

15. Preferred Address for Correspondence Office Residence Permanent 16. Preferred Language

17. Occupation: Salaried / Self-employed / House-Wife / Student / Agriculturist 18. Gross Annual Income Rs.

19. If **Salaried** Present Employer Current Job Exp.

Designation Department Total Job Exp.

• Employer Type: Public Sector (PSU) Central Govt. (CTG) State Govt. (STG) Multinational (MNC)

Public Ltd. Co. (PUB) Pvt. Ltd. CO. (PVT) Partnership (PAR) Proprietorship (PRO) Others (OTH)

20. If **Self employed**, Individual Non-individual Business Turnover: P.A. (Rs. in lacs) Business Stability

Professional: CA/CS/ICWA Architect Engineer Doctor Management Consultant Lawyer

Constitution: Proprietorship Partnership Limited Liability Partnership HUF Society Pvt. Ltd. Co. Pub. Ltd. Co. Trust

21. Nature of Business

22. Name of Proprietor/Partners/ Directors of Company and Their Addresses (details of all to be attached)

Name

Age Academic Qualifications

Address Line 1

Address Line 2

City: State PIN

Telephone no. (Residence) Experience in the line of activity

23. Name of Associate Concerns and Nature of Association (if more, attach details)

Name of Associate Concern

Address Line 1

Address Line 2

City: State PIN

Presently Banking with Nature of Association

Extent of Interest as a Prop./Partner/Director Or just investor in associate concern

24. Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank

25. Credit Facilities (Existing)

Type of Facilities

Current Account Limit (In lacs) Outstanding as on

Presently Banking with Security Lodged

Rate of Interest (Rs. In lacs) Repayment Terms

Cash Credit Limit (In lacs) Outstanding as on

Presently Banking with Security Lodged

Rate of Interest (Rs. In lacs) Repayment Terms

Term Loan Limit (In lacs) Outstanding as on

Presently Banking with Security Lodged

Rate of Interest (Rs. In lacs) Repayment Terms

LC/BG Limit (In lacs) Outstanding as on

Presently Banking with Security Lodged

Rate of Interest (Rs. In lacs) Repayment Terms

It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I am not indebted to any other Bank / Financial Institution other than those mentioned in 10(a) above.

This is to certify that I am co applicant / Guarantor
with said Applicant Mr. _____

Applicant Signature & Date _____

Co Applicant/Guarantor signature with date _____

PROPOSED LOAN DETAILS

Vehicle is for Captive Commercial Use Vehicle Usage _____
 Vehicle Description _____ No. of Units _____
 Asset Cost/Valuation Price _____ Discount (If any) _____
 Loan Amount _____ Tenor / No. of Instalments (in months) _____
 Moratorium _____ No. of Advance EMI _____
 Seller / Dealer _____ Registration No. with Yr of Manufacturing _____
 Viability: Expected Total Monthly Income from Vehicle _____ Expected Monthly Expense on vehicle (Including EMI) _____
 Monthly Free Cash Flow _____
 Repayment Mode PDC NON PDC Auto Debit NACH DAS Aggregator Installment Frequency: _____

BANK DETAILS

Name of Bank: _____ IFSC: _____
 A/c. No.: _____ Branch: _____
 Account Type: Saving Current Others No. of Years: _____
 Do you have any Existing relationship with [] BOB Please specify the details _____

REFERENCES (Professional / Business Reference)

1. Name _____	2. Name _____
Address _____	Address _____
Address _____	Address _____
Landmark _____ City _____	Landmark _____ City _____
Dist. _____ State _____ PIN _____	Dist. _____ State _____ PIN _____
Mobile / Tel. _____	Mobile / Tel. _____
Relation with Applicant _____	Relation with Applicant _____

MOST IMPORTANT DOCUMENTS

I/WE CONFIRM THAT THE EXECUTIVE WHO HAS COLLECTED MY APPLICATION/DOCUMENT, HAS not received any payment in cash or kind, bearer cheque or kind along with or in connection with this loan application from me/us. • informed me/us that goods & service tax as may be applicable will be charged in connection with the loan. • informed me/us that the quantum of the loan will be finally decided by Bank of Baroda and has not made commitments to me/us regarding the same. • informed me that Bank of Baroda may request for additional documents other than those collected in connection with the application. • taken my attestation / certification on photocopies of documents provided by me/us.

Please note that all post dated cheques are to be issued favoring Bank of Baroda only.

