

LOAN APPLICATION FORM

Branch :

A/c No. : 463/

I / We are applying for credit facility from BMCB bank with the details given below. Loan category : Staff General Priority

1. Applicant's / Firm / Company's Name _____

2. Proprietor / Partner / Director's Name _____

3. Business Address : _____

4. Home Address _____

5. Tel. No. (O) _____ (Mobile) _____ GST No.: _____

6. Networth of Individuals/Corporate : _____

7. Property Details :

No.	Owner's Name	Collateral Security Address	Approx Market Value	If any charge on Property	Insurance Details

8. In case of Business / Profession, tax audit : Yes No Projected T/O Rs. _____

9. Business / Manufacturing Service Type _____ Since years _____

10. Advances Type _____ Security _____ Purpose / End-use _____

11. Existing Life Insurance details _____

12. Stock _____ Debts _____ Annual Sales _____

13. Present Bank Details _____ Saving A/c. / Current A/c.

14. Existing Bank Loan _____ Existing of Advance / Finance _____

15. Other Bank Loan Details :

Bank A/c Name	Bank's Name	A/c Types	Advances Amount

16. I have applied / am holding shares of Rs. _____ of BMCB Bank Ltd. Mem. No. _____

17. Last year ITR Gross income _____ Udyam Reg. No. _____

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Sign _____

Name _____

Requirement of Advances	Existing Advances Details	New / Additional Advance	Total
1. CC/Hypothecation Stock/Book debts			
2. SOD/TL for Business			
3. Vehicle Loan (Personal / Commercial)			
4. Machinery / Equipments Loan			
5. Shares (Demat only)			
6. Housing TL			
7. Others (Gold, NSC / KYP/FD etc.)			

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 : _____

Are you related to any of the existing Directors of the Bank. No Yes

Applicant / Borrowers' Declaration :

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 there are no statutory dues pending and I/We have had no insolvency proceedings initiated against me/us nor have I/We ever been adjudicated insolvent. I/We also authorize BNCB Bank or its Staff to make references and enquiries related to information in this application and to utilize the above information and any other data to obtain Credit Information Reports from Credit Rating Agencies to assess my/our consumer/commercial Credit History and Credit worthiness as a Borrower. I/We also authorize BNCB Bank to exchange, share, 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 BNCB Bank liable for use of this information. I/We undertake to inform BNCB Bank regarding any change in my/our residence/ employment/Occupation/ Transfer and to provide any other information BNCB Bank may require. I/We further agree that my/our loan shall be governed by the rules of BNCB Bank which are in force now as well as in force from time to time.

Applicant's Sign.

(1) _____ (2) _____ (3) _____ (4) _____

Guarantor's / Surety's Details

Applicant's / Borrower's Name _____ Amount Rs. _____

Guarantor 1

Guarantor 2

Guarantor 3

All Fields are compulsory

1. Full Name

2. Resi. Address

Mob. No.

3. Office's Address

4. Service / Business Details

5. Annual Income

6. Approx Net worth

7. Property Add.

Approx. Valuation Amt.

If any charge on property

8. Bank A/C Number

9. Existing Borrower / Guarantor

If yes then provide details

10. Are you a member of bank

If yes Member No.

11. Any other details

	<u>Guarantor 1</u>	<u>Guarantor 2</u>	<u>Guarantor 3</u>
1. Full Name			
2. Resi. Address			
Mob. No.			
3. Office's Address			
4. Service / Business Details			
5. Annual Income			
6. Approx Net worth			
7. Property Add.			
Approx. Valuation Amt.			
If any charge on property			
8. Bank A/C Number			
9. Existing Borrower / Guarantor			
If yes then provide details			
10. Are you a member of bank			
If yes Member No.			
11. Any other details			

Guarantor's / Surety's declaration

I declare that all particulars and information given in the above form are true, correct and complete and that they shall form the basis of loan to be availed from BMCB Bank. I/We also authorize BMCB Bank to utilize the above information and any other data to obtain Credit Information Reports from Credit Rating Agencies to assess my/our consumer/commercial Credit History and Credit worthiness. confirm that I have had no insolvency proceedings against me nor have I ever been adjudicated /insolvent. I also agree to BMCB Bank making enquiries in respect of the above statement/information made by me. I further agree as guarantor of the above stated loan if sanctioned shall be governed by the rules of BMCB Bank which may be in force from time to time. In case of default of borrower to repay the loan, we cannot refuse demand of bank on ground that Bank has not first disposed off the mortgaged property of the Owner, since we render ourselves continuously liable to pay the dues with interest to the full extent.

Signature

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Loan Officer's Remarks

Pre-Inspection date: _____ Remarks: _____

_____ Photos attached

Loan amount proposed : _____ Name & Sign of Officer : _____

Manager's Recommendations

Approx Value of Total Securities as per Pre-Inspection above: _____

Loan amount proposed : _____ Name & Sign of Manager : _____

Observations of Loan Committee / CEO / General Manager

Applicant's Name _____

Loan Sanctioned Amt. _____ Type of Loan _____

ROI _____ % EMI _____ Tenure _____ Months, Moratorium _____ months

• All terms and conditions will be applicable at the discretion of respective Branch/Loan Manager/ as per Bank's Loan Policy & sanction letter / bank's norms applicable from time to time.

Name & Sign of CEO / GM _____ Sanction / Resolution Date _____