Please Affix

Recent Photograph

I/We request you to grant me/us a loan facility of Kshs. \_\_\_\_\_\_\_\_\_\_\_\_\_ under Home Loan Scheme for

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **First Applicant** |  |  |  |  |  |  |  |  |
| Name |  |  |  |  |  |  |  |  |
|  | First | Middle | Last |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| National ID |  |  |  | **Present Address** |  |  |  |  |
| PIN No. |  |  |  |  |  |  |  |  |
| Nationality |  |  |  | City |  |  |  |  |
| Passport No |  |  |  | P O Box |  |  |  |  |
| Date of Birth |  |  |  | County |  |  |  |  |
|  | (DD) | (MM) | (YYYY) | Yrs in Current address |  |  |  |  |
| Sex | Male | Female |  | Phone No |  |  |  |  |
| Marital Status |  |  |  | Mobile No |  |  |  |  |
|  |  |  |  | Changed residence in past 3 yrs |  |  |  |  |
| A/c with us | Yes | No |  |  |  |  |  |  |
| If yes, then |  |  |  | **Permanent Address** |  |  |  |  |
| Branch name |  |  |  |  |  |  |  |  |
| Since when |  |  |  | City |  |  |  |  |
| Account type |  |  |  | P O Box |  |  |  |  |
| A/c No. |  |  |  | County |  |  |  |  |
|  |  |  |  | Phone No |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| Employment |  | **Salaried** |  | **Self-employed** |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| Working with | Govt. | Private | MNC | Company/Firm name |  |  |  |  |
| Employer Name |  |  |  | Activity |  |  |  |  |
| Department |  |  |  | Address |  |  |  |  |
| Address |  |  |  | PO Box No. |  |  |  |  |
| PO Box No. |  |  |  | City |  | County |  |  |
| City |  | County |  | Phone No |  |  |  |  |
| Phone No |  |  |  | Fax No |  |  |  |  |
| Fax No |  |  |  | Company e-mail |  |  |  |  |
| Company HR e-mail |  |  |  | If Professional | Doctor | Architect | CPA | Lawyer |
| Designation |  |  |  |  | Others |  |  |  |
| Yrs with Employer |  |  |  | Yrs in business/profession |  |  |  |  |
| Contact Person |  |  |  |  |  |  |  |  |
| Retirement Age |  |  |  |  |  |  |  |  |
| Gross Salary/Income | Kes |  |  | Net Salary/Income | Kes |  |  |  |

|  |  |  |
| --- | --- | --- |
| **Dependents** |  |  |
| Name | Age | Relationship |
|  |  |  |
|  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Existing Loan/s** |  |  |  |  |  |  |
| Loan Type  | Sanc. Date | Loan Limit | EMI | Present outstanding | Overdue if any | Overdue Since when |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

(Provide documentary evidence)

|  |  |  |  |
| --- | --- | --- | --- |
| **Net- worth** |  |  |  |
|  | In Kes | First Applicant | Joint Applicant |
| Movable assets |  |  |  |
| Immovable Assets |  |  |  |
| Total Assets |  |  |  |
| Total Liabilities |  |  |  |
| Net Assets |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Proposed Loan**  |  |  |  |  |  |  |
| Purpose | Purchase of House | Construction of House |
|  | Purchase of Plot for construction of house | Repay Existing Home Loan |
| Period in Months Requested |  |  |  |  |  |
| Purchase Price | Kes |  | Outside Borrowings | Kes |  |  |
| Stamp Duty | Kes |  | Loan amount Requested | Kes |  |  |
| Registration Fee | Kes |  | Rate of Interest Requested |  |  |
| Other Cost (please specify) | Kes |  | Margin |  |  |  |
| Total | Kes |  |  |  |  |  |

**Particulars of property**

1. Location and Land reference No. of the property to be mortgaged\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Is the property freehold or leasehold? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. If leasehold, state date of issue of the lease\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. Where are the title documents? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
5. What is the purchase price? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
6. How much is the rental income, if any\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**If the application is in respect of a building under construction**

Purchase price of plot / land\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Estimated cost of construction\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Estimated cost of work done\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Valuation and viewing requirements**

Who should the valuer contact to value the property? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Details of person selling property (purchase case)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**AUTHORITY TO EMPLOYER TO RECOVER LOAN THROUGH CHECK-OFF SYSTEM:**

I, …………………………………………………………………………………………………………………………………………………………………………………… whose particulars are as indicated above, do hereby give my employer,……………………………………………………………………… of P.O. BOX………………………………, irrevocable authority to recover from my salary payments of Kshs……………………. per month over a period of ………………….. months or as the bank may advice from time to time, and remit the same to *Bank of Baroda (Kenya) Ltd, Head Office, Baroda House, 29 - Koinange Street, Post Box No- 30033-00100 Nairobi* for the credit of my mortgage loan account in …………………………… branch. In the event of my termination from employment for any reason whatsoever, I will make alternative arrangements to repay any outstanding loan amounts owing the bank.

Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

WITNESS (HEAD OF DEPT/ CONTROLLING OFFICER/ OFFICER - IN - CHARGE):

Full Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Rank\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Official Stamp:

MANAGER PERSONNEL/ HUMAN RESOURCES/ REGIONAL PERSONNEL OFFICER:

I confirm that the above named is a bona fide permanent employee of\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and the salary details indicated above are correct.