Pre sanction documents	Tick	Pre sanction documents	Tick
Application Form		Signature verification	
Passport size Photograph (Signed across)		Board Resolution, AoA/MoA & Certificate of incorporation	
Latest 6 months Bank Statement		Authority letter & Partnership deed in case of partnership firm	
Latest 3 months salary slips		Form 60/61 declaration if PAN not available	
Last 2 years ITR with computation of Income/certified financials		Copy of proof of ownership of property	
Proof of Turnover (Latest sales / Service Tax returns)			
Proof of Identity (As per RBI guidelines on KYC) (Specify)			
Proof of Address (As per RBI guidelines on KYC) (Specify)			
Proof of Identity: <input type="checkbox"/> Permanent Account Number (PAN) <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Passport issued in India <input type="checkbox"/> Voter's Identity Card <input type="checkbox"/> Valid permanent Driving License <input type="checkbox"/> Employee Identity Card (Applicable only for Low Risk Customer as per Process of Customer Risk Categorization)			
Proof of Address: <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Passport issued in India <input type="checkbox"/> Voter's Identity Card <input type="checkbox"/> Valid permanent Driving License <input type="checkbox"/> Employee Identity Card (Applicable only for Low Risk Customer as per Process of Customer Risk Categorization)			

IMPORTANT NOTES:

- Processing/documentation fee paid with the loan application shall not be refundable in part/full under any circumstances including rejection/withdrawal of the application for whatsoever reasons.
- Mere submission of this application form should not be construed as giving rise to any binding obligation on the part of Bank of Baroda ("BOB") to provide the financial assistance/facilities opted for by the applicant. The quantum of loan, in case of sanction would be at the sole discretion of BOB and BOB has not made commitments to me/us regarding the same.
- As per the guidelines issued by RBI on Fair Practices Code, the BOB has adopted Fair Practice Code ("Code") and BOB has published the Code on its website viz www.bankofbaroda.com. BOB urges its customers to read and understand the Code.
- As per the directives issued by the RBI, the BOB has adopted a policy for "Determination of Interest Rates, Processing and other Charges". The rate of interest applicable to the loan facility availed shall be as prevailing on the date/s of disbursement/s and will be based upon the BOB's evaluation of the creditworthiness of the applicant/s risk profiling done by the BOB etc. The BOB shall review and if any necessary revise the rate of interest at any time and during the loan facility at its sole discretion. Policy and prevailing interest rate is published by the BOB on its website.
- This loan application will be disposed off within a period of 21 days subject to submission of complete information and documents by the applicant/s to the requirement & satisfaction of BOB.

ACKNOWLEDGMENT OF LOAN APPLICATION FORM

CUSTOMER COPY

Dear Sir/Madam, Date _____
 This is to acknowledge receipt of the Loan Application Form of (Name _____
 Dated _____) along with the Documents.

1) _____

Dealer/DSA/Referral/DDSA/RM-CV
Sign. & Stamp

Bank of Baroda

DECLARATIONS

1. I/We declare that all the particulars information given in the application form are true, correct, complete and up-to-date in all respects and that I/We have not withheld any information whatsoever and Bank of Baroda ("BOB") is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of documents submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge BOB's right to seek any other information from any other source in this regard. I/We understand that all above mentioned information shall form the basis of any facility that BOB may decide to grant to me/us at its sole discretion.
2. I/We am/are citizen(s) of India.
3. I/We declare that BOB has no obligation not process incomplete/defective application form for which if any loss or delay is caused to me/us, I/We will not hold BOB liable for such loss or delay.
4. I/We agree that mere submission of loan application to BOB does not imply sanction of loan automatically by BOB. Bank has full discretion to decide to sanction or not to sanction loan/quantum of loan at its sole and absolute discretion.
5. I/We agree that BOB shall have the right to make disclosure of any information relating to me/us including person information, details in relation to loan, defaults, security, etc. to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, BOB's other branches/subsidiaries/affiliates/rating agencies, service providers, other non banking financial companies /banks/financial institutions, any third parties, any assignees/potential assignees or transferees, who may need and process in such manner and through such medium as it may be deemed necessary by the BOB, including use for KYC information verification, credit risk analysis or for other related purposes.
6. BOB reserves the right to retain the photographs & documents submitted with the application and will not return the same to the applicant.
7. I/We hereby declare that I/We have read & understood the terms & conditions given above in language as understood by me/us.
8. I/We agree to receive SMS alerts related to my/our application status as well as related to other products offered or may be offered by BOB that BOB may send from time to time, on my/our mobile number as mentioned in this application form. I/We undertake to intimate the BOB in the event of any change in my/our mobile/telephone number.
9. I/We hereby consent to receive information/service etc. for marketing purposes through telephone/mobile/SMS/email by the BOB/service provider.
10. I/We hereby acknowledge that BOB remains entitled to assign any activities to any third party agencies/service providers at its sole discretion. I/We further acknowledge the right of BOB to provide details of my/our application and/or loan details and repayment history information which will be on a confidential basis to Bank of Baroda or other third party agencies/service providers, whether located in India or overseas for the purpose of availing of support services of any nature by BOB and also may disclose information, if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorization from me/us.

This is to certify that I have explained the Terms & Conditions to the Applicant / Guarantor / Co applicant who have signed in front of me and I have adhered to Fair practice code defined by BOB.

Dealer / DSA/ DDSA / Referral Name & Code

I certify that the risk categorisation has been done as per defined policy norms

BOB Representative Name & EC No

Signature and Date _____

Signature and Date _____

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