



बैंक ऑफ बड़ोदा
Bank of Baroda

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APPLICATION FOR BARODA MORTGAGE LOAN

I/We request you to grant me/us a Loan/Overdraft facility of Rs. _____
under **Baroda Mortgage Loan Scheme**.

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. : _____	Present address: Address: _____ _____	
Date of Birth : _____ (DD) (MM) (YYYY)		
Age: _____ (years)	City: _____ State: _____	
Sex : Male/Female	Pin code: _____	
Marital Status: Single/Married/Divorced/Widowed	Phone number: (O) _____ (R) _____	
E-mail: _____	Years in current address: _____	
Employment status (tick mark):	Mobile phone no: _____	
<ul style="list-style-type: none"> • Salaried • Self-employed • Professional • House wife • Others 	Fax no: _____	
Previous address: Address: _____ _____	Changed Residence in past 3 years : Not Changed Once More than Once	
City: _____ State: _____	Permanent address: Address: _____ _____	
Pin code: _____	City: _____ State: _____	
Father's/Husband's name: _____	Education (tick mark): <ul style="list-style-type: none"> • Matric or below matric • Under Graduate/Higher secondary • Graduate • Post-graduate • Doctorate 	Banking with us (Y/N): _____ <i>If yes, then fill the following:</i> 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	No. of dependents (excluding spouse): _____ No. of children: _____ Earning member in family, if any (Y/N): _____

Mention branch where loan account should be opened:

**Reason for choosing the branch
(tick mark)**

- Near location of property
- Near place of work/business
- Near place of present residence
- Branch maintains salary account
- Other: _____

Income and expenses

Primary monthly income	Other income details	Monthly expenditure
Gross income: _____	Rent received: _____	Loan repayment: _____
Deduction: _____	Agriculture: _____	Rent paid: _____
	Others: _____	Others: _____
	Description: _____	

Salaried: Please tell about your work:

Employer name: _____
 Department: _____
 Address: _____

 City: _____ State: _____
 Country: _____
 Pin/Postal code: _____
 Phone no: _____ Extn No: _____
 Fax no: _____
 Company email: _____
 Designation: Executive/Managerial/Clerk
 Years with employer: _____
 Contact person: _____
 Name of previous employer: _____
 Retirement age: _____

Working with:

- Govt./Public sector
- Public Ltd
- Private Ltd
- Partnership
- Proprietorship
- MNC

Self-employed/Professionals: Please tell about your work:

Name of company/firm: _____

 Activity: _____
 Address: _____

 City: _____ State: _____
 Country: _____
 Pin /Postal code: _____
 Phone no: _____ Extn No. _____
 Mobile No.: _____
 Fax no: _____
 Company email: _____
 Designation: Executive/Managerial/Professional
 If professional, then choose one of the following:
 Doctor Architect CA
 Engineer Lawyer Others: _____
 Years in business/profession: _____
 Contact person: _____
 Retirement age: _____
Business details:
 • Private Ltd Partnership
 • Proprietorship Others: _____
Established since: _____

Credit card details

Credit Cards Owned : _____
 Card Issuer: _____
 Card No. : _____

Passport Details

PASSPORT No.: _____
 Place of Issue : _____
 Date of Issue : _____
 Valid upto : _____
 Date of Visa granted / work permit : _____
 Valid upto : _____

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 Mortgage 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)
About your Co-applicant:

Name : _____
 Date of birth: _____ (DD/MM/YYYY)
 Father's/husband's name: _____
 Relation with Applicant: _____
 Address:

 City: _____ Pin code: _____
 State: _____
 Occupation: _____
 Phone/Fax: _____
 Email: _____
 PAN/GIR Number: _____
 Net Annual Income (Rs.): _____

About your Guarantor:

Name : _____
 Date of birth: _____ (DD/MM/YYYY)
 Father's/husband's name: _____
 Relation with Applicant: _____
 Address:

 City: _____ Pin code: _____
 State: _____
 Occupation: _____
 Phone/Fax: _____
 Email: _____
 PAN/GIR Number: _____
 Net Annual Income (Rs.): _____

Net worth

In Rs.	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:

Loan Amount requested (Rs): _____ Tenure in Months: _____ Purpose: _____ _____	Details of immovable Properties offered as security for the Loan Nature of the property (mark ✓) <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <input type="checkbox"/> Residential Building <input type="checkbox"/> Commercial Building <input type="checkbox"/> Plot of Land <input type="checkbox"/> Godown <input type="checkbox"/> Others (specify) _____ </div> <div style="border: 1px solid black; padding: 5px;"> <input type="radio"/> Rented <input type="radio"/> Self occupied <input type="checkbox"/> Purchased <input type="checkbox"/> Inherited </div> If a Plot of Land, whether it is purchased from any Development authorities: Yes / No / Not applicable If yes, Name of the Development Authority: Location: Survey / House No. _____ Street / locality _____ Village/ Town _____ Distt: _____ State: _____ Property in whose name?: _____ Area / Size of the property: _____ Date of Purchase/acquiring: _____ Cost (at the time of purchase): Rs. _____ Present estimated market value: Rs. _____ Whether encumbered: _____
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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 Mortgage Loan Scheme is repayable inmonthly installments 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.

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

Particulars about Co- Borrower / Guarantor (wherever applicable)

Name: Mr./Mrs/Ms. _____

Father's / Husband's Name: _____

Present Address: _____

Phone No: _____ Mobile No. _____

Details of other present immovable properties (Other than proposed as security for Mortgage 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 office use only-----

Warm lead No: _____
Borrower number: _____

Sales executive code:
Branch name and alpha code where parked :