

Murshidabad District Central Co-operative Bank Ltd.

Registration No. 38/59 dated 25-07-1959,
RBI Licence No. RPCD.KOL.NO.10-C dated 30-04-2012,
Head Office: 48, 49 B.B. Sen Road, P.O. Berhampore,
Dist. Murshidabad (W.B.). PIN-742 101,
Phone: 03482 - 252804, E-mail :ho@mdccb.in,



Jelar Bank Aapnar Bank

Application-Cum-Appraisal/ Sanction Form for Car Loan

Branch Office: -----

Date of Application: -----

Part - I Applicant/Co- Applicant information

01)	Applicant's / Co-Applicant's Name	Last	First	Middle	
02)	Father's / Husband's Name				
03)	(i) Address a) Residence Present*	----- ----- City/Location ----- District ----- PIN Code ----- Country -----		Recent Self Attested Passport Size Photograph of the applicant	
	b) Office	----- ----- City/Location ----- District ----- PIN Code ----- Country -----			
	c) Residence Permanent	----- ----- City/Location ----- District ----- PIN Code ----- Country -----			
	d) E-mail Id	-----		04) Category of Applicant (Tick appropriate) Physical Handicapped Y/N Ex-Serviceman Y/N Minority Y/N	
	e) Mobile	-----			
05)	Telephone No: a) Residence: (with STD Code) b) Office :				
06)	a) Income Tax PAN No. *				
	b) (i) Voter ID No. *	Any one of these			
	(ii) Passport No.*				
	(iii) Driving Licence No.*				
07)	Individual Type :	Salaries	Professional	Self Employed	Other

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08)	a) Age (yrs.)				
	b) Date of Birth (dd/mm/yyyy)*				
	c) Gender (male/ female)				
	d) Marital Status	Single	Married		
	e) Number of dependents in the household				
	f) Earning Member, if any, in family excluding applicant				
	g) Banking with us	Yes/ No, if yes, a/c no. & Customer Id.			
09)	Qualification / Education *	Matriculation	Intermediate	Graduation	PG
10)	Whether relative of Staff/ Director of bank	Yes			No
11)	Residence Ownership	Owned (self/ spouse)	Owned (Parents)		Other
12)	Years at current residence*				
13)	Collateral security provided?	<input type="radio"/> Yes		<input type="radio"/> No	
14)	Type of Collateral	Property	NSC/ LIC Policy / Govt. Security		Other
15)	Value of collateral (Rs.)	Rs.	Rs.	Rs.	
16)	Profession, Please specify				
17)	(a) If Self Employed	His/ her fir is	<input type="radio"/> Proprietorship	<input type="radio"/> Partnership	<input type="radio"/> Pvt. Ltd. Co. <input type="radio"/> Others
	Professional	No of yrs in Business/ Profession Line of Activity	----- ----- -----		
		Income in last 3 years (Rs.)	Current Year :	Last year :	Year before last:

b) If salaries	He/ she works for	· Govt./Public Sector · Public Ltd.Co. · Private Ltd.Co. · Others			
	Salary account with MDCCB	Yes / No, If yes, 16 Digit account no. and if no details of Salary Account with Bank, Branch and Account No.			
	Name of the employer	----- -----			
	Address	----- -----			
	Years with current employer - Years with previous employer (s) Length of Service	----- Years; since when : ----- ----- Years: From ----- To ----- -----			
	Date of Retirement	-----			
	Designation	----- Since: -----			
	Total Annual Income (Rs.)*	Gross : -----, Net : -----			

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c) If Other	Occupation		
	Total Annual Income (Rs.)*	Gross : -----	Net : -----
d) Annual deductions (statutory savings, IT etc in Rs.)*			
18)	18. Other loans taken (including previous loans from MDCCB):		
	Limit (Rs.) :		
	Present Outstanding (Rs.) :		
	Whether regular:	· Yes · No	
Monthly Repayment (Rs.) :			

19)	Statement of Assets and Liabilities		(Amount in Rs.)	
	Liabilities		Assets	
	Outstanding Loans/ Advances	Amount		Amount
			Immovable properties:	
			Land	
	Bank		Building	
	Employer		Movable properties:	
	Provident fund		Cash	
	Relatives and friends		Deposits with banks	
	Others		Investment in Govt. Securities	
			Others	
	Total		Total	
	Net Worth (Actual in Rs.) - _____			

20)	Spouse Information:	
	a) Name of the spouse:	_____
	b) Occupation/Profession:	_____
		Office Tel No. _____
		Office Address: _____

	c) Total Annual Income*:	Gross _____ Net: _____
	d) Is she/he furnishing guarantee?	· Yes · No
	e) Income Tax PAN no.	_____

