

APPLICATION FOR HOME LOAN
(for Resident Indians)

Please affix
recent
photograph

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. : _____		
Date of Birth : _____ (DD) (MM) (YYYY)		
Age: _____ (years)		
Sex : Male/Female		
Marital Status: Single/Married/Divorced/Widowed		
E-mail: _____		
Employment status (tick mark):		
<ul style="list-style-type: none"> <input type="checkbox"/> Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Professional <input type="checkbox"/> House wife <input type="checkbox"/> Others 		
Previous address:		
Address: _____ _____ _____		
City: _____ State: _____		
Pin code: _____		
Present address:		
Address: _____ _____ _____		
City: _____ State: _____		
Pin code: _____		
Phone number: (O) _____ (R) _____		
Years in current address: _____		
Mobile phone no: _____		
Fax no: _____		
Changed Residence in past 3 years : Not Changed Once More than Once		
Permanent address:		
Address: _____ _____ _____		
City: _____ State: _____		
Pin code: _____		
Phone number: _____		

Father's/Husband's name: _____ _____	Education (tick mark): <ul style="list-style-type: none"> <input type="checkbox"/> Matric or below matric <input type="checkbox"/> Under Graduate/Higher secondary <input type="checkbox"/> Graduate <input type="checkbox"/> Post-graduate <input type="checkbox"/> Doctorate 	Banking with us (Y/N): _____ <i>If yes, then fill the following:</i> Banking with us since: _____ (YYYY) Account type: _____ Account number: _____ Branch name: _____
Are you a BOB staff (Y/N): _____	Category: SC/ST/OBC/OTHERS/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)	<ul style="list-style-type: none"> <input type="checkbox"/> Near location of target property <input type="checkbox"/> Near place of work/business <input type="checkbox"/> Near place of present residence <input type="checkbox"/> Branch maintains salary account <input type="checkbox"/> 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: _____



<p>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: _____ Contact person: _____ Name of previous employer: _____ Retirement age: _____</p> <p>Working with:</p> <ul style="list-style-type: none"> • Govt./Public sector • Public Ltd • Private Ltd • Partnership • Proprietorship • MNC 	<p>Self-employed/Professionals: Please tell about your work: Name of company/firm: _____ Activity: _____ 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: _____ Retirement age: _____</p> <p>Business details:</p> <ul style="list-style-type: none"> • Private Ltd Partnership • Proprietorship Others: _____ <p>Established since: _____</p>
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Credit card details	Other assets
Credit Cards Owned : _____ Card Issuer: _____ Card No. : _____	<ul style="list-style-type: none"> <li style="width: 50%;">• Colour TV <li style="width: 50%;">• Telephone <li style="width: 50%;">• Refrigerator <li style="width: 50%;">• Cellular Phone <li style="width: 50%;">• Car <li style="width: 50%;">• Personal Computer <li style="width: 50%;">• Two Wheeler <li style="width: 50%;">• 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 Savings under s/88: _____
 - 100% Rebate Amount : _____
 - Deduction under chapter VI A : _____
 - Other Rebate /Deduction claimed: _____
- Net Annual Income of other Family members: _____
(Excluding co applicant & Guarantor)

Details of other present immovable 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 detail: _____



Information on Guarantor/Co-applicant (if present)

About your Co-applicant:	About your Guarantor:
Name : _____	Name : _____
Date of birth: _____ (DD/MM/YYYY)	Date of birth: _____ (DD/MM/YYYY)
Father's/husband's name: _____	Father's/husband's name: _____
Relation with Applicant: _____	Relation with Applicant: _____
Address: _____ _____	Address: _____ _____
City: _____ Pin code: _____	City: _____ Pin code: _____
State: _____	State: _____
Occupation: _____	Occupation: _____
Phone/Fax: _____	Phone/Fax: _____
Email: _____	Email: _____
PAN/GIR Number: _____	PAN/GIR Number: _____
Net Annual Income (Rs.): _____	Net Annual Income (Rs.): _____

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 Months: _____	Outside Borrowings (Rs): _____
Purpose: _____	Loan Amount requested (Rs): _____
(a) Purchase Price (Rs): _____	Rate of Interest %: _____
(b) Stamp Duty (Rs): _____	Floating / Fixed: _____
(c) Registration Fee (Rs): _____	Margin %: _____
(d) Other (Rs): _____	
Total (a+b+c+d) (Rs): _____	

Details of Movable Assets in my name:

(A) Life insurance Policies

Policy No.	Date of issuance	Sum Assured	Co. & Branch name	Annual Premium	Premium paid or surrender value

(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) Other 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 Institutions: _____

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 status of a/c etc.) I enclose / Submit documentary proof in support of the above submissions.

