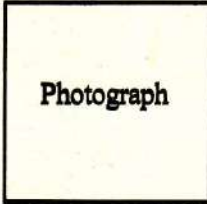


APPLICATION FOR PERSONAL / HOUSING / VEHICLE / MORTGAGE LOAN CASH - CREDIT/OVER DRAFT/TERM LOAN

To,
THE CHAIRMAN / MANAGER,
SHRI ANAND NAGARI SAHAKARI BANK LTD.,
Branch _____



Dear Sir,

I wish to apply for a loan CC/OD of Rs. _____ (Rupees _____)
_____) for _____

I / we agree to abide by all the terms and conditions prescribed by the Bank, from time to time. I / we agree to execute all the necessary document to create securities in Banks favour as desired by the Banks.

To enable the Bank to consider my /our request, I / we furnish below the required particulars / information.

-
- 1) FULL NAME : _____
 - 2) FATHER'S / HUSBAND'S NAME : _____
 - 3) DATE OF BIRTH : _____ AGE _____ YEARS
 - 4) WHETHER BELONG TO : SC / ST / NT / OBC / MINORITY / GENERAL /
MUSLIM / SIKH / ISAI / ZORASTRIAN
 - 5) MARITAL STATUS : MARRIED / UNMARRIED
 - 6) RESIDENTIAL, ADDRESS : _____
Phone No. _____
 - 7) OFFICE ADDRESS : _____
Phone No. _____
 - 8) NATURE OF BUSINESS : _____
 - 9) PARTICULARS OF SECURITY OFFERED : _____
a) Principal Security : _____
b) Collateral Security : _____
 - 10) PROFESSIONAL / BUSINESS EXPERIENCE : _____
 - 11) a) YEARLY INCOME : _____
b) Source of Income : _____

12. NAME AND ADDRESS OF GUARANTORS :

1) Name : _____

Address : _____

Signature : _____

2) Name : _____

Address : _____

Signature : _____

3) Name : _____

Address : _____

Signature : _____

Please sanction the aforesaid amount of loan/CC/OD

Date ____/____/20.....

.....
(_____)

(_____)

(BORROWER / S)

(BORROWER / S)

For OFFICE USE

I. Assessment of Finance Required.

A) Consumer/Vehicle Loan	:- Cost of Vehicle/ Articles. Less margin _____%	Rs..... Rs..... Rs.....
B) Mortgage Loan/ODPM	:- Distress Sale Value of property Less margin _____%	Rs..... Rs..... Rs.....
C) CC/ OD against Hyp. of stock	:- Projected Sales- Less 25 % of above Less 20 % of above	Rs..... Rs..... Rs.....
D) Loan/OD against FD	:- Present Value of FD. Less Margin _____%	Rs..... Rs..... Rs.....

E) Collateral Security.(Particulars)_____

i) Distress Sales Value of Property Rs.....

ii) 150 % of Loan/CC/OD _____ Rs.....
[to ensure that E (i) is not less than E (ii)]

II. Assessment of Repayment Capacity.

Annual Income as per IT Return Rs.....

Add other source of income, not shown in IT
Return (to be supported by proper documentary
evidence) Rs.....

Total Rs.....

Total as above

divided by 12 (Average monthly
Income) Rs.....

Available for monthly repayment _____% above Rs.....

EMI for proposed Loan considering applicable
rate of Interest Rs.....

Branch Managers Comments / Recommendations.

Pre Sanction Inspection carried out on.....

Observations in brief

.....

.....

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Comments / Recommendations -

.....

.....

.....

Sanctioned / Recommended

Sanctioned / Recommended

Branch Manager

C. E. O.

Date :

Date : -

Place :-.....

Sanctioned

CHAIRMAN

Date : -