



The Manager,
BANK OF INDIA,
Ho Chi Minh City Branch

APPLICATION FORM FOR RETAIL LOAN SCHEMES
(HOUSING LOAN, LOAN AGAINST PROPERTY, CAR LOAN, PERSONAL LOAN)
(To be filled in by the applicant)

I/We wish to apply for a loan of VND. _____
(VND. _____ only) for _____

I/We agree to abide by all the terms and conditions prescribed by the Bank, from time to time. I/We agree to execute all the necessary documents and to create securities in Bank's favour as desired by the Bank.

To enable the Bank to consider my/our request, I/We furnish below the required particulars/information and undertake to furnish to the Bank any other information/particulars required for the purpose from time to time till the loan is repaid in full.

Part A : (Particulars of Applicant) – Details of first applicant to be given unless specified otherwise.

1. Name in full (First Applicant/Borrower)
 - (i) Mr./Mrs./Ms. _____
(Surname) (Name) (Middle-name)
(Joint Borrower, if any):-
 - (ii) Mr./Mrs./Ms. _____
(Surname) (Name) (Middle-name)
2. Date of Birth (i) _____ (ii) _____
3. Age (i) _____ (ii) _____
4. Marital Status : Married/Unmarried 5. Number of Dependents
6. If spouse working : Yes/No
7. If yes, his/her monthly income (Gross) VND. _____ Net VND _____
8. Residential Address (Present) _____

_____ Tel.No. _____
How many years you have been staying at above address? _____ years
House/Flat owned/rented/in the name of _____
9. If the present address is not the permanent address, give details of Permanent address :

House/Flat owned/rented/in the name of _____ Tel.No. _____
10. Family Book No. _____ issued on _____ by _____
11. Whether holding Passport? Yes/No
If yes, details thereof :

	1 st applicant	2 nd applicant
(i) Number	_____	_____
(ii) Date of issue	_____	_____
(iii) Date of Expiry	_____	_____
(iv) Issuing Authority	_____	_____

12. Occupation : service/Business/Self employed Since _____ years

If employed, details about the employment:

Name & Address of the employer _____

_____ Tel.No. _____

Employed since _____ Designation _____

Gross Annual Salary : VND _____

Present monthly net take home pay: VND _____

Income-Tax payer : Yes/No, Tax Identification No. _____

If having business/self-employed, details about the same :-

Nature of business/Self-employment activity: _____

Type of organisation : Proprietary/Partnership

Business Registration/Licence No. _____

Business Address _____

_____ Tel.No. _____

Business premises owned/rented/in the name of _____

If business/self-employment is in partnership, please provide details of names of partners and their addresses :

Name/s of the partner/s and address _____

Gross/Net Annual Income : Gross VND _____ Net VND _____

Income-tax payer : Yes/No. If yes, Tax Identification No. _____

13. Whether 1st applicant maintains account/s with the branch : Yes/No

If yes, details : - S/B/Current Aa/c. no. _____ since _____ present bal. _____

Other a/cs : type. _____ since _____ present bal. _____

14. Details of Accounts maintained with other branches/Banks

a) Name & Address of other branch of Bank of India _____

Savings Bank a/c. no. _____ since _____ present bal. _____

Current a/cs : type. _____ since _____ present bal. _____

b) Name & Address of other Bank/s where deposits are maintained :-

Savings Bank a/c. no. _____ since _____ present bal. _____

Current A/c : type. _____ since _____ present bal. _____

15. Whether presently a borrower of Bank/Other Banks/Institutions : Yes/No

If yes, please furnish following details:

Name & address of the Bank/institution _____

Purpose for which loan is availed _____

Amount borrowed : VND _____ since date _____

Present outstanding : VND _____ Repayment due by _____

Repayment terms :- Monthly/Quarterly/Half-yearly instalment VND _____

16. Details of sources of monthly & annual income/outgo :
 (As per salary slip/certificate/personal balance sheet/income tax return etc.)

	Principal sources		Other sources	
	(i)	(ii)	(i)	(ii)
Gross income	VND_____	_____	_____	_____
Deductions/outgo	VND_____	_____	_____	_____
Net	_____	_____	_____	_____

17. Position of Assets and Liabilities of 1st applicant : as on _____

Details of assets/savings (VND)		Details of liabilities/dues (VND)	
i) LIC policies	: _____	i) dues to bank	: _____
ii) Bank Deposits	: _____	ii) dues to employer	: _____
iii) Others Deposits	: _____	iii) dues to others	: _____
iv) Shares/Deb. Units	: _____		
v) Land/Building/House	: _____		
vi) Car	: _____		
vii) Gold & Silver/Jewellery	: _____		
viii) Other assets	: _____		
Total assets	=====	Total liabilities	=====

18) Position of Assets and Liabilities of 2nd applicant : as on _____

Details of assets/savings (VND)		Details of liabilities/dues (VND)	
i) LIC policies	: _____	i) dues to bank	: _____
ii) Bank Deposits	: _____	ii) dues to employer	: _____
iii) Others Deposits	: _____	iii) dues to others	: _____
iv) Shares/Deb. Units	: _____		
v) Land/Building/House	: _____		
vi) Car	: _____		
vii) Gold & Silver/Jewellery	: _____		
viii) Other assets	: _____		
Total assets	=====	Total liabilities	=====

19) Bank details of the 2nd applicant (maintained with branches / Bank)

a) Name & Address of other branch/es of Bank of India _____

Savings Bank a/c. no. _____ since _____ present bal. _____

Other a/cs : type. _____ since _____ present bal. _____

b) Name & Address of other Bank/s where deposit a/c. maintained :-

Savings Bank a/c. no. _____ since _____ present bal. _____

Other a/cs : Type. _____ since _____ present bal. _____

* * * * *

PART B (Details about the proposed loan)

- 1) Amount of Loan required
VND _____
- 2) Purpose of the loan : _____
- 3) Cost / Expenses to be incurred :
VND _____
- 4) Source of the repayment of the proposed loan : _____
- 5) Security proposed to be offered for the said loan : _____

(enclose details of expenses made / to be incurred)

* * * * *

PART C (Details of the Guarantor for the proposed)

1) Name & address of the guarantor proposed to be offered

Mr./Mrs/Ms.

