

**Application Form for
HOME LOAN**



Please Affix
Recent
Photograph
Borrower

Please Affix
Recent
Photograph
Co. Borrower

I/We request you to grant me/us a loan facility of Rs. _____ under Home Loan Scheme for
To enable you to consider the proposal, I/We submit the following particulars.
Please complete all sections in BLOCK LETTERS and tick options wherever applicable

Name : _____ (First Name)	_____ (Middle Name)	_____ (Last Name)
PAN/GIR No. : _____	Present address : Address : _____ _____ _____ City : _____ State : _____ Pin Code : _____ Phone Number : (O) _____ (R) _____ Year in current address : _____ Mobile phone no. : _____ Fax No. : _____ Changed Residence in past 3 years : Not Changed Once more than Once	
Date of Birth : _____ (DD) (MM) (YYYY)	Permanent address : Address : _____ _____ _____ City : _____ State : _____ Pin Code : _____ Phone Number : _____	
Age : _____ (Year)		
Sex : Male/Female		
Marital Status : Single/Married/Divorced/Widowed		
E-mail : _____		
Employment status (tick mark) : Salaried Self-employed Professional House wife Others		
Previous address Address : _____ _____ _____ City : _____ State : _____ Pin Code : _____		

Father's/Husband's name _____ _____	Education (tick mark) : Matric or below matric Under Graduate/High secondary Graduate Post-graduate Doctorate	Banking with us (Y/N) If yes, then fill the following : Banking with us since : _____ (YYYY) Account type : _____ Account Number : _____ Branch name : _____
Are you a BOB staff (Y/N) : _____	Category : SC/ST/OBC/OTHER/MINORITY COMMUNITY	No. of dependents (excluding spouse) No. of children :
	Passport No. _____	Earning member in family, if any (Y/N) : _____

Mention branch where loan account should be opened :	
Reason for choosing the branch (tick mark)	Near location of target property Near place of work/business Near place of present residence Branch maintains salary account Other : _____

Income and expenses		
Primary monthly income	Other income details	Monthly expenditure
Gross income : _____ Deduction : _____	Rent received : _____ Agriculture : _____ Others : _____ Description : _____ _____	Loan repayment : _____ Rent paid : _____ Others : _____

Salaried : Please tell about your work :

Employer name : _____
 Department : _____
 Address : _____
 City : _____ State : _____
 Pin Code : _____
 Phone No. : _____ Extn. No. _____
 Fax No. : _____
 Company email : _____
 Designation : Executive / managerial / Clerk
 Years with employer : _____
 Contract person : _____
 Name of previous employer : _____
 Retirement age : _____

Working with :

Govt./Public sector
 Public Ltd.
 Private Ltd.
 Partnership
 Proprietorship
 MNC

Self-employed/Professions : Please tell about your work :

Name of Company/Firm : _____
 Address : _____
 City : _____ State : _____
 Pin Code : _____ Phone No. : _____
 Fax No. : _____
 Company email : _____
 Designation : Executive/Managerial/Professional
 if professional, then choose one of the following :
 Doctor Architect CA
 MBA Engineer Lawyer
 Others : _____

Years in business/profession :

Contact person :

Business details :

Private Ltd. Partnership
 Proprietorship Others :

Established since :**Credit card details**

Credit Cards Owned : _____
 Card Issue : _____
 Card No. : _____

Other assets

Colour TV Telephone
 Refrigerator Cellular Phone
 Car Personal Computer
 Two Wheeler Washing Machine

About bank accounts (Including credit facilities, if any)

Name of Bank	Branch	Branch telephone number	Number of years account held	Account type	Account Number	Account balance (Rs.)	As on date

Outstanding Loan details in individual name :

Source	Purpose	Date of sanction	Loan Amount	Outstanding	EMI	Overdue amount, if any	Overdue since

Income Details :

- Gross Monthly Income (Rs.) : _____
- Salaried Person : _____
 - Monthly Basic (Rs.) : _____
 - % of PF deduction : _____
- Annual Professional Tax : _____
- For Tax purpose : _____
 - Total Annual Saving under s/88 : _____
 - 100% Rebate Amount : _____
 - Deduction under chapter VIA : _____
 - Other Rebate / Deduction claimed : _____
- Net Annual Income of other family members : _____

(Excluding co applicant & Guarantor)

Details of other present Immoveable Properties (Other than proposed as security for housing loan)**Nature of properties :**

Plot of Land Agricultural Land
 House / Godowns Others

Location : survey / House No.