The loan applied for as above for Rs.(Rupees.....) under Direct Housing Finance Scheme is repayable inmonthly 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
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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 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 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 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:

Particulars about Co- Borrower / Guarantor (wherever applicable)

Name: _____ **Father's / Husband's 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 _____ Distt: _____

Area / Size of the property: _____ **Present market value: Rs.** _____

Whether encumbered: If yes, give detail: _____

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 (Shares/ Debentures/ Term deposits / Govt Securities like, NSC etc)

Description	Face value	No of units	Present market value

(C) Other 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

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 _____

FOR INFORMATION OF HOME LOAN APPLICANT

A. UNIFIED PROCESSING CHARGES:

Unified processing charges to be levied as detailed below:

Upto Rs.50 Lacs: 0.50% of Loan amount: Minimum: Rs.7,500/- (Upfront) Maximum: Rs.12,500/-
Above Rs.50 Lacs: 0.25% of Loan amount: Minimum : Rs.7,500/- (upfront) Maximum: Rs.20,000/- Plus GST

In case of takeover of Home Loan: Rs.7, 500/- (upfront) + Service Tax

The unified processing charges will include:

- Processing Charges
- Documentation charges
- Document Verification/ vetting charges
- Pre- sanction Inspection (Contact Point Verification-CPV) charges
- One time post inspection charges
- Advocate charges for legal opinion
- Valuer charges for valuation
- Bureau report charges
- CERSAI charges
- ITR Verification charges

B. PREPAYMENT/ PREMATURE CLOSURE CHARGES:

- **No penalty** is payable if loan is prepaid partly or fully.

C. LIST OF DOCUMENTS TO BE OBTAINED FROM THE CUSTOMER :

- Passport size photograph of all the applicants
- Residence and age verification, which may be established from the PAN card, Election ID, Passport, Driving License or Ration card.
- Proof of Business / office address.
- Bank statements for the last six months
- Copy of IT Returns for last 3 years alongwith assessment order.
- Salary slips for last 3 months (Minimum) in case of salaried class applicants.
- Copy of LIC premium receipts, if any, and / or copies of other investments.
- Certified copies of Balance Sheets and Profit and Loss accounts, copy of IT Return alongwith assessment orders, advance tax challans (for both company/firm and personal account) for the last three years in case of self-employed / business category applicants
- Brief profile of the company / firm in case of self-employed applicants
- Guarantor Details
- Copy of property documents
- Cheque for unified processing charges

ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION:

We have received home loan application from Mr. _____ S/o
_____ of _____ for Rs.
_____ on _____.

Seal of the Branch

For Bank of Baroda

_____Branch

Date: _____

ANNEXURE – 1 (B)

Draft Consent - cum - Authorization Form for Group Insurance Scheme

The Chief / Sr./ Branch Manager

Dear Sir,

Re: Application for membership of _____ Scheme

1. I, Mr/Mrs. _____
have obtained a sanction for availing the Home Loan, hereby give my consent to become a member of the IFLIC Group Insurance Scheme, which will be administered by Bank of Baroda as Group Manager.

My details are as below:

Name (in capitals): Shri / Smt. / Kum _____

Date of Birth : _____(DD/MM/YYYY)

Age (as on last Birthday) as on date _____ years

Limit sanctioned Rs. _____ EMI Rs. _____

Insurance cover obtained for Rs. _____

(Cover to be obtained for limit sanctioned limit)

Premium Amount :Rs. _____

Rate of Interest : _____ Loan Term: _____

2. I hereby authorize you to debit my Loan account No. _____ a
sum of Rs. _____ (Rupees _____ only) with your
branch towards the one time single premium.

* The same can be recovered from my Savings Account No. _____

* Please include the premium amount as part of the Loan amount and fix up the Equated Monthly Installments (EMIs) accordingly and debit the premium from my loan account.

Strike out whichever is not applicable.

3. I agree that in the event of my unfortunate demise during the pendency of the loan, India First Life Insurance (IFLIC) will be sole authority to consider the claim. IFLIC may settle the claim amount as per their rules to the extent of the outstanding schedule of indebtedness as on the anniversary preceding the death, in favour of the bank. These benefits will be utilized towards the liquidation of the loan amount under the loan provided by the bank. In the event of any surplus arising out of the benefits settled by Insurer after liquidating the outstanding amount, I nominate

Sh./Smt./Kum _____

who is my _____ (relationship) as the nominee to receive such surplus amount.

4. I agree to pay the full premium at inception even though the full loan amount will be disbursed by the bank only in phases.

5. I agree to abide by the terms and condition of the above scheme.

6. I agree to your conveying the above particulars regarding my admission into the group insurance scheme to IFLIC.

No Objection Certificate from co-borrowers (if any) :

I/We, 1. _____ 2. _____ do
not have any objection to Sh./Smt. _____

- a) Joining the Group Insurance Scheme mentioned above and
- b) One time single premium being debited to the Home Loan Account.

(_____)
Signature of the borrower

Place:

Date:

ANNEXURE-C

Credit Card Application Form for Home Loan Customers



Insert
passport
size photo

The Manager,
BOBCARDS,

Dear Sir/Madam,

(Please fill in CAPITAL letters only)

Re: Credit Card application

I/we have applied for Home Loan for Rs. _____ with Bank of Baroda. I also wish to avail a credit card from BOBCARDS Ltd, which is a wholly owned subsidiary of Bank of Baroda. I understand that I will be eligible for credit card only after my Home Loan is sanctioned by Bank of Baroda.

