding	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Name of Institute	Amount borrowed		
	<input type="text"/>	<input type="text"/>		
	Security	Type of facility	Amount outstanding	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Name of Institute	Amount borrowed		
<input type="text"/>	<input type="text"/>			
Security	Type of facility	Amount outstanding		
<input type="text"/>	<input type="text"/>	<input type="text"/>		

SIGNATURE:

Credit cards	<div style="display: flex; justify-content: space-between;"> <div style="width: 65%;">Name of Institute <input style="width: 95%;" type="text"/></div> <div style="width: 30%;">Expiry date <table border="1" style="border-collapse: collapse; text-align: center; width: 100%;"><tr><td style="width: 15%;">D</td><td style="width: 15%;">D</td><td style="width: 15%;">M</td><td style="width: 15%;">M</td><td style="width: 15%;">Y</td><td style="width: 15%;">Y</td><td style="width: 15%;">Y</td><td style="width: 15%;">Y</td></tr></table></div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 30%;">Card type <input style="width: 95%;" type="text"/></div> <div style="width: 30%;">Card limit <input style="width: 95%;" type="text"/></div> <div style="width: 35%;">Amount outstanding <input style="width: 95%;" type="text"/></div> </div>	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y	
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D	D	M	M	Y	Y	Y	Y		
Corporate / Personal guarantees provided for credit facilities in the names of other persons / entities	<div style="display: flex; justify-content: space-between;"> <div style="width: 65%;">Borrower's name <input style="width: 95%;" type="text"/></div> <div style="width: 30%;">ID Number <table border="1" style="border-collapse: collapse; text-align: center; width: 100%;"><tr><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td></tr></table></div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 65%;">Lender's name <input style="width: 95%;" type="text"/></div> <div style="width: 30%;">Guarantee Amount <input style="width: 95%;" type="text"/></div> </div> <div style="margin-top: 5px;">Type of facility <input style="width: 95%;" type="text"/></div>								
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Collateral /Securities provided for credit facilities in the names of other persons / entities	<div style="display: flex; justify-content: space-between;"> <div style="width: 65%;">Borrower's name <input style="width: 95%;" type="text"/></div> <div style="width: 30%;">ID Number <table border="1" style="border-collapse: collapse; text-align: center; width: 100%;"><tr><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td></tr></table></div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 65%;">Lender's name <input style="width: 95%;" type="text"/></div> <div style="width: 30%;">Amount outstanding <input style="width: 95%;" type="text"/></div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 55%;">Type of facility <input style="width: 95%;" type="text"/></div> <div style="width: 40%;">Collateral provided <input style="width: 95%;" type="text"/></div> </div>								
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SECTION 6 - DETAILS OF RELATED BUSINESSES

Any company in which you hold shares or are on the Board of Directors

Name of entity	Registration Number	Registered Date	% of Shares held

SECTION 7 - DETAILS OF THE PROJECT TO BE FINANCED

Name of property being financed			
Owner(s)	Name:		ID Card No.
	1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purpose	<input type="checkbox"/> Construction of new property <input type="checkbox"/> Extension of existing property <input type="checkbox"/> Renovation of existing property <input type="checkbox"/> Refinance facility availed from Current loan outstanding: <input type="checkbox"/> To increase my existing construction loan <input type="checkbox"/> Meet cost escalations <input type="checkbox"/> Complete next phase <input type="checkbox"/> Other (specify) Loan amount previously taken Additional funds required		
	Expected date of completion <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Size of land (sq.ft) Date of commencement <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Size of construction area (sq.ft) If the project has already commenced, percentage completed Details of work to be completed from requested financing		
Utilization of the property			
Floor	Description of layout	Current Rental	Proposed Rental
Ground			
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
Construction undertaken by <input type="checkbox"/> Self <input type="checkbox"/> Contractor <input type="checkbox"/> Sub-contractor <input type="checkbox"/> Long-term lessee			

SIGNATURE:

