



# Bank of Baroda

## Application Form for Home Loan

(APL III)

To  
The Branch Manager  
Bank of Baroda

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PHOTO

Dear Sir/Madam

I / We, ..... hereby  
apply for a Home Loan of F\$...... (Dollars.....)  
under **Baroda Home Loans** on terms and conditions as stipulated by the Bank.

Personal Details	Applicant	Co-Applicant (Relation with Applicant)
1. Name in full with Father's name		
2. Nationality		
3. Gender	Male/Female	Male/Female
4. Marital Status	Single/Married	Single/Married
5. Residential Address		
6. Telephone- Office		
Residence		
Mobile		
7. Date of Birth		
8. Details of Spouse		
Name		
Occupation		
Annual Income		
9. No of Dependants		
<b>Employment / Business Details</b>		
10. Name of the Employer / Business with address		
11. Working / Business since when		
<b>Financial Details</b>		
12. Gross Income (Annual)		
13. Net Income (Annual)		
14. Other Income (Annual)		
15. TOTAL ( 13+14)		
16. Tax No (TIN)		

<b>Details of Banking / Borrowing Arrangement</b>			
17. Banking relationship with	Bank / Branch	Type of A/c	A/c No
i) Our Bank			
ii) Other Bank			
18. Details of Borrowing			
Name of the Bank/Branch	Purpose of Loan	O/s bal.	Securities Offered
Personal guarantees offered			
19. Purpose of Home Loan			Tick applicable purpose
For a new dwelling unit – ready / to be constructed			
For an existing dwelling unit (not older than 25 yrs).			
For repairs/renovation/extension of existing unit.			
20. Name of Builder / Vendor			
21. Location of Property. If encumbered, give details			
21. Land area	Sq. mt	Built up Sq.Ft./mt	Market value of land / House F\$
22. Purchase Price F\$			Amount paid so far : F\$
23. Whether i) Building Plan approved			Yes / No
ii) Completion Certificate Obtained (Issued by City/Town Council)			Yes / No

<b>Cost of Project &amp; Means of Finance</b>			
Cost of Project	Amount	Means of Finance	Amount
i) Purchase price of Existing House / New house		Loan from us	
ii) Cost of Land		Applicant's Contribution	
iii) Cost of Construction		Withdrawal from FNPF	
iv) Other Expenses		Others	
Total		Total	
<b>Details of Guarantor</b>			
Name of Guarantor with address	Occupation	Name of Bankers	Tangible Net worth
			Annual Income
<b>Assets &amp; Liabilities</b>		<b>Applicant (F\$ actual)</b>	<b>Co-Applicant (F\$ actual)</b>
i) Immovable Property (at cost)			
ii) Bank Deposits (face value)			
iii) Shares/other investments (at cost)			
iv) LIC Policies(Surrender value)			
v) Other Assets			
<b>Total Assets ( X )</b>			
i) Loan from friends/relatives			
ii) Loans from Banks			
iii) Loan from FNPF/employer			
iv) Other liability			
<b>Total Liabilities ( Y )</b>			
<b>NET WORTH ( X – Y )</b>			

**Undertaking and Declaration:**

I/We, declare that all the information given in this application form are true, correct and complete and I/We understand, based on this information Bank may decide to grant loan to me/us. I/We assure that I/We have had no insolvency proceedings against me/us nor have ever been adjudicated insolvent. I/We confirm having read and understood the rules / regulations of the Bank relating to Home Loan. I/We undertake to inform bank regarding any change in my/our occupation/employment and to provide any further information that the bank may require. I/We also undertake to authorize my/our employer(s) to deduct equated monthly instalments from my/our salary and remit the same directly to the Bank every month. I/we undertake to abide by the Bank's laid-down norms for advances and to pay all processing, legal, insurance, stamping and incidental costs & charges etc. I/We also authorize you to collect my credit report from existing banker/s.

**Applicant's Signature** ..... **Co-Applicant's Signature** .....

Date:

**Enclosures:**

- i) Original/Certified true copy of Sale/Purchase or Letter of intent to sell Agreement.
- ii) Approved Plan.
- iii) Copy of Title Deed or Lease agreement.
- iv) Quotation from reputed Builders / Original receipts of payment made to Builder/Vendor.
- v) Copy of latest Salary Certificate, Income Tax Return, (Financial Statements for -3- years in case of self employed persons).
- vi) List of Life Policies giving Number, Amount insured, Premium paid (with status report on surrender value)/ Details of Deposits.
- vii) Particulars of legal heirs-names/relationship, age and present address.

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**For Office Only**

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Purpose: .....

Loan Sanction Amt. : F\$..... Margin : .....%. Interest Rate :.....

Loan Repayment : F\$ .....p.m incl. interest commencing from .....

(F\$ actual)

Type of Securities	M/Value	Margin	A/Value
D P Note & Personal Guarantee of			

Condition of Security:..... Inspected by:.....

Remarks / Recommendations :  
(Including justification for  
Borrower's repaying capacity)

Sanctioned / Recommended

Date:

Branch Manager