Full Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Official Stamp

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Joint Applicant** |  |  |  |  |  |  |  |  |
| Name |  |  |  |  |  |  |  |  |
|  | First | Middle | Last |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| National ID |  |  |  | **Present Address** |  |  |  |  |
| PIN No. |  |  |  |  |  |  |  |  |
| Nationality |  |  |  | City |  |  |  |  |
| Passport No |  |  |  | P O Box |  |  |  |  |
| Date of Birth |  |  |  | County |  |  |  |  |
|  | (DD) | (MM) | (YYYY) | Yrs in Current address |  |  |  |  |
| Sex | Male | Female |  | Phone No |  |  |  |  |
| Marital Status |  |  |  | Mobile No |  |  |  |  |
|  |  |  |  | Changed residence in past 3 yrs |  |  |  |  |
| A/c with us | Yes | No |  |  |  |  |  |  |
| If yes, then |  |  |  | **Permanent Address** |  |  |  |  |
| Branch name |  |  |  |  |  |  |  |  |
| Since when |  |  |  | City |  |  |  |  |
| Account type |  |  |  | P O Box |  |  |  |  |
| A/c No. |  |  |  | County |  |  |  |  |
|  |  |  |  | Phone No |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| Employment |  | **Salaried** |  | **Self-employed** |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| Working with | Govt. | Private | MNC | Company/Firm name |  |  |  |  |
| Employer Name |  |  |  | Activity |  |  |  |  |
| Department |  |  |  | Address |  |  |  |  |
| Address |  |  |  | PO Box No. |  |  |  |  |
| PO Box No. |  |  |  | City |  | County |  |  |
| City |  | County |  | Phone No |  |  |  |  |
| Phone No |  |  |  | Fax No |  |  |  |  |
| Fax No |  |  |  | Company e-mail |  |  |  |  |
| Company HR e-mail |  |  |  | If Professional | Doctor | Architect | CPA | Lawyer |
| Designation |  |  |  |  | Others |  |  |  |
| Yrs with Employer |  |  |  | Yrs in business/profession |  |  |  |  |
| Contact Person |  |  |  |  |  |  |  |  |
| Retirement Age |  |  |  |  |  |  |  |  |
| Gross Salary/Income | Kes |  |  | Net Salary/Income | Kes |  |  |  |

|  |  |  |
| --- | --- | --- |
| **Dependents** |  |  |
| Name | Age | Relationship |
|  |  |  |
|  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Existing Loan/s** |  |  |  |  |  |  |
| Loan Type  | Sanc. Date | Loan Limit | EMI | Present outstanding | Overdue if any | Overdue Since when |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

(Provide documentary evidence)

**REQUIRED DOCUMENTATIONS FOR LOAN PROCESSING**

|  |  |
| --- | --- |
| **House purchase** | **Construction** |
| 1. Certified copies of Identification documents – ID or Passport
2. Three recent colour passport size photographs of the applicants/partners
3. Certified copy of the Kenya Revenue Authority (KRA)
4. Personal Identification Number (PIN) Certificate
5. A copy of the title document for the property being purchased; minimum residual lease term 30 years
6. A sale agreement duly signed by both parties and attested to by a lawyer
7. A valuation report done by a valuer on BOB (KENYA) LTD panel complete with photographs of the property being purchased and a copy of the official search certificate.
8. A mortgage related savings account with a minimum balance of Kes 10,000.
9. Evidence for stated own contribution.
10. Salaried applicants to provide the following addition information:
11. Letter from employer confirming employment
12. status and retirement age
13. Pay slips for the last 3 months
14. Account statement for the last 6 months for non
15. BOB (KENYA) LTD customer applicants
16. Self employed and partnerships to provide the following additional information:
17. Certificate of registration of the business and / or partnership deed where applicable
18. Audited accounts for the last three years
19. Bank statements for the last 12 months
20. Tenancy agreement for rented properties
21. Tax compliance certificate
 | 1. Copies of title documents to the plots to be developed.
2. Architectural building and structural plans duly approved by the relevant local authority
3. Priced Bill of Quantities duly signed.
4. An executed formal contract between the Developer and the Contractor indicating the estimated completion.
5. Regulatory approvals for the development including NEMA.
6. Evidence of applicant’s ability to raise own contribution upfront.
 |

**REFEREE DETAILS**

|  |  |  |
| --- | --- | --- |
| 1. Surname: | Other Names: | ID/Passport Number: |
| Relation to applicant: | Postal Address: | Office Tel: |
| Mobile No.: | Email: | Occupation: |

**Consent pursuant to Credit Reference Bureau (CRB) regulations**

I/We hereby authorize the Bank to disclose and or obtain any information relating to my/our account(s) to and or from any credit reference bureau or any other institution or third party as it deems necessary.

**Customer declaration and signatures**

I/We authorize you to obtain any information you may require relating to this application from my/our employer(s), if any and from any other source to which you may apply, each source being hereby authorized by me/us to provide you with such information.

I/We confirm that Bank of Baroda (Kenya) Ltd has not offered any other advice regarding suitability of the property or mortgage and that I/We shall obtain independent legal advice with regard thereto.

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 (Kenya) Ltd 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 (Kenya) Ltd to exchange, share, and 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 (Kenya) Ltd liable for use of this information. I/We undertake to inform Bank of Baroda (Kenya) Ltd regarding any change in my/our residence /employment /Occupation/Transfer and to provide any other information that Bank of Baroda (Kenya) Ltd may require. I/We further agree that my/our loan shall be governed by the rules of Bank of Baroda (Kenya) Ltd which may be in force from time to time. Bank of Baroda (Kenya) Ltd reserves the right to reject any application without providing any reason.

There is no litigation against the firm or me / co. in which I am the proprietor / a partner/ a Director.

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 (Kenya) Ltd 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.

1. Signed……………………………………………… Date……………………………………………

2. Signed……………………………………………… Date……………………………………………

**ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION:**

We have received home loan application from Mr. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_for Kshs. \_\_\_\_\_\_\_\_\_ on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Seal of the Branch

\_\_\_\_\_\_\_\_Branch Date\_\_\_\_\_\_\_\_\_\_\_