



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

बैंक ऑफ़ बड़ौदा **Bank of Baroda**

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:	<input type="text"/>		
Changed Employment in past 3 years :		<input type="checkbox"/> Not Changed	<input type="checkbox"/> Once
			<input type="checkbox"/> More than Once
Date of Birth	: _____ (DD) _____ (MM) _____ (YYYY)	Age :	<input type="text"/>
Permanent Address	:		_____
		PIN :	_____
Tel.	:	Fax :	_____
		E-mail :	_____

i) About Yourself		Net worth		
		Applicant Co applicant Guarantor		
Sex : <input type="checkbox"/> Male	Education : <input type="checkbox"/> Matric <input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Doctorate	1. Total Moveable		
<input type="checkbox"/> Female		2. Total Immovable		
Marital Status: <input type="checkbox"/> Single		3. Total Assets 1+2		
<input type="checkbox"/> Married		4. Total Liabilities		
<input type="checkbox"/> Divorced		5. Net Assets 3-4		
<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	6. Amount of Collaterals		
No. of Dependents : _____ (Excluding spouse)	Others _____	7. Presence of Guarantor : Yes / No (If yes, give details in above column)		
No. of Children : _____				
Credit Card Details : 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 :		

<p>Salaried: Please tell us about your work: Name of Organisation : _____ Designation : <input type="checkbox"/> Executive <input type="checkbox"/> Managerial <input type="checkbox"/> Clerk Department : _____ Office Address : _____ _____ PIN : _____ Tel.: _____ Extn. No. : _____ Fax : _____ E-mail : _____</p> <p>Working with : <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</p> <p>Working Since: _____ Retirement Age: _____</p>	<p>Self Employed / Professional/Business Please tell us about your work: Name of Company : _____ Office Address : _____ _____ PIN : _____ Tel. : _____ Fax : _____ E-mail : _____</p>
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Years at Current Job :
 Greater than 5 Years
 Between 3 to 5 Years
 Between 1 to 3 Years
 Less Than 1 Year

Gross Monthly Income: Rs. _____

Business Details : Pvt. Ltd. Partnership
 Proprietorship Others _____
 Established Since: _____

Designation: Executive Managerial

Years in Current Business : >5 3-5 1-3 <1
 Greater Less

Gross Monthly Income: _____

Proposed Loan Details:(To be filled by Branches/Offices)

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 %: _____

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. 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)					

About your Co-applicant :	About Guarantor :
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 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

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

LIST OF DOCUMENTS TO BE OBTAINED WITH APPLICATION FORM:

Personal Documents :

1. Copy of the employment Contract (If the contract is in any language other than English, the same has to be translated into English and attested by Employer / Indian Embassy).
2. Certified copy of the latest salary slips for the past 6 months.
3. Copy of the Identity card issued by the current Employer.
4. Continuous Discharge Certificate, if applicable.
5. Copy of latest work permit.
6. Copy of the Visa stamped on the passport.
7. NRE Bank account pass book or statement of account.
8. Overseas Bank Account Statement for the last 6 months.
9. Bio-data covering educational qualifications, age, job experience, nature of profession/ business etc., with necessary proof.
10. Guarantor forms along with net worth proof / income proof.
11. A copy of IT returns of last 2 years. (Indian / Foreign)
12. Undertaking from the employer for remittance of monthly installment, wherever feasible, if stipulated in the sanction.
13. A salary certificate / income statement duly attested by our foreign office including subsidiary office/ certified by the competent authority available in the country may be produced. This may also include Chartered / Certified Accountants, officials of Inland Revenue Dept. (similar to Income Tax Authorities in India) or any other agency specified for the purpose. Wherever attestation is not possible, this may be submitted duly notarized.

For Self Employed:

- (a) Balance sheets and profit & loss accounts of the business/profession along with copies of individual income-tax returns for the last three years, certified by a chartered accountant
- (b) A note giving information on the nature of business /profession, form of organization, clients, suppliers etc

For PIOs:

A photocopy of the PIO Card or any of the under noted documents:-

- Current passport indicating birth place in India/abroad.
- Indian Passport, if held earlier
- Parents or grand parents passport with details there in substantiating his claim of being a PIO

Property documents:

- i. Receipt for payments made for purchase of the residential unit.
- ii. Copy of approved drawings of proposed construction / purchase.
- iii. Permission from competent authority for construction of flat/house
- iv. Permission from competent authority under Urban Land Ceiling & Regulation Act, 1976
- v. Agreement for sale / sale deed / detailed cost estimate from Architect / Engineer for the property to be constructed.
- vi. Allotment letter from the co-operative society/ association of apartment owners.
- vii. Other documents depending upon -
 1. Property to be purchased directly from builder (ready / under construction).
 2. Property belonging to a Registered Co-operative Housing Society.
 3. Purchase in resale.
 4. Direct sale by any Development Authority.
 5. Construction of house on a separate plot of land.