Street / locality

Village / Town Distt. :

Property in whose name ?**Area / Size of the property :****Cost (at the time of purchase) : Rs.****Present estimated market value : Rs.****Whether encumbered : if yes, give details :**

Information on Guarantor/Co-applicant (if present)

About your Co-applicant : Name : _____ Date of Birth: _____ (DD/MM/YYYY) Father's/Husband's Name _____ Relation with Applicant : _____ Address : _____ _____ City : _____ Pin Code : _____ State : _____ Occupation: _____ Phone/Fax : _____ E-mail : _____ PAN/GIR Number : _____ Net Annual Income (Rs.) : _____	About your Guarantor : Name : _____ Date of Birth: _____ (DD/MM/YYYY) Father's/Husband's Name _____ Relation with Applicant : _____ Address : _____ _____ City : _____ Pin Code : _____ State : _____ Occupation: _____ Phone/Fax : _____ E-mail : _____ PAN/GIR Number : _____ Net Annual Income (Rs.) : _____
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Net worth

In Rs.	Applicant	Co-applicant, if present	Guarantor, if present
1. Total movable			
2. Total immovable			
3. Total assets (1+2)			
4. Total liabilities			
5. Net assets (3-4)			
6. Amount of collaterals			

Proposed Loan Details :

Tenure in Month : _____ Purpose : _____ (a) Purchase Price (Rs.) _____ (b) Stamp Duty (Rs.) _____ (c) Registration Fee (Rs.) _____ (d) Other (Rs.) _____ Total (a+b+c+d) (Rs.) _____	Outside Borrowing (Rs.) _____ Loan Amount requested (Rs.) _____ Rate of Interest % _____ Floating / Fixed : _____ Margin % _____
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Details of Movable Assets in my name :

(A) Life Insurance Policies

Policy No.	Date of Issuance	Sum Assured	Co. & Branch Name	Annual Premium	Annual Premium

(B) Shares / Debentures / Term deposits / Govt. Securities (NSC etc.)

Co./ Bank/Post Office	Date of Instrument	Face Value	Present value	Due date	Whether Encumbered

(C) Others movable assets :

Descriptions	Year of acquiring	Purchase price	Market Value	Valuation date

(D) Details of Liabilities

Details of Loan in Firms Name / Company's Name where you are interested as Prop, Partner / Director

- (a) Name of the Bank / Institution and its branch : _____
- (b) Purpose and amount of loan / credit facilities : _____
- (c) Security / Repayment schedule : _____
- (d) Present outstanding : _____
- (e) Liabilities other than to bank and Financial Institution : _____

Details of Personal Guarantee given for any person / firm. If yes, furnish details (i.e. Name of the Bank/Institutions, on whose behalf, amount of guarantee, present statutes of a/c etc.)

I enclose / Submit documentary proof in support of the above submissions.

The loan applied for above for Rs.....(Rupees.....) Under Direct Housing Finance Scheme is repayable in.....monthly instalments of Rs.....each. I/We not that the rate of interest applicable on the loan will be at.....% p.a. Which would be applied a quarterly/monthly interval or as applicable from time to time. I Undertake to contribute Rs.....towards margin money being.....% of the project cost.

Further I give below particulars about myself, dependants & legal heirs.

