

The Manager  
Bank of Baroda  
Albert Street  
Victoria.

Place: Victoria, Seychelles

Date:.....

Dear Sir,

**RE : REQUEST FOR LOAN/OVERDRAFT**

I request you to grant me/us a loan. The details are given below:

(1)Name of Applicant:

Account Number with BOB:

- a. Date of Birth:
- b. NIN No / Passport No:
- c. Savings Bank A/C no:

(2) Residential Address:

(3) Occupation :

a) If Service - Name of the employer & complete address:

b) If Business i) Nature of business:

ii) Registration Number of Company/Firm:

iii) Date of establishment:

iV) Attach three years balance sheet & P/L account:

v) Copy of latest license:

(4) Tel. No if any:

Mob:

- (5) Amount of loan/overdraft:
- (6) Purpose of the loan/overdraft:
- (7) Details of Security & its value  
to be offered for this loan/overdraft:
- (8) Borrowings from other Banks if any:
- (9) Repayment Schedule: 12 mths/20 mths/24 mths/30 mths/36 moths
- (10) Net Income per month: (attach salary certificate if in service)
- (11) Assets if any Details & Value:
- (12) **Name of Guarantor:**  
I/D No:  
Details of his income: Address & Assets :( as per enclosed format)
- (13) **Name of Guarantor:**  
I/D No.:
- (14) Details of his Income: Address & Assets :( as per enclosed format)

The Banks have the right to access and disclose the credit information of the applicants and guarantors with Central Bank of Seychelles under Central Bank Seychelles (Credit Information System) Regulation, 2012.

**Yours faithfully**

**Applicant** **Guarantor** **Guarantor**

FOR OFFICE USE

**Particulars of Gross Salary and Deductions are as under:**

Salary Particulars (As per salary slip for the month of _____)	Amount (SCR)
Basic Salary	
Superannuation	
Other Allowances	
<b>Total Gross Salary</b>	
Personal Income Tax	
Social Security	
Proposed Loan Installment amount	
<b>Total Deductions (including installment of proposed loan)</b>	
<b>Net Salary ( _____% of Gross Salary)</b>	

A) Recommendation of Supervisor/Sr. Manager (credit) / Asstt. Manager

B) Comments of the Loan committee:

SUPERVISOR    SR.MANAGER (credit)    ASSTT. MANAGER

**Sanctioned**  
**(ASHOK KUMAR)**  
**CHIEF EXECUTIVE**

Business Loan Check List: BANK OF BARODA

- 1) Firm Registration /Certificate of Incorporation/Licence for business.
- 2) NIN Card/Passport copies of Directors/Partners
- 3) Audited Balance sheets for last 2 years
- 4) VAT Returns for completed months for the firm.
- 5) Application duly filled(As attached)
- 6) Account statement of Firm with other bank if any.
- 7) Security offered details viz; Property documents along with Valuation report.

Apart from above: Please submit below as applicable.

- Quotation for purchase of Machinery
- Quotation for construction of building if it is construction along with approved plan and permission from Government.
- For Working capital Overdraft Estimated Balance sheet and Profit and Loss for next two years.
- For Term Loan Cash flow for 7 years period.

The above check list is tentative only and Bank may ask additional information if requires.