

Application for **Retail Loan**



ZOROASTRIAN BANK
The Zoroastrian Co-operative Bank Ltd.
(Multi-State Scheduled Bank)



Loan Application Form

Documents Required For All Loans

Proof of Age (Any one)	Proof of Residence (Any one)	Photo Identity (Any one)
<input type="checkbox"/> Passport	<input type="checkbox"/> Passport	<input type="checkbox"/> Passport
<input type="checkbox"/> Driving Licence	<input type="checkbox"/> Driving Licence	<input type="checkbox"/> Driving Licence
<input type="checkbox"/> Voter's Identity Card	<input type="checkbox"/> Voter's Identity Card	<input type="checkbox"/> Voter's Identity Card
<input type="checkbox"/> Photo Ration card	<input type="checkbox"/> Ration card	<input type="checkbox"/> Photo Ration card
<input type="checkbox"/> Photo PAN Card	<input type="checkbox"/> Telephone (Land/Mobile) Bill	<input type="checkbox"/> Photo PAN Card
<input type="checkbox"/> Birth Certificate	<input type="checkbox"/> Electricity Bill	<input type="checkbox"/> Government Identity Card
<input type="checkbox"/> School Leaving Certificate	<input type="checkbox"/> Society Outgoing Bill	<input type="checkbox"/> Defence Identity Card
<input type="checkbox"/> Life Insurance Policy or Premium Receipt clearly+ indicating the applicant's age	<input type="checkbox"/> Life Insurance Policy	

Please note : Only passport can be used as both proof of individual identity and proof of residence address.
 Passport Size photograph with signature on the reverse.

Financial Documents Required

Particulars	Resident Indians	Particulars	Resident Indians
Salaried Individuals	Latest salary slip showing statutory deductions AND Form 16 (Declaration from the employer giving the details of income and deductions, duly signed by an authorised signatory of the Company) OR Latest acknowledge IT Returns AND Bank statements for the last 3 months	Partnerships	P&L and Balance Sheet for the last 3 years certified by a C.A. Copies of acknowledged IT Returns for the last 3 years Copies of Partnership Deed Letter of Authority Bank statements for the last 6 months Proof of office
Self-employed Individuals/ Proprietors	Computation of income for the last 3 years certified by a C.A. OR P&L and Balance Sheet for the last 3 years certified by a C.A. AND Copies of acknowledged IT Returns for the last 3 years AND Bank statements for the last 6 months Additionally, for self-employed professionals, a copy of the degree certificate or final year marksheet is required.	Private Limited Companies	P&L and Balance Sheet for the last 3 years certified by a C.A. Copies of acknowledged IT Returns for the last 3 years Memorandum and Articles of Association Board Resolution to borrow as well as Create a charge Bank statements for the last 6 months Authority letter from all Directors to accompany the application form with photographs of authorised signatories if not specified in the board resolution Proof of Office



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LOAN APPLICATION FORM FOR RETAIL LOANS

Branch

Photograph of the Applicant

Photograph of the Co-applicant

Customer No.:

Date : _____ A/c No. _____

Purpose : _____ Amount applied : _____

Proposed repayment : _____ months Total Cost : _____

PLEASE COMPLETE ALL SECTIONS IN BLOCK LETTERS AND TICK BOXES WHEREVER APPLICABLE.

1. Name of the Applicant :

(please leave a space after each part of name)

(Attach Photo ID Proof)

Mr/Ms/Mrs Surname First name Middle name

Name of the Co-Applicant : (Personal Details in Separate Form)

Mr/Ms/Mrs Surname First name Middle name

Particulars about the First Applicant

2. Residential Address :

(Attach proof of address)

Pin Code

Res (Tel):

E-mail:

Mobile:

Residence : Ownership non-mortgaged Ownership mortgaged Rental

In the name of _____

3. Date of Birth:

Age: Yrs

4. Qualification:

Professional Graduate Under Graduate SSC or below

Specify _____

5. Activity / Occupation :

Service Business Profession

No. of years in service in the present organisation / profession / business : yrs

Age of retirement in case of service : yrs. Residual service period yrs

6. A. Service :

1. Type of Employer :

a. MNCs/PSUs b. Public Ltd. Co. c. Private Ltd. Co. d. Govt./Semi Govt.

e. Others please specify : _____

2. Designation in Organisation :

a. Executive b. Supervisor c. Clerical/Worker d. Others please specify: _____

B. Businessman / Professional / Self employed person:

1. Type of Entity :

a. Proprietorship b. Partnership c. Others specify: _____

2. Office premises

a. Owned b. Rental If rental, how many years at the present location yrs

7. Name of the Employer / Office

M/s

Office Address

Pin Code

Off(Tel)

Fax



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8. A. Income Details :

	Last Year	Current Year	
	Gross Amt (Rs.)	Gross Amt (Rs.)	Net Amt (Rs.)
Salary/Income of the Applicant Any other Income	_____	_____	_____
Salary/Income if any, of the Spouse	_____	_____	_____
Total Salary/Total Income per Annum	_____	_____	_____
Total Salary/Total Income per Month	_____	_____	_____

B. In case of Business/Profession, whether it comes under Tax Audit purview : Yes No

C. PAN No.

9. Number of dependants in the family : Children Adults Total
(Excluding the Applicant)

10. Details of Bank Accounts :

	Name of the Bank	Name of the Branch	Type of A/c	Account Since
1.				
2.				
3.				
4.				

Details of Credit Card

1) Card No. _____ Card Limit _____ Issued by: _____

2) Card No. _____ Card Limit _____ Issued by: _____

Amount (Rs)

11. a. Proposed EMI for Loan Applied _____
 b. Other Loan installments (Excluding salary deductions by the Employer) _____
 c. Other deductions _____
 d. Total repayment commitments (a) + (b) + (c) _____
 e. % of Total repayment (d above) to Gross Salary / Income p.m. _____

12. Details of Life Insurance Policies held by the Applicant :

No.	Date of Policy	Amt of Policy	Premium Amt.	Type of cover	Due Date
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

13. Details of shareholding of our Bank :

M.R.No. No. of Shares Shareholder since

14. Previous record of Loan taken from this Bank

Date	Branch	Amt of Loan	Purpose	Record
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date	Branch	Amt of Loan	Purpose	Record
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

15. Mode of Repayment proposed:

a. *Salary Deduction b. Through Salary Saving A/c or Current A/c of Business

c. PDCs/Any other Mode _____

*If No, reason for the same: _____



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16. Information about Assets/Liabilities in the name of Applicant as on date of application :

Assets :		Rs. in lacs	Liabilities : (Loans taken)		Rs. in lacs
Particulars	Purchase Value	Approx. Market Value	Particulars	Purpose	Outstanding Amount
Ownership Property--Land/Plot			From Zoroastrian Bank		
Flat/Bungalow			From Other Banks :		
Vehicle			From Fls/NBFCs :		
Computer			From Employer :		
Other Assets (Specify)			From Credit Society :		
			From Others Specify :		
Investments			Indirect Liability as a Surety		
Total Assets			Total Liabilities		

Investments should include Fixed Deposits in Banks, NSCs, PPF, PF, Shares and other such Instruments

17. Do you belong to Schedule Caste / Tribe Yes No

18. Details of collateral, if any, offered : _____

19. Name of Sureties offered (please leave a space after each part of name) Relationship

Mr/Ms/Mrs	Surname	First name	Middle name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mr/Ms/Mrs	Surname	First name	Middle name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

20. Declaration

I hereby declare that the above statements and information are true.

I agree to abide by the Rules and Bye-laws of the Bank which are now in force or may hereafter come into force.

