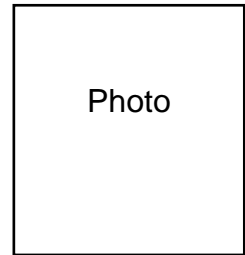




Application Form for Personal Computer Loan

(APL VII)

The Chief Manager/Manager
Bank of Baroda



Dear Sir

Re: Request for Personal Computer Loan

I/We request you to kindly grant me/us a Personal Computer Loan. My particulars are as under.

1. Full Name Mr/Mrs
2. Address Phone:.....
 Residence Work
- Facsimile..... Mobile.....
3. Occupation Tax ID No.....
4. Name of Employer
- Employed since.....
- Address
5. Name of Spouse..... Monthly Income of Spouse
6. Particulars of accounts held with us
7. Particulars of accounts held with other banks
8. Purpose of loan:
9. Item to be purchased
10. Name of dealer/vendor
11. Cost of item
12. Amount of loan requested F\$
13. Rate of Interest% p.a. with monthly rests.
14. Securities :
15. Annexures: 1. Quotation
 2. Salary slip
 3. Copy of Home / Water Tax / telephone bill

Financial Details

Gross Annual Income		
Yearly Income before Tax	
<i>Monthly Income</i>		
Monthly income after tax	
Other income after tax	
<i>Total Monthly income after tax</i>		(A) _____
Monthly Expenditure		
Rent	
Bank/Other Loan	
Living Exp.(e.g. food, housing, education, etc)	
Other expenses	
<i>Total Monthly expenditure</i>		(B) _____

Monthly Surplus

(A-B) _____

Liabilities

Loans with details _____

- Type of loan
- Monthly installments
- Balance owing

Details of Assets owned

House Property
 Motor Vehicle
 Furniture & Household
 Investment (Life Policy, TD etc)
 other assets (FNPF etc)

Undertaking and Declaration

I/we undertake to abide by the Bank's laid-down norms for advances and to pay all processing, legal, insurance, stamping and incidental costs & charges etc. I/We state that all details/information given by me/us is true and correct. I/We authorise the Bank to obtain reports on my/our credit worthiness, credit history for the purpose of assessing my application. I/We also authorise Bank to exchange enquires from other credit providers.

Date :

.....
Signature

For Office Only

Purpose:.....

Loan Sanction Amt.: \$..... Interest Rate% p.a.

Repayment

Type of Securities	M/Value	Margin	A/Value

D P Note
 Personal Guarantee of

Condition of Security:..... Inspected by :.....

Remarks / Recommendations :
 (Including justification for
 Borrower's repaying capacity)

Sanctioned/ Recommended

Date:

Branch Manager

Proforma for obtaining Standing Instructions for deduction of Loan Installments directly from the A/c.

.....
.....
.....

Date:

The Branch Manager
Bank of Baroda

.....

Dear Sir

Re: Standing Instructions

In consideration of Bank of BarodaBranch granting me / us a demand loan of F\$....., I / we hereby authorise you to debit F\$..... (Fiji Dollar.....) from my/our savings/current account no with effect from and thereafter on the of each month and credit the same to my/our loan accounts no.....

This instruction is irrevocable till such time the entire loan is repaid together with interest and/or charges in full.

Yours faithfully

.....

Signature of Applicant

Proforma for Authorising Deduction of Loan Installments from the Borrower's Salary and its Remittance for Credit to Loan Account

.....
.....
.....

Date:

To,
.....
.....
.....

Dear Sir

Re: Deduction of Loan Installment and its Remittance

In consideration of Bank of Baroda..... Branch granting me a demand loan of F\$ for purchase of Car / Home / , I/we hereby authorise you to deduct from my salary F\$.....(Fiji Dollar) per month commencing from.....

Further, I request you to remit the money to Bank of BarodaBranch to the credit of my demand loan account no..... with them.

This instruction is irrevocable till such time the entire loan is repaid together with interest and/or charges in full.

Yours faithfully

.....

**Proforma of a Letter to be obtained from Employer of the Borrower for
Remittance of Installments**

.....
.....
.....

Date:

The Branch Manager
Bank of Baroda

.....

Dear Sir

Re: Remittance of Loan Instalments

As per the request of Mr / Mrs F/N....., we shall deduct a sum of F\$..... from his monthly salary and remit the amount to your branch to the credit of his loan no. with you.

Yours faithfully

.....

Signature of Applicant