



HOME FINANCING APPLICATION FORM

(UNDER THE ISLAMIC CONCEPT OF DIMINISHING MUSHARAKA)

Please complete the information below to request Mandate or Authority

MAIN APPLICATION SECTION

Personal Details

Name Mr./Mrs./Ms.
(as it appears on your NID)

NID (new) Nationality:.....

Father's/Husband's Name:

Gender
(Please tick appropriate box)

Male

Female

Educational Qualification
(Please tick appropriate box)

Masters & above

Inter/A levels

Bachelors

Metric/O levels

Diploma

Adv Diploma

Institution:

Marital Status:
(Please tick appropriate box)

Single

Married

Divorced

Widowed

No. of Dependants:

Residential Details

Present Address:

Residential Status
(Please tick appropriate box)

Owned (UnderFinancing)

Owned (Unencumbered)

Rented

Parent's

Other(Please Specify)

If Rented/Under Financing (Monthly Commitment).....

Residing Since Years..... Months.....

Telephone(s) Prefers

Mobile Prefers

Personal Email

Financing Requirement

Financing Details

Financing amount-MVR..... (%)

Equity participation-MVR..... (%)

Details of owners contribution – Bank/Spent on building/Cash in hand

Period of financing month

Employment Details

For Salaried Individuals Only

Occupation/Profession

Type of Industry

Employer/Company Name

Employer Status Govt. Semi Govt. Public Limited Private Ltd.
(Please tick appropriate box)

Proprietor/Partnership Other(Please specify)

Contract Full Time Part Time

*Attach a copy of employment letter

Designation Date of Joining

Office Address

Office Tel.(direct)

Office Email

Previous Employer's Name

Duration previous Employment Years..... Months.....

Total Working Experience Years..... Months.....

Self Employed / Professionals

Occupation/Profession

Type of Industry

Company Business Name

Designation Establishment Date

Corporate Status Public Ltd Private Ltd Proprietor /Partnership
(Please tick appropriate box)

Other (please Specify)

Office/Business address

Office Premises Rented Owned (Under/Financing) Owned (Unencumbered)
(Please tick appropriate box)

Other (Please specify)

If Rented/Under Financing (Monthly Commitment).....

Office Tel.(direct) Office Fax

Office Email

Factory Address

Telephone(Factory)

Monthly Income and Expenditure Details

For Salaried Individuals and Self Employed Professionals

Income

Salary (MVR)

Rent Apartment (MVR)

Business (MVR)

Other Income (MVR)

Total Income (MVR)

Expenditure

Family Outgoing (MVR)

Bills (electricity, water etc) (MVR)

Monthly Installment on Current Banking Facility (MVR)

Other Deductions (MVR)

Total Expenditure (MVR)

Net Monthly Surplus (MVR)

Existing Banking Facilities With Other Banks

Credit/Financing Facility

Bank Name	Facility Type/Purpose	Limit / Since	Outstanding

Deposit

Bank Name	Account Type	Branch	Operation Since

Credit Card

Bank Name	Card Type	Limit	Outstanding

I hereby confirm that I have no other outstanding Bank facility with any other Banks.

CO-APPLICANT SECTION

Personnel Details

Name Mr./Mrs./Ms.
(as it appears on your NID)

NID (new) Nationality:

Father's/Husband's Name:

Relationship with the main applicant

Gender Male Female

Educational Qualification Masters & above Inter/A levels
(Please tick appropriate box)

Educational Qualification Bachelors Metric/O levels
 Diploma Adv Diploma

Institution:

Marital Status: Single Married Divorced Widowed
(Please tick appropriate box)

No. of Dependants:

Residential Details

Present Address:

Residential Status Owned (UnderFinancing) Owned (Unencumbered)
(Please tick appropriate box)

Rented Parent's

Other(Please Specify)

If Rented/Under Financing (Monthly Commitment).....

Residing Since Years Months.....

Telephone(s) Preferres

Mobile Preferres

Personal Email

Permanent Residential Address:

.....

Employment Details

For Salaried Individuals Only

Occupation/Profession

Type of Industry

Employer/Company Name

Employer Status Govt. Semi Govt. Public Limited Private Ltd.
(Please tick appropriate box)

Proprietor/Partnership Other(Please specify)

Contract Full Time Part Time

*Attach a copy of employment letter

Designation Date of Joining

Office Address

Office Tel.(direct)

Office Email

Previous Employer's Name

Duration previous Employment Years Months

Total Working Experience Years Months

Self Employed / Professionals

Occupation/Profession

Type of Industry

Company Business Name

Designation Establishment Date

Corporate Status Public Ltd Private Ltd Proprietor /Partnership
(Please tick appropriate box)

Other (please Specify)

Office/Business address

Office Premises Rented Owned (Under/Financing) Owned (Unencumbered)
(Please tick appropriate box)

Other (Please specify)

If Rented/Under Financing (Monthly Commitment).....

Office Tel.(direct) Office Fax

Office Email

Factory Address

Telephone(Factory)

Monthly income and Expenditure Details

For Salaried Individuals and Self Employed Professionals

Income

Salary (MVR)

Rent Apartment (MVR)

Business (MVR)

Other Income (MVR)

Total Income (MVR)

Expenditure

Family Outgoing (MVR)

Bills (electricity, water etc) (MVR)

Monthly Installment on Current Banking Facility (MVR)

Other Deductions (MVR)

Total Expenditure (MVR)

Net Monthly Surplus (MVR)

Existing Banking Facilities With Other Banks

Credit/Financing Facility

Bank Name	Facility Type/Purpose	Limit / Since	Outstanding

Deposit

Bank Name	Account Type	Branch	Operation Since

Credit Card

Bank Name	Card Type	Limit	Outstanding

I hereby confirm that I have no other outstanding Bank facility with any other Banks.

Property Details

Kindly provide details of the property for which you require financing.

Name of existing property Owner(s)

Name (Owner)

NIC#

Address

.....

Property details (Name & Description)

Property Age (Years) Covered Area

Land Area Build-up Area

Additional collateral if any

.....

Gurantor details if any.....

.....

*Attach a copy of property registration

Reference Details

Kindly provide two references, one of an office colleague / friend and another of an immediate relative

Office Colleague/friend

Name

NID #

Res.Address

City Country.....

Res.Tel. Office Tel.

Name

NID #

Res.Address

City Country.....

Res.Tel. Office Tel.

Certification

I/we do hereby submit this application requesting for MIB Retail Financing. I/we confirm our capability to complete all the formalities and give cheques as and when required by MIB. I/we do understand that MIB will have to involve external agency/ies while processing our application. I/we undertake to pay all cheques when demanded. I/we also confirm that I/we shall not claim any refund or any part of this payment even if MIB, in its sole discretion, reject my/our application. On the acceptance of our/my application, I/we will open an account with MIB in my/our name and I/we irrevocably instruct MIB to debit my/our account any time to recover charges related to this facility. I/we certify that all information given above is true and accurate to the best of my/our knowledge and belief. I/we hereby authorize MIB to directly, or through its agents, contact my places of residence/work and/or reference to verify the authenticity of the information provided by me/us above.

Application Date..... Place

.....
Applicant Signature Co-Applcant Signature(if any)

.....
Applicant Name (as per NID) Co-Applcant Name (as per NID)

MIB reserves the right to reject this financing application without assigning any reason.

FOR BANK USE ONLY	
Department Name	
Date of Receiving	City
Ref No:	
Bank Account No:	
Bank Officer's Signature	