

Individual Loan Application Form

Branch Name: Loan Tracker No. Sourced by: Application No. Application Date: Lead Fulfiller: I/We hereby wish to apply for a loan/overdraft of Rs. /- for the purpose of Loan Products: ☐ Housing Loan ☐ House Improvement Loan ☐ Commercial Property Purchase Loan ☐ Vehicle Loan ☐ Loan Against Property☐ Doctors Loan ☐ Education Loan ☐ Working Capital (CC/OD/Non Fund Based) ☐ Business Loan ☐ Others

PERSONAL DETAILS OF LOAN APPLICANTS (FIELDS IN * REPRESENT MANDATORY FIELDS) (PLEASE FILL IN CAPITAL LETTERS)

PARTICULARS	APPLICANT	CO-APPLICANT
*Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Others	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Others
*First Name	<input type="text"/>	<input type="text"/>
Middle Name	<input type="text"/>	<input type="text"/>
*Last Name	<input type="text"/>	<input type="text"/>
*Mobile No.	+91 - <input type="text"/>	+91 - <input type="text"/>
*Email ID	<input type="text"/>	<input type="text"/>
*PAN	<input type="text"/>	<input type="text"/>
*Date of Birth	<input type="text"/>	<input type="text"/>
*Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender
*Religion	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others
*Caste	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others
*Specially Abled	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
*Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Others	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Others
*Permanent Address	Owned by <input type="checkbox"/> Self <input type="checkbox"/> Family Member/s <input type="checkbox"/> Rented <input type="checkbox"/> Company Alloted	Owned by <input type="checkbox"/> Self <input type="checkbox"/> Family Member/s <input type="checkbox"/> Rented <input type="checkbox"/> Company Alloted
House / Flat No.	<input type="text"/>	<input type="text"/>
Apartment Name	<input type="text"/>	<input type="text"/>
Street Name	<input type="text"/>	<input type="text"/>
Landmark	<input type="text"/>	<input type="text"/>
City	<input type="text"/>	<input type="text"/>
District	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Country	<input type="text"/> Pin <input type="text"/>	<input type="text"/> Pin <input type="text"/>
<input type="checkbox"/> *Present Address <input type="checkbox"/> Correspondence Address	Owned by <input type="checkbox"/> Self <input type="checkbox"/> Family Member/s <input type="checkbox"/> Rented <input type="checkbox"/> Company Alloted	Owned by <input type="checkbox"/> Self <input type="checkbox"/> Family Member/s <input type="checkbox"/> Rented <input type="checkbox"/> Company Alloted
House / Flat No.	<input type="text"/>	<input type="text"/>
Apartment Name	<input type="text"/>	<input type="text"/>
Street Name	<input type="text"/>	<input type="text"/>
Landmark	<input type="text"/>	<input type="text"/>
City	<input type="text"/>	<input type="text"/>
District	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Country	<input type="text"/> Pin <input type="text"/>	<input type="text"/> Pin <input type="text"/>
Telephone: Residence	<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>
No. of dependents	<input type="text"/>	<input type="text"/>

EMPLOYMENT / BUSINESS DETAILS OF LOAN APPLICANTS

*Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Business-Self Employed <input type="checkbox"/> Business-Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife	<input type="checkbox"/> Salaried <input type="checkbox"/> Business-Self Employed <input type="checkbox"/> Business-Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife
*Name and Address of Business / Employer/Office		
Company Name		
Office / Shop No.		
Building Name		
Street Name		
Landmark		
City		
District		
State		
Country		
	Pin	Pin
*Type of Entity / Constitution	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Others _____	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Others _____
*Designation in Employment/ Business		
*Employed in present Employment/ Business	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
*Total Experience	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
*Annual Income (Rs) Insert Exact figures		
Telephone: Office		
*Email Address: Office		
*Ownership of Business Premises	<input type="checkbox"/> Owned <input type="checkbox"/> Rented	<input type="checkbox"/> Owned <input type="checkbox"/> Rented
*Nature of business	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Trading <input type="checkbox"/> Services <input type="checkbox"/> Contractors	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Trading <input type="checkbox"/> Services <input type="checkbox"/> Contractors
Udyam Registration No (Insert 19 digit number)		
GST Registration No.		
Reference 1	Name <input type="text"/> Mobile No. +91 - <input type="text"/> Email ID: <input type="text"/>	
Reference 2	Name <input type="text"/> Mobile No. +91 - <input type="text"/> Email ID: <input type="text"/>	