(Surname) (Name) (Middle-name)

Address

Date of Birth : Age : Years

2) Relationship with the 1st applicant

3) Occupation of the guarantor:

4) Details of Income (Annual) Gross VND _____ Net VND _____

(Please enclose proof of Income of the Guarantor)

* * * * *

PART D (Declaration by applicants)

1) I/We declare that the proposed loan is required by us for _____

And that the loan would be utilised only for the said purpose.

2) The foregoing information provided by me/us is true and correct and provided to the Bank to enable the Bank to take decision about granting or otherwise of the loan to me/us.

3) I/We undertake that if, based on the information provided by us / my our guarantor/s, Bank sanctions loan/s to me/us and in case at any point of time hereinafter it transpires that any information provided / to be provided by me/us/our guarantors is found to be incorrect/false or that the loan availed of by me/us is not used for the purpose mentioned above, the bank shall be at liberty to recall the advance forthwith, irrespective of the contracted terms of the loan and charge me penal/additional interest as deemed fit. I/We would repay forthwith, the entire loan outstanding then together with interest/penal additional interest and other charges.

4) I/We undertake to provide further information as Bank may ask from me/us from time to time.

5) I/We undertake to execute necessary documents for the loan at my costs and to create adequate security for the loan as desired by the Bank prior to disbursement of the loan.

Yours faithfully,

Signature of the 1st Applicant _____

Signature of the 2nd Applicant _____

**ANNEXURE TO APPLICATION FOR RETAIL LOANS
(Details to be filled in by the guarantor)**

1. Name in full (Guarantor)
i) Mr./Mrs./Ms. _____
(Surname) (Name) (Middle-name)

2. Date of Birth : _____ 3. Age : _____

4. Residential Address _____

House/Flat owned/rented/in the name of _____

5. Details of Passport held, if any
If yes, details thereof :
(i) Number _____ (ii) Date of issue _____
(iii) Date of Expiry _____ (iv) Issuing Authority _____

6. Occupation : service/Business/Self employed Since : _____ Years
If employed, details about the employment:
Name & Address of the employer _____

Employed since _____ Designation _____
Gross Monthly Salary : VND _____ Net Take Home salary: VND _____
Income-Tax payer : Yes/No, If yes, Tax Identification No. _____
If having business/self-employed, details about the same :-
Nature of business/Self-employment activity: _____
Type of organisation : Proprietary/Partnership
Business Registration/Licence No. _____
Business Address _____

_____ Tel.No. _____

Gross/Net Annual Income : Gross VND _____ Net
VND _____
Income-tax payer : Yes/No. If yes, Tax Identification No. _____

Details of Accounts maintained with Banks
a) Name & Address of Bank : _____

Savings Bank a/c. no. _____ since _____ present bal. _____
Other a/cs : type. _____ since _____ present bal. _____

Liabilities with Banks/Institutions, if any
Name & address of the Bank/institution _____

Purpose for which loan is availed _____
Amount borrowed : VND _____ since date _____
Present outstanding : VND _____ Repayment due by _____
Repayment terms :- Monthly/Quarterly/Half-yearly instalment VND _____
Details of sources of monthly & annual income/outgo :
(As per salary slip/certificate/personal balance sheet/income tax return etc.)

	Principal sources		Other sources	
	(i)	(ii)	(i)	(ii)
Gross income	VND _____	_____	_____	_____
Deductions/outgo	VND _____	_____	_____	_____
Net	_____	_____	_____	_____

7. Position of Assets and Liabilities of 1 st applicant : as on			
	Details of assets/savings	(VND)	Details of liabilities/dues (VND)
i)	LIC policies	: _____	i) dues to bank : _____
ii)	Bank Deposits	: _____	ii) dues to employer : _____
iii)	Others Deposits	: _____	iii) dues to others : _____
iv)	Shares/Deb. Units	: _____	
v)	Land/Building/House	: _____	
vi)	Car	: _____	
vii)	Gold & Silver/Jewellery	: _____	
viii)	Other assets	: _____	
	Total assets	_____	Total liabilities _____
		=====	=====

I hereby declare that I am agreeable to stand as guarantor to Mr./Mrs./Ms. _____
 _____ for the loan applied. The foregoing information provided by
 me/us is true and correct and provided to the Bank to take decision about granting or otherwise
 of the loan to me/us.

I undertake that if, based on the information provided by me, Bank sanctions loan/s to
 Mr./Mrs./Ms. _____ and in case at any point of time
 hereinafter it transpires that any information provided/to be provided by me is found to be
 incorrect/false, the bank shall be at liberty to recall the advance forthwith, irrespective of the
 contracted terms of the loan. I would repay forthwith, the entire loan outstanding then together
 with interest/penal additional interest and other charges.

I undertake to provide any further information as Bank may ask from me from time to time. I
 also undertake to execute necessary documents for guaranteeing the loan.

Yours faithfully,

Signature of the Guarantor _____