Particulars of Legal Heirs :

Sr. No.	Name	Relationship	Age	Present Address

I/We hereby declare that all the particulars and information furnished in the application form are true, correct and complete and up-to-date in all respects. I/We have not withheld any information. I/We confirm that I/We have had no insolvency proceedings initiated against me/us nor have I/We ever been adjudicate insolvent. I/We also authorize Bank of Baroda or its agent to make reference and enquiries relative to information in this application which Bank of Baroda considers necessary. I/We also authorize Bank of Baroda to exchange, share, part with all information relating to my/our loan details and repayment history information to other Banks. Financial institutions/Credit Bureaus/Agencies as may be required and shall not hold Bank of Baroda liable for use of this information. I/We undertake to inform Bank of Baroda regarding any change in my/our residence/employment/Occupation/Transfer and to provide any other information that Bank of Baroda may require. I/We further agree that my/our loan shall be governed by the rules of Bank of Baroda which may be in force from time to time. Bank of Baroda reserves the right to reject any application without providing any reason.

I further declare that I am not a Director in any Bank. There is no litigation against the firm or me/co. In which I am the proprietor / a partner / a Director.

I am / was not interested as Proprietor/ Partner/Director in any firm / Company whose name is listed in caution list of RBI/ECGC.

I/we under take to bear processing service, documentation charges etc. Stipulated by the bank from time to time. I/we agree, note and understand that Bank of Baroda shall be entitled at its sole discretion to call back, the entire loan/advance whether due and payable or not at any without assigning any reason and enforce its right, remedies and securities.

Yours faithfully,

Place : _____

Date: _____

Signature of the Applicant/s / Co - Applicant

I am willing to stand as guarantor for the above loan (details as per enclosed sheet)

Place : _____

Date: _____

Signature of the Guarantor/s

.....For office use only.....

Warm lead No. _____

Sales executive code :

Borrower number : _____

Branch name and alpha code where parked

Property details Proposed for the Loan / For Office use) :

1. Stage of construction (For New Construction) :	Final / Intermediate / Foundation / Plot
2. Age of Building/Flat in years (For Existing Construction) :	
Builder's / Seller's Name :	_____
Area details :	
Total area _____ Sq. Ft.	Built up area _____ Sq. Ft.
Location / Address :	
Home/Flat No. _____	_____

Particulars about co-Borrower / Guarantor (wherever applicable)

Name : Father's / Husband Name :

Details of other present immovable properties (Other than proposed as security for housing loan in case of co-borrower)

Nature of properties : Plot of land / Agricultural Land / House / Godowns / Others

Location : Survey / House No. _____ Street / locality _____
Village / Town _____ Dist. : _____

Area / Size of the property :

Whether encumbered : If yes, give details :

Details of Movable Assets in my name :

(A) Life Insurance Policies

Policy No.	Maturity Date	Sum Assured	Co. & Branch Name	Last premium paid up to	Total Premium paid or surrender value

(B) Investments (Share / Debentures / Term deposits / Govt. Securities like, NSC etc.)

Description	Face value	No. of units	Present market value

(C) Others movable assets :

Descriptions	Purchase Price	Market value	Valuation date

(D) Details of liabilities :

Details of Loans / Advances availed from Bank's / Institutions & other liabilities :

Name of Bank / Institution :

Purpose :

Amount of Loan

P/O _____overdue if any.

Details of Personal Guarantee given, if any :

Name of the person on whose behalf _____ Bank / Institution

Amount of commitment _____ Overdue if any _____

Particulars of Legal Heirs :

Sr. No.	Name	Relationship	Age	Present Address	Occupation

I enclose / submit documentary proof in support of the above submissions.

I further declare that the information submitted above is true and correct to best of my knowledge and belief.

Place :

Date :

Signature

ADDITIONAL INFORMATION

Applicant

Co-Applicant

Guarantor

**Employer's name &
Address**

Telephone nos.

Designation

Department

Contact Person Name

No. of years Emp.

**Name of Previous
employer, if any**

Retirement Age

Educational Qualification

**Bank a/c Details /
Statements**

Loan a/c details/State

Marital Status

Banking with us Since.....

**Proof/Encl i/r/o Assets &
Liabilities**

Signature

Signature

Signature