



**RETAIL LENDING**  
**Application Form**  
**for VEHICLE LOAN**  
**PERSONAL LOAN &**  
**CONSUMER LOAN**

Please Affix  
Recent  
Photograph

ALPHA CODE : \_\_\_\_\_

Borrower Number : \_\_\_\_\_

I/We request you to grant me/us a loan facility 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. : \_\_\_\_\_

Residence Address : \_\_\_\_\_  
\_\_\_\_\_

Telephone : \_\_\_\_\_ Fax : \_\_\_\_\_ Mobile No. : \_\_\_\_\_

No. of Years at Residence :   Changed Residence in past 3 years :  Not Changed  Once  More than Once

Date of Birth : \_\_\_\_\_ (DD) \_\_\_\_\_ (MM) \_\_\_\_\_ (YYYY) Age :

Permanent Address : \_\_\_\_\_  
\_\_\_\_\_

Tel. : \_\_\_\_\_ Fax : \_\_\_\_\_ E-mail : \_\_\_\_\_

About Yourself		Net Worth	
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	Applicant
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 Immoveable	Guarantor
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)	

**Credit Card Details :**  
Credit Cards Owned : \_\_\_\_\_ Card Issuer : \_\_\_\_\_  
Card No. \_\_\_\_\_  
Bank of Baroda Account No. \_\_\_\_\_ CA / SB  
Branch Name : \_\_\_\_\_

**Other Assets**  Color TV  Refrigerator  Car  
 Two Wheeler  Telephone  
 Cellular Phone  PC  
 Washing Machine

Salaried : Please tell us about your Work :	Self Employed / Professional/Business : Please tell us about your Work :
Name of Organisation : _____	Name of Company : _____
Designation : <input type="checkbox"/> Executive <input type="checkbox"/> Managerial <input type="checkbox"/> Clerk	Office Address : _____
Department : _____	_____
Office Address : _____	_____
_____	_____
Tel. : _____ Extn. No. : _____ Fax : _____	Tel. : _____ Extn. No. : _____ Fax : _____
E-mail : _____	E-mail : _____
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	Business Details : <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____
Working Since : _____ Retirement Age : _____	Established Since : _____
Years at Current Job : <input type="checkbox"/> Greater than 5 Years <input type="checkbox"/> Between 3 to 5 Years <input type="checkbox"/> Between 1 to 3 Years <input type="checkbox"/> Less than 1 Year	Designation : <input type="checkbox"/> Executive <input type="checkbox"/> Managerial
Gross Monthly Income : Rs. _____	Years in Current Business : <input type="checkbox"/> >5 <input type="checkbox"/> 3-5 <input type="checkbox"/> 1-3 <input type="checkbox"/> <1 (Greater) (Less)
	Gross Monthly Income : Rs. _____

<b>Proposed Loan Details : (To be filled by Branches/Offices)</b>  Tenure Months : _____ Purpose : _____ Purchase Price (Rs.) : _____ Loan Amount (Rs.) : _____ Rate of Interest % : _____ Margin % : _____	<b>Income Details :</b> 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 Income of other Family members : _____
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<b>FOR CAR LOANS ONLY (CAR DETAILS):</b>  Type of Vehicle : <table border="1" style="display: inline-table; margin-left: 20px;"> <tr> <td style="padding: 2px;">Greater than 4 Laces</td> <td style="padding: 2px;">Between 4 to 6 Laces</td> <td style="padding: 2px;">Greater than 6 Laces</td> </tr> </table>  Age of Vehicle : <table border="1" style="display: inline-table; margin-left: 20px;"> <tr> <td style="padding: 2px;">Less than 1 Year</td> <td style="padding: 2px;">Between 1 to 3 Years</td> <td style="padding: 2px;">Between 3 to 5 Years</td> </tr> </table>	Greater than 4 Laces	Between 4 to 6 Laces	Greater than 6 Laces	Less than 1 Year	Between 1 to 3 Years	Between 3 to 5 Years	1. Make / Model : _____ 2. Name of the dealer (For New Car) : _____ 3. For Second Hand Car (i) Approx. serviceable age of car : _____ (ii) Valuation as per garage certificate : _____ (iii) Name and address of Seller (Attach copy of RC) : _____ (iv) Engine / Chassis No. : _____
Greater than 4 Laces	Between 4 to 6 Laces	Greater than 6 Laces					
Less than 1 Year	Between 1 to 3 Years	Between 3 to 5 Years					

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)	Branch & Telephone No.	A/c. Type	A/c No.	No. of years account held
Name of the Bank	_____	_____	_____	_____
Main Bank	_____	_____	_____	_____
Others	_____	_____	_____	_____
1) _____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____

<b>About your Spouse :</b> Name : _____ Address : _____  Occupation : _____ Phone/Fax : _____ E-mail : _____ PAN/GIR Number : _____  Net Annual Income (Rs.) : _____	<b>About Guarantor :</b> Name : _____ Address : _____  Occupation : _____ Phone/Fax : _____ E-mail : _____ PAN/GIR Number : _____  Net Annual Income (Rs.) : _____
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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 Undertake 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

**I am willing to stands as guarantor**

Place : \_\_\_\_\_  
 Date : \_\_\_\_\_

Signature of the Guarantor/s