Declarations Related To Home Loan Application

Dear Sir/Mam,

We Have Applied For The Home Loan With Your Esteemed Organization. We Would Like To Declare The Following Details For The Smooth Process Of The Home Loan:

1. Loan Amount Requested*_____.
2. Suvidha Loan*_____(Yes/No). Suvidha Loan Can Be Provided Up To 75% Of GST, Stamp Duty & Registration. Additional 0.75% Rate Of Interest Will Be Charged For Suvidha Loan.
3. Add Group Credit Life Insurance(GCLI) Premium- _____(Yes/No).
   Premium To Be Paid By_____(Self/Bank Loan)
4. We Want To Avail Baroda Advantage Home Loan Overdraft Facility _____(Yes/No)
5. Our Income Tax Calculation Regime Is_____(Old/New)
6. Moratorium Period (Only Interest To Be Paid During Under-Construction Period For The Amount Disbursed By Bank)_____(Yes/No) For_____Months(Max Upto 36* Months)
7. Currently We Own _____ Residential Properties In All Applicant's Name. We Understand From 3rd Property Onwards, The Loan Will Qualify For CRE Home Loan And Additional 0.25% Rate Of Interest Will Be Charged.
8. EMI Date _____ (4th/10th Of Every Month)
9. Total Charges:
   a) Processing Fee*- Zero (Limited Period Offer-Pls Confirm Before Proceeding)
   b) Upfront Charges For Legal/Valuation/Verifications Etc- 8500/-+GST =10030/-
   c) MODT (Mortgage Charges)-0.3% Of Loan Amount
   d) Stamp Paper+Notary Charges – Approx 2000/-
   e) Notice Of Intimation – 0.5% Of Loan Amount Or 15000/- Whichever Is Less+Approx 1500/-
10. Add MODT & Notice Of Intimation Charges To Loan Amount* - _____(Yes/No)
11. If Working From Home:
    HR Email ID For Office Verification- _____.
    Senior Colleague Contact Details –
    Name- _____.
    Mobile – _____
    Designation -_____.

Note: After Final Sanction Of Loan, Any Changes In Above Details Or Sanction Conditions Are Not Possible. Rate Of Interest, Charges And Terms & Conditions Are Subject To Change As Per The Bank's/Governments Decisions From Time To Time. All Terms & Conditions Including Rate Of Interest & Charges Are Applicable At The Time Of Final Sanction Or Date Of Disbursement.

*Conditions Apply & Subject To Eligibility. *ROI Is Based On Cibil & Will Change If Cibil Score Changes During Process.

Applicant's Signatures **Co-Applicant's Signatures(1)** **Co-Applicant's Signatures(2)**