SHARE MEMBERSHIP DETAILS

Particulars	Applicant	Co-applicant
Existing Member	<input type="checkbox"/> Yes <input type="checkbox"/> No (If No, separate fresh share application request form to be submitted)	<input type="checkbox"/> Yes <input type="checkbox"/> No (If No, separate fresh share application request form to be submitted)
Existing membership:	<input type="checkbox"/> Regular <input type="checkbox"/> Nominal	<input type="checkbox"/> Regular <input type="checkbox"/> Nominal
Existing Membership no.:		
Existing No. of shares held:		

DECLARATION

I/We hereby declare that

1. I / We agree to abide by the Bye-laws & rules of the Bank and the act or rules in force or which may come into effect hereinafter.
2. I/we declare that there are no restrictions whether legal or judicial on me/us for availing loan facility from the Bank and the security provided by me/us to the Bank are free from all encumbrances and charges.
3. I/we have not taken any loan from any other bank/financial institutions unless specifically declared by me/us.
4. I/We have read the application form, annexures and brochures and am / are aware of all the terms and conditions of availing finance from SVC Co-operative Bank Ltd.
5. I / We agree to abide by all the terms and conditions applicable to members/borrowers/customers of the Bank, and any modifications made therein from time to time.
6. After closure of the entire outstanding of all Loan Account(s), I / we hereby authorise the Board of Directors of the Bank, to redeem all my / our shares allotted to me / us and credit the redemption amount towards Equity Share Capital held by me/us as a Regular Member, to saving account held with you.
7. I/We have not paid or promised to pay any consideration, by way of payment or transfer anything of value (directly or indirectly), to any person/ entity claiming to be representing or acting on behalf of SVC Co-operative Bank Ltd. or to any official of SVC Co-operative Bank Ltd. to sanction any kind of loan to me/us.
8. All the particulars and information given above and in Annexure I are correct and complete and I / We have not withheld any information.
9. I / We agree and accept that I / we have been handed over/ emailed a copy of the Most Important Terms and Conditions (MITC).
10. I / We have read, understood and agree with the content of Annexure II

Applicant Photograph



Applicant Signature

Photo

Co-Applicant Photograph



Co-Applicant Signature

Photo

Signature

Signature

D D M M Y Y Y Y

P L A C E

D D M M Y Y Y Y

P L A C E

ANNEXURE I – DETAILS OF SECURITY

1. Details of Immovable Property offered as Security For : ☐ Housing Loan ☐ Loan Against Property ☐ Commercial Property Purchase ☐ Education Loan ☐ Doctor Loan ☐ Other loans, specify _____

Sr. No.	Address of property	Built Up / Carpet Area	Name & address of Builder/ Sellers	Name of Purchasers / Mortgager	Value of property
					Rs _____ lacs
					Rs _____ lacs

2. Details of Vehicle / Plant and Machinery / Other Equipment offered as Security For : ☐ Vehicle Loan ☐ Doctor Loan ☐ Working Capital (CC/ OD/Non Fund Based) ☐ Business Loan ☐ Other loans, specify _____

Sr. No.	Description of vehicle / Equipment/Furniture fixture	Name of Manufacturer	Name /Address of Authorised Dealer	Whether new or second hand	Price
				<input type="checkbox"/> New <input type="checkbox"/> Second Hand	Rs _____ lacs
				<input type="checkbox"/> New <input type="checkbox"/> Second Hand	Rs _____ lacs
				<input type="checkbox"/> New <input type="checkbox"/> Second Hand	Rs _____ lacs

3. Details of Diploma / Degree / Post Graduation Course to Be Pursued In India/Abroad for Education Loan

Sr. No.	Name of Applicant/s	Description of Diploma / Degree/Post Graduation	Name and address of university / campus details	Course Duration	Particulars	Cost Details Rs.
					Tuition Fee	
					Hostel Fee	
					Living Cost	
					Accessories/oth.	
					Total	

4. Details of Government Securities for Term Loan/ Overdraft against ☐ LIC Policies ☐ NSCs ☐ Others, pls specify _____

Sr. No.	Description LIC/ NSC/ KVP Policy No/ Sr No	In the name of	Date of Investment	Principle/ Face value Rs.	Due Date	Accrued Value/ Surrender value as on date (Rs.)
			D D M M Y Y		D D M M Y Y	
			D D M M Y Y		D D M M Y Y	
			D D M M Y Y		D D M M Y Y	
			D D M M Y Y		D D M M Y Y	
			D D M M Y Y		D D M M Y Y	
TOTAL						

