



Application Form for Loan / Overdraft against Deposit

(APL. III)

The Branch Manager
Bank of Baroda

Dear Sir

Re: Request for a Loan / Overdraft against My / Our Own Deposit/s.

I/We submit herewith following details and request you to grant me/us fresh / further Demand Loan / Overdraft facility against my / our deposit/s.

Full Name Mr/Mrs/Ms.
Address
Phone: Residence
Work
Occupation
Tax ID No.
Particulars of A/cs held with us
A/cs with other banks
Purpose
Limit F\$
Proposed Repayment

Security

Table with columns: TDA No., Date, Favouring, Amt., Int. Rate, Term, Maturity details (Date, Value)

Undertaking and Declaration

I/we undertake to abide by the Bank's laid-down norms / guidelines for advances and to pay all processing, legal, insurance, stamping and incidental costs & charges etc. I state that all details/information given by me/us is true and correct. The Term Deposit/s pledged as security is/are to be appropriated towards clearance of dues in case of default in repayments without any intimation to me/us.

Yours faithfully

Signature

For Office Only

Sanction F\$
Interest Rate % p.a.
Margin F\$
Repayment
Security Value F\$

Remarks / Recommendations:

Remarks area with dotted lines

Date:

Sanctioned

Branch Manager

**REVIEWS**

i) Reviewed Limit F\$ : .....  
ii) Security value F\$ : .....

Interest Rate: .....% p.a.  
Repayment : .....

Remarks / Recommendations:

Reviewed

Date:

Branch Manager

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i) Reviewed Limit F\$ : .....  
ii) Security value F\$ : .....

Interest Rate : .....% p.a.  
Repayment .....

Remarks / Recommendations:

Reviewed

Date:

Branch Manager

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i) Reviewed Limit F\$: .....  
ii) Security value F\$: .....

Interest Rate : .....% p.a.  
Repayment .....

Remarks / Recommendations:

Reviewed

Date:

Branch Manager

**Proforma for obtaining Standing Instructions for deduction of Loan Installments directly from the A/c.**

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.....  
.....

Date:

The Branch Manager  
Bank of Baroda

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Dear Sir

**Re: Standing Instructions**

In consideration of Bank of Baroda .....Branch granting me / us a demand loan of F\$....., I / we hereby authorise you to debit F\$..... (Fiji Dollar.....) from my/our savings/current account no ..... with effect from ..... and thereafter on the ..... of each month and credit the same to my/our loan accounts no.....

This instruction is irrevocable till such time the entire loan is repaid together with interest and/or charges in full.

Yours faithfully

.....

**Signature of Applicant**

**Proforma for Authorising Deduction of Loan Installments from the Borrower's Salary and its Remittance for Credit to Loan Account**

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Date:

To,  
.....  
.....  
.....

Dear Sir

**Re: Deduction of Loan Installment and its Remittance**

In consideration of Bank of Baroda..... Branch granting me a demand loan of F\$ ..... for purchase of Car / Home / ..... , I/we hereby authorise you to deduct from my salary F\$.....(Fiji Dollar ..... ) per month commencing from.....

Further, I request you to remit the money to Bank of Baroda .....Branch to the credit of my demand loan account no..... with them.

This instruction is irrevocable till such time the entire loan is repaid together with interest and/or charges in full.

Yours faithfully

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**Proforma of a Letter to be obtained from Employer of the Borrower for Remittance of Installments**

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Date:

The Branch Manager  
Bank of Baroda

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Dear Sir

**Re: Remittance of Loan Instalments**

As per the request of Mr / Mrs ..... F/N....., we shall deduct a sum of F\$..... from his monthly salary and remit the amount to your branch to the credit of his loan no. .... with you.

Yours faithfully

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**Signature of Applicant**