(All fields are mandatory)

Full Name(Fist/Middle/Last): _____

Mother's Maiden Name: _____

Date of Birth(DD/MM/YY) _____ **Age** _____ (in years) **Gender** : Male / Female

PAN No. _____ **Aadhar No.** _____

Present Address:

City. _____ Pin Code _____

Permanent Address:

City. _____ Pin Code _____

Office Name & Address:

City. _____ Pin Code _____

Gross monthly Income:Rs. _____ (As per latest ITR)

Mobile No. _____

Email id. _____

Name of the Nominee: _____ (Mandatory)

Relationship with Nominee _____

In case application is not considered favourably BOBCARDS Ltd reserves the right to retain documents.

I agree to abide by the terms and conditions as may be amended by the bank from time to time, without giving notice to me.

The most important terms & conditions as available on the website www.BOBCARDS.com have been read by me and I agree to abide by them including joining and annual fee waiver criteria. I understand that bank/company reserves right to introduce/withdraw any of the existing features/conditions including personal Accidental death cover, nomination details obtained stand null and void in such a case, if arise. I further understand that in event of settlement of claim by the insurance agency against Personal Accidental death cover, BOBCARDS dues, if any shall be appropriated first and balance shall be paid to the nominee.

In case of default in payment of the card outstanding, company may refer the matter to the sole arbitrator to be appointed by the Company. The Arbitration shall take place at Mumbai and I undertake to abide by the terms and conditions what so ever of the award, if any past by such arbitrator.

"I hereby authorize BOBCARDS Ltd. / Bank of Baroda to provide information exclusively for marketing purpose about the applicant and / or the card account to any of the third parties associated with BOBCARDS Ltd. / Bank of Baroda (Yes _____ No _____)"

ANNEXURE-C
Credit Card Application Form for Home Loan Customers

Declaration

In consideration of BOBCARDS Ltd/Bank of Baroda granting/reviewing facility to use the credit card, I do hereby declare and confirm that I have personally read and understood and interpreted aim vernacular, in full, before execution of all terms & conditions that have been received by me. It is my responsibility to obtain the terms and conditions applying to the BOBCARDS International Credit Card separately and read the same. I will be bound by the terms and conditions as may be in force from time to time. I agree to be charged the joining card fee in my first statement. In case of application for add-on(s), I will be billed for such add-on cards in the monthly statement. I undertake that the usage of the credit card shall be strictly as per the exchange control regulations of the Regulatory authorities as applicable from time to time which I undertake to keep myself updated with and in any event of any failure to do so, shall be liable for action under the Foreign Exchange Management Act 1999, or its statutory modification or re-enactment thereof. Credit limit on my card account may be reviewed as per BOBCARDS Ltd policies specified from time to time and BOBCARDS Ltd will be entitled to cancel my application/cards/alter the credit/cash limit/product upgrade at any time without assigning any reason.

I hereby authorize BOBCARDS Ltd/Bank of Baroda to provide information about the applicant and /or the card account to the financial credit bureaus/ regulatory authorities. I confirm that the attached photograph is present true identity of myself and that of my additional card application, which authorizes BOBCARDS Ltd to apply it to credit cards and for which I accept full responsibility and agree to not to make any claims against BOBCARDS Ltd, in respect thereto. And that this condition applies in addition to the terms of the card member Agreement which governs the use of my card. I also confirm that I am not a defaulter of any Credit Institution/Bank and my repayments are regular. By signing this application, I understand that all the transactions effected through my credit account, I including my successors, legal heirs, assignees shall be lawfully responsible for making payments of the same, as per the payment schedule in force from time to time. I further understand that mere disputing the transaction shall not absolve my prime liability to defer/delay the payment of my credit card dues and I along with my successor, legal heirs, and assignees will be fully responsible for making payments of the same, as per the payment schedule in force from time to time. I understand that BOBCARDS Ltd/Bank of Baroda will provide the credit as per Bank's internal guidelines and I give my consent for issuance of different card in case I am not eligible for the product applied for.

I/we irrevocably authorise Bank of Baroda/BOBCARDS Ltd. to debit my

**A/c No. _____ maintained with Bank of
Baroda _____ branch, against monthly/any dues in credit issued to me**

Total Amount Due **Minimum Amount Due**

Sign of A/c holder

Sign of Joint a/c holder

Recommendation (office use)

We hereby certify that Mr/Ms. _____ is KYC compliant _____ account (type) having account no. _____.

I/we confirm that borrower/s have been sanctioned Home Loan. We confirm that we have verified customers CIBIL report and his/her CIBIL Score is _____ (mention CIBIL score).

We confirm, the details furnished above are correct, address, signature and other particulars mentioned in the application by the customer are verified from our record.

We recommend that a credit card be issued with the limit he/she is eligible for as per circular number: _____.

Signature - with stamp of Authorised Signatory.

Name & Designation: _____

Signature Number-(Mandatory): _____

Branch Name/Office Name: _____

Region Name: _____

Zone Name: _____

Date: _____

Branch/ Office Seal (Mandatory)

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