ANNEXURE II - INFORMATION ON OTHER PRODUCTS AND OFFERINGS

I/We am/are interested in other products and services of the Bank and would like the Bank officials/representatives to approach me through different channels including SMS/Phone/email-

Products Interested in:

Deposits:



☐ Fixed/
Recurring Deposit

(₹) _____



☐ Current
Account

(₹) _____



☐ Savings
Account

(₹) _____

Loans



☐ Home Loan

(₹) _____



☐ Vehicle Loan

(₹) _____



☐ Business Loan

(₹) _____



☐ Loan Against
Property

(₹) _____



☐ Gold Loan

(₹) _____

Wealth Products and Investment



☐ Life
Insurance

(₹) _____



☐ Health
Insurance

(₹) _____



☐ Vehicle
Insurance

(₹) _____



☐ Property
Insurance

(₹) _____



☐ Mutual
Fund

(₹) _____


FOR BRANCH USE ONLY.

Application No.

Branch Name

Branch ID:

I/We declare/confirm that self-attested documents are verified with originals and are available on branch records and will be provided as and when requested.

Signature	<div style="border: 1px solid black; padding: 10px; text-align: center;">Signature </div>	<div style="border: 1px solid black; padding: 10px; text-align: center;">Signature </div>
Employee Id	<input type="text"/>	<input type="text"/>
Designation	<input type="text"/>	<input type="text"/>

ACKNOWLEDGEMENT FOR LOAN APPLICATION (tear-away to be given to the applicant)

Name of Applicant:

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Application No.:

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Most Important Terms and Conditions

1. The applicant(s) agree to pay Processing Charges and other Fees/Charges such as Valuation, Legal, Stamp Duty, CERSAI, ROC, Credit Bureau, Registration Charges, Share Application & Membership Fees, Loan Cancellation Charges etc.
2. Submission of loan application to the Bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan based on its internal policies.
3. The Bank shall not process incomplete/ defective application form, for which if any loss or delay is caused to the applicant/s, the Bank shall not be liable for such loss or delay.
4. The Bank in its sole and absolute discretion may either sanction or reject the loan application.
5. Bank shall have an unconditional right to charge rate of interest on advances as per its policies in this regard/cost of funds /RBI policies as amended from time to time.
6. The applicant(s) and Guarantor(s) agree to inform Bank regarding change in my/our residence/employment details and agree to provide the new details/information that Bank may require within 15 days of such changes. The applicant(s) agree that my/our loan shall be governed by the internal policies of Bank which may be in force from time to time.
7. Further, if the Bank reject the loan application, the Bank can retain the loan application form along with the photograph, information and documents submitted.
8. If Bank sanctions the loan request, the Rate of Interest and other terms & conditions of sanction shall be communicated separately.
9. The Bank shall have the right to make disclosure of any information relating to the applicant/s including personal information, details in relation to Loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes.
10. The applicant(s) and Guarantor(s) shall furnish additional documents as and when required by the Bank.
11. Any applicant applying for loan upto Rs. 1 lakh/Guarantors for all cases is/are applicable for nominal membership. For loans above Rs. 1 lakh, applicant and co-applicant is/are applicable for Regular shares of the Bank as mentioned in Bye-laws which are in force.
12. The funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose.
13. The applicant(s) have unconditionally, agreed that these terms and conditions may be changed by the Bank at any time and he/she/they will be bound by the amended terms and conditions.
14. The applicant(s) have confirmed having received, read and understood the terms and conditions applicable to this loan including the application form and have accepted the same.
15. The Bank Shall be entitled at its discretion to change, enhance the rate of interest on the said facilities either on the entire outstanding or on a portion thereof, by reason of change in PLR, for any irregularity including non observance or non performance of Terms and conditions of the sanction/ advances and/or for any other reasons whatsoever as the Bank deems it necessary. It is expressly agreed between the Parties to this agreement that notice of variation of rate of interest by the Bank is waived by me.

Applicable Rate of Interest & Processing Fees(subject to change from time to time, please visit www.svcbank.com for the latest rates)

Product Name	
Rate of Interest	PLR minus _____ % per annum, floating rate of interest
Processing Fees	
Other costs	Other costs such as Legal & Valuation Services, Verification Services, Stamp Duty, CERSAI charges will be borne by the customer

Signature of Bank Official:



Date:

D	D	M	M	Y	Y	Y	Y
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Name of Bank Official:

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Designation:

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SVC Co-operative Bank Ltd:

B	R	A	N	C	H					N	A	M	E						
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Phone No. :

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