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21)	Details of Car Loan requested from MDCCB:	
	a) Vehicle to be purchased :	Type : _____ Make: _____ Model: _____
	b) Total Cost of the Vehicle:	Rs. _____
	c) Margin/Applicant's Contribution:	Rs. _____
	d) Loan amount	Rs. _____
	e) Name & Address of the dealer to whom the payment is to be made	_____ _____ _____
22)	Repayment Period (yrs.)	
23)	Monthly installment a) Amount (Rs.)	
	b) Mode	<input type="checkbox"/> Advance Cheques <input type="checkbox"/> Standing instructions
24)	Guarantor: Whether available ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
25)	Name, Address and telephone numbers of two references	
	Reference 1	Reference 2
26)	Details of any pending court cases of Banks/Financial Institutions against Applicants/ Partners/ Directors: (Enclose details on an Annexure, if needed)	
27)	Name of the applicant borrower in whose name vehicle to be got registered (Applicable only in case of joint borrowers)	

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28) I/We request for sanction of loan of Rs. _____ for purchase of _____
(name of vehicle) on the basis of information given above.

It is declared that:

The information given in the loan application is true and nothing has been concealed. The undersigned undertakes to inform the Bank any change in my residence / office address and to provide any further information that the Bank may require. The undersigned has been informed of the charges / fee to be levied by the Bank and agrees to pay upfront fee, documentation charges, etc. as applicable and charged by the bank. The undersigned hereby agrees to be bound by these terms and conditions or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding

I/We have read and have been advised the terms and conditions relating the scheme for financing _____ (name of the vehicle) and I/We hereby agree to be bound by these rules or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding.

In case the loan is sanctioned I/We authorize MDCCB Ltd., BO: _____ to remit the total cost of vehicle to M/s _____. I/We have deposited/agreed to deposit with the bank the difference between the total cost of vehicle and the amount of loan sanctioned and also agree to comply with all other prescribed formalities and also agree to pay processing charges as applicable and charged by the bank.

Yours faithfully,

Signature and names (s) of applicant (s)

Note: All columns of the form should be properly filled up and supporting documents duly signed by applicant wherever required should be attached, particularly those marked with a *. If there is a co-applicant, he/she should fill up another form. If there is guarantor, he/she should also fill up the guarantor information (Part II)

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Part-II Guarantor Information			Recent Self- attested photograph of Guarantor
01)	Name		
02)	Father's/ Husband's Name		
03)	Address: a) Residence*	----- ----- ----- ----- City/Location ----- District -----, PIN Code -----	
	b) Office	----- ----- ----- ----- City/Location ----- District ----- PIN Code -----	
	c) Permanent address	----- ----- ----- ----- City/Location ----- District -----, PIN Code -----	
	d) E-mail Id	-----	
	e) Mobile	-----	
04)	Telephone No: a) Residence: (with STD Code) b) Office :		
05)	Age (yrs.)		
06)	Date of Birth (dd/mm/yyyy) : *		
07)	Gender (male/ female) :		
08)	Qualification :		
09)	Is he/ she is an Income Tax payer?		
10)	Income Tax PAN No.*		

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11)	Voter ID No. *	Any one of 10,11 or 12	
12)	Passport No.*		
13)	Driving Licence No.*		

14)	Type of guarantor	Self Employed	Salaries	Professional	Others
-----	-------------------	---------------	----------	--------------	--------

15)	(a) If Self Employed/ Professional	His/ her firm is	Proprietorship	Partnership	Pvt. Ltd. Co.	Others
		Years in business				
		Total Income in Last 2 yrs (Rs.)	Last Year:		Year before last:	
	(b) If salaries	He/ she works for	Private sector	Public sector (including govt. enterprise)		Others
		Designation	_____			
		Name & address of the employer	_____			
		Years with current employer	_____			
		Salary a/c with MDCCB Ltd.	Yes / No, If yes, 16 digit account no. and if no details of Salary Account with Bank, Branch Account No. _____			
		Total Annual Income (Rs.)	Last Year : _____, Year before that _____			

16)	Statement of Assets and Liabilities of the guarantor		(Amount in Rs.)
	Liabilities		Assets
	Outstanding Loans/ Advances	Amount	Amount
			Immovable properties:
			Land
	Bank		Building
	Employer		Movable properties:
	Provident fund		Cash
	Relatives and friends		Deposits with banks
	Others		Investment in Govt. Securities
			Others
	Total		Total
	Net Worth (Actual in Rs.) - _____		
	(Enclose photocopies of documentary evidence in support of the above)		

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17) Having fully apprised myself of the particulars submitted in loan application dated ----- for -----
----- (mention purpose) loan of Rs.----- to be considered
by the Bank to Shri / Smt./ Miss ----- son/
wife/ daughter of Sri / Smt. -----

I have agreed to furnish my guarantee for repayment of the loan. I hereby declare that I know the above mentioned applicant (s) very well for the last _____ no. of years. The information furnished by me is true and correct to the best of my knowledge & belief.

Signature and name of Guarantor

Date:

Place:

