

RETAIL LENDING  
Application Form –  
HOUSING LOAN  
(NRIs / PIO)

Please Affix  
Recent  
Photograph

ALPHA CODE: \_\_\_\_\_

Borrower No. \_\_\_\_\_

I/We request you to grant me/us a loan facility under Housing 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  boxes wherever applicable

Name : \_\_\_\_\_

Category : SC/ST/OBC/OTHERS/MINORITY COMMUNITY PAN/GIR No. : \_\_\_\_\_

Present Overseas Address : \_\_\_\_\_ PIN : \_\_\_\_\_

Telephone : \_\_\_\_\_ Fax : \_\_\_\_\_ Mobile No. : \_\_\_\_\_

No. of Years in present business/ employment:

Changed Employment in past 3 years :  Not Changed  Once  More than Once

Date of Birth : \_\_\_\_\_ (DD) \_\_\_\_\_ (MM) \_\_\_\_\_ (YYYY) Age :

Permanent Address : \_\_\_\_\_ PIN : \_\_\_\_\_

Tel. : \_\_\_\_\_ Fax : \_\_\_\_\_ E-mail : \_\_\_\_\_

i) About Yourself		Net worth		
Sex : <input type="checkbox"/> Male <input type="checkbox"/> Female	Education : <input type="checkbox"/> Matric <input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Doctorate	Applicant	Co Applicant	Guarantor
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	If Professional : <input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> MBA <input type="checkbox"/> Engineer <input type="checkbox"/> Lawyer	1. Total Movable		
No. of Dependents : _____ (Excluding spouse)	Others _____	2. Total Immovable		
No. of Children : _____		3. Total Assets 1+2		
		4. Total Liabilities		
		5. Net Assets 3-4		
		6. Amount of Collaterals		
		7. Presence of Guarantor: Yes / No (If yes, give details in above column)		
<b>Credit Card Details :</b> Credit Cards Owned : _____ Card Issuer: _____ Card No. : _____ Bank of Baroda Account No. _____ CA / SB Branch Name: _____		PASSPORT No.:		
		Place of Issue :		
		Date of Issue :		
		Valid upto :		
		Date of Visa granted / work permit :		
		Valid upto :		

Salaried: Please tell us about your work:	Self Employed / Professional/Business Please tell us about your work:
Name of Organisation : _____	Name of Company : _____
Designation : <input type="checkbox"/> Executive <input type="checkbox"/> Managerial <input type="checkbox"/> Clerk	Office Address : _____
Department : _____	_____ PIN : _____
Office Address : _____	Tel. : _____ Fax : _____
_____ PIN : _____	E-mail : _____
Tel.: _____ Extn. No. : _____ Fax : _____	
E-mail : _____	
<b>Working with :</b> <input type="checkbox"/> Govt./Public Sector <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> MNC	<b>Business Details :</b> <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____
Working Since: _____ Retirement Age: _____	Established Since: _____
Years at Current Job : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Designation: <input type="checkbox"/> Executive <input type="checkbox"/> Managerial
Greater than 5 Years <input type="checkbox"/>	Years in Current Business : >5 3 – 5 1 – 3 <1
Between 3 to 5 Years <input type="checkbox"/>	

Between 1 to 3 Years <input type="checkbox"/> Less Than 1 Year <input type="checkbox"/>	Greater <input type="checkbox"/> Less <input type="checkbox"/> Gross Monthly Income: _____
Gross Monthly Income: Rs. _____	
<b><u>Proposed Loan Details:(To be filled by Branches/Offices)</u></b> Tenure Months: _____ Purpose: _____ Purchase Price(Rs): _____ (a) Stamp Duty : _____ (b) Registration Fee : _____ (c) Others : _____ Outside Borrowings (Rs): _____ Loan Amount(Rs): _____ Rate of Interest %: _____ (Floating / Fixed option) Margin %: _____	<b><u>Income Details:</u></b> 1. Gross Monthly Income (Rs.) : _____ 2. Salaried Person (I) Monthly Basic (Rs.) : _____ (ii) % of PF deduction : _____ 3. Annual Professional Tax : _____ 4. For Tax Purpose (i) Total Annual Savings under s/88: _____ (ii) 100% Rebate Amount : _____ (iii) Deduction under chapter VI A : _____ (iv) Other Rebate /Deduction claimed: _____ 5. Total Monthly house hold expenses : _____ 6. Monthly other loan amount : _____ 7. Net Annual Income of other Family members: _____ (Excluding co applicant & Guarantor) 8. Gross Income during last two years:      I                      II  Salary Income Bonus, if any Incentive, if any Total  Average Income of last two years : (Rs)

**Property Details (For Office use) :**

1. Stage of Construction (For New Construction) :  Final     Intermediate     Foundation     Planning

2. Age of Construction (For Existing Construction) :  < 5 years     5- 10 years  
 10 years – Maximum Limit     >= Maximum Age Limit

Builder's / Seller's Name : \_\_\_\_\_

Area : Total - \_\_\_\_\_ Sq. ft.      Built up - \_\_\_\_\_ Sq. ft.

Location / Address : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Outstanding Loan Details Source/Type	Amount of Loan	Outstanding	EMI	Default /Overdue Since
1) _____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____
3) _____	_____	_____	_____	_____

**About Your Bank Account (including credit facilities if any)**

Name of the Bank	Branch & Telephone No.	A/c. Type	A/c No.	No. of years account held
Main Bank: _____	_____	_____	_____	_____
Others:				
1) _____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____

<b><u>About your Co-applicant :</u></b>	<b><u>About Guarantor :</u></b>
Name : _____	Name : _____
Relation with Applicant : _____	Address : _____
Address : _____	Occupation : _____
Occupation : _____	Phone/Fax : _____
Phone/Fax : _____	Email : _____
Email : _____	PAN/GIR Number : _____
PAN/GIR Number : _____	Net Annual Income (Rs.) : _____
Net Annual Income (Rs.) : _____	

The loan applied for as above for Rs.....(Rupees.....) under Direct Housing Finance Scheme is repayable in .....monthly instalments of Rs.....each. I / We note that the rate of interest applicable on the loan will be at .....% p.a. which would be applied at 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:

Name/Age of dependents/ Legal heirs	Relationship with the borrower	Address	Occupation / Vocation of Legal heirs

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 adjudicated insolvent. I/We also authorize Bank of Baroda or its agent to make references 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/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 time without assigning any reason and enforce its rights, remedies and securities.**

Yours faithfully,

Place : \_\_\_\_\_  
Date : \_\_\_\_\_

Signature of the Applicant/s / Co - Applicant

I am willing to stand as guarantor.

Place : \_\_\_\_\_  
Date : \_\_\_\_\_

Signature of the Guarantor/s