Date

Signature of the Applicant/s

FOR OFFICE USE ONLY

BRANCH RECOMMENDATION

Date

KYC VERIFIED YES

Name of the official verifying KYC

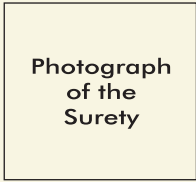
Name & Signature of Recommending Authority



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Details of Surety No.1



1. **Full Name:** (Please leave a space after each part of name) (Please attach proof of identity)
Mr/Ms/Mrs **Surname** **First name** **Middle name**

[Grid for name entry]

2. **Residential Address:** (Attach proof of address)

[Grid for residential address entry]

Pin Code [Grid]

Res (Tel): [Grid] Mobile: [Grid] Date of Birth: [D][D][M][M][Y][Y][Y][Y]

3. **Business** **Profession** **Service**

No. of years in service/profession/business: [Grid] Designation: [Grid]

Retirement age :- [Grid] yrs. Residual service period : [Grid] yrs

4. **Name & address of the Office:**

M/s [Grid]
[Grid]
[Grid]
Pin Code [Grid]

Off (Tel): [Grid] Fax: [Grid]

5. **Gross Annual Income : Rs.** _____ **Net Annual Income : Rs.** _____
(Please attach documentary evidence such as latest salary certificate/slip in case of salaried persons and copies of IT Returns along with statement of computation of income for businessmen/professionals.)

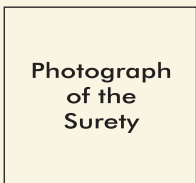
6. **Details of Bank Account:**

Name of the Bank	Name of the Branch	Type of A/C	Account Since
1.			
2.			

7. **Details of Shareholding of our Bank:-**

M.R. No. _____ No. of Shares _____ Shareholder since _____

Details of Surety No.2



1. **Full Name:** (Please leave a space after each part of name) (Please attach proof of identity)
Mr/Ms/Mrs **Surname** **First name** **Middle name**

[Grid for name entry]

2. **Residential Address:** (Attach proof of address)

[Grid for residential address entry]

Pin Code [Grid]

Res (Tel): [Grid] Mobile: [Grid] Date of Birth: [D][D][M][M][Y][Y][Y][Y]

3. **Business** **Profession** **Service**

No. of years in service/profession/business: [Grid] Designation: [Grid]

Retirement age :- [Grid] yrs. Residual service period : [Grid] yrs

4. **Name & address of the Office:**

M/s [Grid]
[Grid]
[Grid]
Pin Code [Grid]

Off (Tel): [Grid] Fax: [Grid]

5. **Gross Annual Income : Rs.** _____ **Net Annual Income : Rs.** _____
(Please attach documentary evidence such as latest salary certificate/slip in case of salaried persons and copies of IT Returns along with statement of computation of income for businessmen/professionals.)

6. **Details of Bank Account:**

Name of the Bank	Name of the Branch	Type of A/C	Account Since
1.			
2.			

7. **Details of Shareholding of our Bank:-**

M.R. No. _____ No. of Shares _____ Shareholder since _____

Declaration :

I/we hereby offer my/our personal guarantee favouring The Zoroastrian Co-op. Bank Ltd. for the loan of Rs. _____ applied by Mr/Ms _____

I/we hereby declare that all the statements made and information furnished herein/above are true.

I/we agree to abide by the Rules and Bye-laws of the Bank, which are now in force or may hereafter come into force.

Signature of Surety No.1

Date [D][D][M][M][Y][Y][Y][Y]

Signature of Surety No.2

Date [D][D][M][M][Y][Y][Y][Y]



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- e. Duration of the Course : yrs
- f. Name of the Proposed College/University/Coaching Classes : _____
- g. Name of the Counselor (for education abroad) : _____
- h. Details about total cost and sources of finance :

Total Cost	Amt.	Sources	Amt.
1. Courses fees		Own Stake	
2. Other Exps. (specify)		Others (specify)	
		Bank Loan (Applied)	
Total		Total	

I. Particulars of the security offered : _____

IV. Specific details for Computer/Consumer Durable Loan or any other Consumption Loan :

- a. Details of the article to be purchased _____
 - i. Description of the article _____
 - ii. Name of the manufacturer _____
 - iii. Price of the article _____

b. Name, Address and Telephone No. of the Dealer/Vendor.

M/s

 Pin Code

Off(Tel): Fax :

C. Details about total cost and sources of finance : _____

Total Cost	Amt.	Sources	Amt.
1. Basic Cost		Own Stake	
2. Cost of Accessories		Others (specify)	
		Bank Loan (Applied)	
Total		Total	

Signature of the Applicant/s