SECTION 8 - LOAN REQUIREMENT

Currency	<input type="checkbox"/> MVR																				
Total project cost																					
Equity already invested																					
Equity yet to invest																					
Total Loan amount																					
Bank will provide financing up to 80% of the total project cost. Any amount exceeding 80% but not already invested from own sources will be considered as equity yet to be invested.																					
Source of equity already invested	<input type="checkbox"/> Own funds <input type="checkbox"/> Third party borrowings, please provide details in SECTION 5 <input type="checkbox"/> Others, please specify																				
Proposed terms of repayment																					
Repayment period (preferred total period including grace)	<input type="checkbox"/> <input type="checkbox"/> Years <input type="checkbox"/> <input type="checkbox"/> Months																				
Grace period (months)	<input type="checkbox"/> <input type="checkbox"/> (Monthly interest or payment approximately equal to the monthly interest will be payable)																				
Monthly installment (after grace period) :																					
Preferred amount	Maximum amount																				
Repayment period and installment will be fixed according to the Bank's calculated schedule, and may be different from your preferred period and amount.																					
Insurance Premium Option																					
<input type="checkbox"/> Annual Premium	<input type="checkbox"/> Deduct premium for Full Tenor																				
<input type="checkbox"/> Debit Insurance premium from account	<input type="checkbox"/> Debit Insurance premium will be debited from account, or																				
	<input type="checkbox"/> Include Insurance premium in loan amount																				
Instructions for disbursement, loan payment and recovery fees																					
Account to which loan funds to be deposited	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>7</td><td>7</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	7	7																		
7	7																				
Account from which loan repayment to be deducted	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>7</td><td>7</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	7	7																		
7	7																				
Account to deduct insurance premium, all fees & charges	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>7</td><td>7</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	7	7																		
7	7																				

SECTION 9 - COLLATERAL / SECURITY DETAILS

To be filled for house/commercial property (if more than one property, please fill and submit a copy of this part for each property)

Name of property			
Registration No.		Registered at / institution	
Location		Total land area (sq.ft)	
Year built		Built-up area (sq.ft)	
Type of land	<input type="checkbox"/> Private	<input type="checkbox"/> Government	<input type="checkbox"/> Private / Government <input type="checkbox"/> Commercial
Type of property	<input type="checkbox"/> Building	<input type="checkbox"/> Flat / Apartment	<input type="checkbox"/> Land
Usage	<input type="checkbox"/> Own residence	<input type="checkbox"/> Leased, specify monthly income	
	<input type="checkbox"/> Other (specify)		
Declared Value*			

SIGNATURE:

To be filled for vessels (if more than one vessel, please fill and submit a copy of this part for each vessel)

Name of Vessel			
Type of Vessel		Year Built	
Hull Type		Last over hauled date	
Registration No.		Tonnage	
Usage	<input type="checkbox"/> Personal <input type="checkbox"/> Commercial (specify monthly income)	Length	
Declared Value*			
Any other collateral (specify details):			
*Please note that collateral cover over the loan amount requested will be calculated based on the collateral value as assessed by the Bank			

Owner(s) details (if owners exceed the number provided below, please attach an additional copy of this part & fill this part)	Owner's name <input type="text"/> Present Address <input type="text"/> Current address(es) of dependents <input type="text"/>	ID Number <input type="text"/> Age No. of Dependents <input type="text"/> <input type="text"/> Asset owned <input type="text"/> Relationship to applicant(s) <input type="text"/>
	Owner's name <input type="text"/> Present Address <input type="text"/> Current address(es) of dependents <input type="text"/>	ID Number <input type="text"/> Age No. of Dependents <input type="text"/> <input type="text"/> Asset owned <input type="text"/> Relationship to applicant(s) <input type="text"/>
	Owner's name <input type="text"/> Present Address <input type="text"/> Current address(es) of dependents <input type="text"/>	ID Number <input type="text"/> Age No. of Dependents <input type="text"/> <input type="text"/> Asset owned <input type="text"/> Relationship to applicant(s) <input type="text"/>
	Owner's name <input type="text"/> Present Address <input type="text"/> Current address(es) of dependents <input type="text"/>	ID Number <input type="text"/> Age No. of Dependents <input type="text"/> <input type="text"/> Asset owned <input type="text"/> Relationship to applicant(s) <input type="text"/>

