

APPLICATION FOR PERSONAL LOAN (NON-TIE UP)

Paste your
Present Passport
Size Photograph

Dhakuria Co-operative Bank LTD
68, Tanupukur Road
Kolkata – 31

Dear Sirs,

I hereby apply for a Personal Loan of Rs. _____ at the interest of _____ p.a. and undertake to repay the said loan by _____ monthly instalment of Rs. _____ in accordance with the Rules and Bye-laws of the bank.

The loan is required for the purpose of _____

Necessary particulars are given below for consideration of loan application:-

1. Name in full (Block letters) :: _____
2. Father's / Husband's Name :: _____
3. Residential Address :: _____
_____ City _____
Pin _____ Ph. No. _____
4. Permanent Address :: _____
_____ City _____
District _____
Ph. No. _____
5. Date of Birth :: Day _____ Month _____ Year _____
6. Sex :: (Male / Female) _____
7. Number of Dependents :: Children _____ Others _____
8. Education :: (Under Graduate / Graduate / Post Graduate)
9. Employee Status :: { Government (Central / State) / Educational Institute / Organization (University / College / School) / Public Sector Undertaking / Public Ltd. Co. / Others (Specify) } _____
10. Employers Name & Address :: _____
If business, name and address _____
With particulars of business _____
(Copy of the Trade License to be Submitted) _____
11. a) Designation :: _____
b) place of Posting :: _____

c) Date of appointment :: _____
 d) Date of confirmation :: _____
 e) Date of Retirement :: _____
 If business :: Proprietary / Partnership _____

12. Monthly Gr. Salary Rs. _____ If business, three years income
 Deduction :: Supported by T returns.
 a. P. Tax Rs. _____ a) 1st Year Rs. _____
 b. Inc. Tax Rs. _____ b) 2nd Year Rs. _____
 c. P. Fund Rs. _____ c) 3rd Year Rs. _____
 d. Loans Rs. _____
 e. Others Rs. _____
 Less : Deduction Rs. _____ * submit last year's Bank Statement.

Nett Income :: Rs. _____
 Less :- Expenditure p.m. Rs. _____
 Surplus (excluding other loan)
 For payment of instalment +
 Interest of loan applied for Rs _____

13. Other regular monthly income Rs. _____
 Please specify source, if any _____

14. Have you any immovable property : (Yes / No) _____
 a) If yes, full particulars :: _____
 of immovable property &
 description supported by Xerox
 copy enclosed. _____
 b) State whether the above property
 is owned by you :: (Solely / Jointly) _____
 c) If jointly specify the name of :: _____
 Co-sharers _____
 d) Value of the landed property land /
 house at cost Rs. _____
 e) If there is any charge on the :: (Yes / No) _____
 property Mortgage or otherwise, if
 so, furnish the name & address
 of the institution. _____

15. Details of Spouses:-
 a) Name of Spouse :: _____
 b) Occupation of Spouse :: _____
 c) Details of occupation :-
 1. Name & Address :: _____
 Office / Firm _____
 2. Monthly Income :: Rs. _____
 3. Other Information :: _____

16. Whether applicant is indented to any bank, Society or Party?? :: (Yes / No) _____
 If yes, please state as follows:-
 a. Amount of loan taken and account no. :: Rs. _____
 b. Amount of instalment :: Rs. _____
17. Are you a member of this Bank Or any other Co-operative Bank Or Credit Society? :: _____
 If yes, please state:-
 a. Name & Address of the Bank / Credit Society _____
 b. Number of shares and paid-up value of shares hold by you and Member No. Rs. _____
18. Other Assets :-
 Details of Bank, Post Office Deposits, LIC Policy, Gold, Share, Debenture, Funds etc. (with supporting documents). _____
19. Employers sponsorship available ::(Yes / No) _____
20. Details of the Bank A/c :-
 a) Name of the Bank :: _____
 b) Branch :: _____
 c) Type of Account :: _____
 d) Account Number :: _____
 with document attached _____
 (Xerox copies) _____

I agree to abide by the Rules of Bank. I affirm that the Statement / particulars given by me in this application are true and correct.

Yours faithfully,

Member No. _____

Dated: _____

 Signature of the applicant

In the event of the loan applied for being granted, we jointly and severally agree to stand sureties and are liable (i) for its repayment with interest and cost incurred for collection, if any, and (ii) for its disbursement in accordance with the purpose mentioned by the applicant.

1. Signature _____
Member No. _____ Age _____
Occupation _____
Address _____

Telephone No. _____

2. Signature _____
Member No. _____ Age _____
Occupation _____
Address _____

Telephone No. _____

- Please submit the following documents along with you applicant:-
- *Copy of Passport / Voter ID Card / Ration Card*
 - * Last monthly salary slip showing deduction*
 - * Copy of Form-16 (latest and previous year)*
 - * Document in support of immovable property*
 - * 3years IT returns and one yr. Bank Statements*

