

RETAIL LENDING  
Application Form –  
HOUSING LOAN



Please Affix  
Recent

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		
		Applicant	Co applicant	Guarantor
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	1. Total Moveable		
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	2. Total Immovable		
No. of Dependents : _____ (Excluding spouse)	Others _____	3. Total Assets 1+2		
No. of Children : _____		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 : _____
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<b>Salaried: Please tell us about your work:</b> 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 : _____ <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 Working Since: _____ Retirement Age: _____	<b>Self Employed / Professional/Business</b> <b>Please tell us about your work:</b> Name of Company : _____ Office Address : _____ _____ PIN : _____ Tel. : _____ Fax : _____ E-mail : _____
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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:**

- Gross Monthly Income (Rs.) : \_\_\_\_\_
- Salaried Person  
 (I) Monthly Basic (Rs.) : \_\_\_\_\_  
 (ii) % of PF deduction : \_\_\_\_\_
- Annual Professional Tax : \_\_\_\_\_
- 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: \_\_\_\_\_
- Total Monthly house hold expenses : \_\_\_\_\_
- Monthly other loan amount : \_\_\_\_\_
- Net Annual Income of other Family members: \_\_\_\_\_  
 (Excluding co applicant & Guarantor)
- 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>About your Co-applicant :</b>	<b>About Guarantor :</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

## 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 Service Tax

**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:

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

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

#### **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.
14. 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.

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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: \_\_\_\_\_

**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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