SIGNATURE:

Details of existing mortgage: Is the property offered already mortgaged to an existing facility? <input type="checkbox"/> Yes (fill these details) <input type="checkbox"/> No	Borrower's name <input type="text"/>	ID Number <input type="text"/>
	Lender's name <input type="text"/>	Amount Outstanding <input type="text"/>
	Type of facility <input type="text"/>	
	Borrower's name <input type="text"/>	
	Lender's name <input type="text"/>	Amount Outstanding <input type="text"/>
	Type of facility <input type="text"/>	

DECLARATION

1. This declaration is made to Bank of Maldives Plc.
2. I/We confirm that all information provided in this application (on this summary page and supporting forms) is true and correct, and that no relevant information has been withheld.
3. I/We understand that the processing of this application will take a certain period of time, and is subject to the lending criteria and standard approval process of the Bank.
4. I/We will not make attempts to influence the decision of the Bank by canvassing any members of the Management or Approval Authorities.
5. I/We further understand that relevant charges and fees will apply as per the Bank's prevailing Schedule of Charges and amendments thereto, and that it is my/our responsibility to clarify such applicable charges.
6. I/We acknowledge that the Bank may continuously rely on the information contained in the application, and I/We are obligated to amend and/or supplement the information provided in this application if any of the material facts that I/We have represented herein should change prior to closing of the Loan.
7. I/We further understand that the Bank reserves the right to reject this application (or if after approval, to cancel the facility and call back the entire outstanding amount with accrued interest) if this application or my/our actions are in contradiction to the above.

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date

	Name	ID Card No.	Signature
1.	<input type="text"/>
2.	<input type="text"/>
3.	<input type="text"/>
4.	<input type="text"/>
5.	<input type="text"/>

- This checklist is an integral part of the Home Construction Loan Application Form
- All Applicants shall fill all sections of this Checklist
- Additional documents may be required for the application upon request from the Bank
- This checklist is for reference only and the requirements stated may change from time to time. Should there be any inconsistencies between this document and the Bank's internal policy and procedures, the latter shall prevail

LIST OF DOCUMENTS TO BE PROVIDED WITH APPLICATION

	Document Type	Document Name	Tick if Submitted
		SECTION A - IDENTIFICATION	
INDIVIDUALS	Original	Completed "Information form for personal banking customers (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Copy	Account statement for the past 6 months from the bank where account is being operated (if other than BML)	<input type="checkbox"/>
		Supporting documents for income declared (please fill section B)	<input type="checkbox"/>
		SECTION B - INCOME DECLARATION	
SALARY	Copy	Letter of employment or letter of appointment on employer's letter head; Note: Employment letter will not be required if salary is routed through BML payroll service	<input type="checkbox"/>
		Company registration number	<input type="checkbox"/>
		Period of employment	<input type="checkbox"/>
		Date of appointment	<input type="checkbox"/>
		Designation	<input type="checkbox"/>
		Monthly income – gross & net income received	<input type="checkbox"/>
RENT	Copy	House Registry	<input type="checkbox"/>
		Valid rental agreement(s) for verification of rental income (Original to be presented to branch for validation of copy)	<input type="checkbox"/>
		If rent is from subleased property: Head lease agreements with the owner and house registry	<input type="checkbox"/>
		If rent is from a property Jointly Owned and declared as income of a single person No objection letter from other joint owners to be obtained	<input type="checkbox"/>
		Tax Related Documents (please fill section D)	<input type="checkbox"/>
BUSINESS INCOME	Copy	Profile Sheet verification code	<input type="checkbox"/>
		Partnership Deed/ Agreement (for partnerships only)	<input type="checkbox"/>
		Memorandum of Association including any amendments thereto	<input type="checkbox"/>
		Articles of Association including any amendments thereto	<input type="checkbox"/>
		Cashflow statement for the past 12 months	<input type="checkbox"/>
		Tax Related Documents (please fill section D)	<input type="checkbox"/>
		Financial Statements for the past 2 years - (please fill section C)	<input type="checkbox"/>
VESSEL INCOME	Copy	Vessel Registry	<input type="checkbox"/>
		Cash flow statement for the past 12 months	<input type="checkbox"/>
		Tax Related Documents (please fill section D)	<input type="checkbox"/>
		Financial Statements for the past 2 years (please fill section C)	<input type="checkbox"/>
OTHER INCOME	Copy	Relavents documents for the verification of income	<input type="checkbox"/>
		SECTION C - FINANCIAL STATEMENTS	
FINANCIAL STATEMENTS	Copy	Financials for the Past 2 Financial Years. (Audited financials is required for applications with total exposure above MVR 1 million or equivalent amount in USD & Prepares Audit for Tax compliance)	<input type="checkbox"/>
		Management accounts of current year	<input type="checkbox"/>
		Cashflow statement for the past 12 months	<input type="checkbox"/>

