

**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"> <li><input type="checkbox"/> Salaried</li> <li><input type="checkbox"/> Self-employed</li> <li><input type="checkbox"/> Professional</li> <li><input type="checkbox"/> House wife</li> <li><input type="checkbox"/> Others</li> </ul>		
<b>Previous address:</b> Address: _____ _____ City: _____ State: _____ Pin code: _____		
<b>Present address:</b> 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		
<b>Permanent address:</b> Address: _____ _____ City: _____ State: _____ Pin code: _____ Phone number: _____		
Father's/Husband's name: _____ _____	Education (tick mark): <ul style="list-style-type: none"> <li><input type="checkbox"/> Matric or below matric</li> <li><input type="checkbox"/> Under Graduate/Higher secondary</li> <li><input type="checkbox"/> Graduate</li> <li><input type="checkbox"/> Post-graduate</li> <li><input type="checkbox"/> Doctorate</li> </ul>	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/OTHERS/MINORITY COMMUNITY Passport No: _____	No. of dependents (excluding spouse): _____ No. of children: _____ Earning member in family, if any (Y/N): _____
<b>Mention branch where loan account should be opened:</b>		
<b>Reason for choosing the branch (tick mark)</b>		<ul style="list-style-type: none"> <li><input type="checkbox"/> Near location of target property</li> <li><input type="checkbox"/> Near place of work/business</li> <li><input type="checkbox"/> Near place of present residence</li> <li><input type="checkbox"/> Branch maintains salary account</li> <li><input type="checkbox"/> Other: _____</li> </ul>
<b>Income and expenses</b>		
<b>Primary monthly income</b> Gross income: _____ Deduction: _____	<b>Other income details</b> Rent received: _____ Agriculture: _____ Others: _____ Description: _____	<b>Monthly expenditure</b> Loan repayment: _____ Rent paid: _____ Others: _____

<p><b>Salaried: Please tell about your work:</b></p> <p>Employer name: _____</p> <p>Department: _____</p> <p>Address: _____</p> <p>City: _____ State: _____</p> <p>Pin code: _____</p> <p>Phone no: _____ Extn No: _____</p> <p>Fax no: _____</p> <p>Company email: _____</p> <p>Designation: Executive/Managerial/Clerk</p> <p>Years with employer: _____</p> <p>Contact person: _____</p> <p>Name of previous employer: _____</p> <p>Retirement age: _____</p> <p><b>Working with:</b></p> <ul style="list-style-type: none"> <li>• Govt./Public sector</li> <li>• Public Ltd</li> <li>• Private Ltd</li> <li>• Partnership</li> <li>• Proprietorship</li> <li>• MNC</li> </ul>	<p><b>Self-employed/Professionals: Please tell about your work:</b></p> <p>Name of company/firm: _____</p> <p>Activity: _____</p> <p>Address: _____</p> <p>City: _____ State: _____</p> <p>Pin code: _____ Phone no: _____</p> <p>Fax no: _____</p> <p>Company email: _____</p> <p>Designation: Executive/Managerial/Professional</p> <p>If professional, then choose one of the following:</p> <p style="text-align: center;">         Doctor                  Architect                  CA          MBA                      Engineer                  Lawyer          Others: _____       </p> <p>Years in business/profession: _____</p> <p>Contact person: _____</p> <p>Retirement age: _____</p> <p><b>Business details:</b></p> <ul style="list-style-type: none"> <li>• Private Ltd                  Partnership</li> <li>• Proprietorship              Others: _____</li> </ul> <p><b>Established since:</b> _____</p>
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<p><b>Credit card details</b></p> <p>Credit Cards Owned : _____</p> <p>Card Issuer: _____</p> <p>Card No. : _____</p>	<p><b>Other assets</b></p> <ul style="list-style-type: none"> <li>• Colour TV</li> <li>• Refrigerator</li> <li>• Car</li> <li>• Two Wheeler</li> <li>• Telephone</li> <li>• Cellular Phone</li> <li>• Personal Computer</li> <li>• Washing Machine</li> </ul>
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**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:**

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. 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)**

<b>About your Co-applicant:</b>	<b>About your Guarantor:</b>
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**

<i>In Rs.</i>	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 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 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 includes processing charges, documentation charges, document verification charges and pre & one time post sanction inspection charges will be levied as detailed below:

Loans upto Rs. 30/- lacs	: 0.50%. (Minimum Rs.5,000/-)
Loans above Rs. 30/- lacs	: 0.40% (Minimum Rs.15,000/- , Maximum Rs.50,000/-)

(service tax will be applicable separately in addition to above)

**Charges in respect of Advocate fee for legal opinion and valuation charges are will be levied separately in addition to above Unified Processing charges.**

**In case of takeover of Home loan: 0.10% + Service Tax**

**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

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**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: \_\_\_\_\_