SIGNATURE:

		SECTION D - TAX DOCUMENTS		
TAX DOCUMENTS	Copy	Income Tax Registration Certificate	<input type="checkbox"/>	
		GST registration Certificate	<input type="checkbox"/>	
		Final Income Tax Return statements for past 1 year	<input type="checkbox"/>	
		Income Tax Payment Vouchers for past 1 year	<input type="checkbox"/>	
		GST Returns for past 12 months	<input type="checkbox"/>	
		GST Payment Vouchers for past 12 months	<input type="checkbox"/>	
		Up to date Tax Clearance Report	<input type="checkbox"/>	
		SECTION E - OTHER DOCUMENTS		
FOR ALL APPLICANTS	Copy	Paid bills/invoices for equity portion already invested to the project	<input type="checkbox"/>	
		Proof of equity for equity portion yet to be invested to the project	<input type="checkbox"/>	
		Account statements if equity is reflected through any other bank	<input type="checkbox"/>	
	Please submit the following documents if funding requirement is for construction of a new property or extension to an existing property			
	Copy	Approved Drawings	<input type="checkbox"/>	
		Construction Permit	<input type="checkbox"/>	
		Full BOQ and Phase BOQs for the proposed building	<input type="checkbox"/>	
		Payment Schedule	<input type="checkbox"/>	
		Worktime Schedule	<input type="checkbox"/>	
		Disbursement Schedule	<input type="checkbox"/>	
	Original	Consent letter for BOQ review cost, if proposed exposure exceeds requirement of bank policy	<input type="checkbox"/>	
	Copy	House registry of the property being developed	<input type="checkbox"/>	
		Construction Contract (If construction is undertaken by Contractor or sub - Contractor)	<input type="checkbox"/>	
	For Enhancements			
	Copy	Revised BOQ / Invoices	<input type="checkbox"/>	
For Renovation of existing property				
Copy	Detailed estimate for the works to be completed along with invoices/ quotations for items to be purchased	<input type="checkbox"/>		
		SECTION F - MORTGAGE		
PROPERTY / VESSEL	Copy	Valid ID card of owner(s)	<input type="checkbox"/>	
		Registration (Original to be presented for validation of copy)	<input type="checkbox"/>	
	Original	If property is a sub-plot, letter of personal guarantee from remaining sub-plot owners must be submitted	<input type="checkbox"/>	
	Original	No objection letter from owner	<input type="checkbox"/>	
	Original	Completed Insurance application form	<input type="checkbox"/>	

Note: Profile Sheet verification is a 16-digit unique code provided by the economic ministry to access the business portal to verify the Business Information/documents.

For Bank use only

	Staff ID:	Signature:	Business Unit:	Date:
Form & Supporting documents received by:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
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Information input to system by:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

SIGNATURE:

