

VASAI JANATA SAHAKARI BANK LTD., VASAI
BHAGWAT WADA, PARNAKA,
VASAI. DIST. THANE- 401 201.

APPLICATION FOR RETAIL LOAN

Application Date:

Received Date:

Application No.:

The General Manager
 The Vasai Janata Sahakari Bank Ltd.
 Vasai

Dear Sir,

I/We apply for the following credit facility/ies with your bank and request for consideration of the same-

Type of loan applied : A> Housing / House repairs (Annex.A) B> Vehicle (Annex.B)
 C> Education (Annex.C) D> Consumption (Annex.D)
 E> Personal Loan

(Details annexed)

Amount requested : Rs. _____

Period requested : _____ months.

Affordable Installment : Rs. _____ EMI



Purpose of application -

Proof of purpose -

Provision for margin, if any -

Repayment mode opted for - Salary deduction / Salary A/c / Standing Instruction from
 SB/CA/OD/CC A/c with the bank / PDCs / ECS / Other

Applicant Details:- (Customer No. _____)

Name of the applicant : Mr. / Mrs. / Ms / M/s _____

Residence - (Attach proof of address)

(Latest copies of any two of the following- Latest Society Maintenance Bill/Receipt ; Municipal Tax Bill/
 Receipt ; Electricity Bill ; MTNL/BSNL Telephone Bill ; Passport) [Owned- Mortgaged/Not mortgaged ;
 Rented ; Parental]

Telephone No. _____ Mobile No. _____ Email ID _____

Type of Occupation - Business / Profession / Service

Nature of occupation -

Sector belonging to - MNC / PSU / GOVT. / PVT./PUBLIC LTD. CO. /
OTHERS (specify) _____Office/Factory Address - (Attach proof of address in case owned)
(Owned [Mortgaged/Not mortgaged]; Leased ; Employment)

Telephone No. _____ Mobile No. _____ Email ID _____

Date of Birth: _____ Age: ___ yrs. Experience in yrs. -

Date of joining (latest) - _____ Expected date of Retirement - _____

Educational Qualifications - _____

Experience details - (starting latest)

Business/Employer Name	Line of activity	Department	Period in yrs.	Designation

Income p.m./p.a. - Rs. _____ PA No. - _____

Income tax paid -

Assessment year	Tax type Advance/TDS/ Self Assess.	Tax paid date	Tax paid Amt.	Date of filing returns

Documents relating to income - P/L A/c / Income/Expenditure A/c ; Balance Sheet ; Computation of income ; Income Tax Returns ; Bank Pass Book ; Income Declaration ; Salary Slip

Total members in the family - _____
No. of dependents - Children ___ Adults ___

Insurance Details -

Insurance type	Name of the insurance Co.	Type of plan	Policy date	Due/Maturity date	Insured Amount
Life					
Medical					
Accident					

Details on savings -

Type of Investments	NSCs /KVPs	PPF	Life Insurance	Bank Fixed Deposits	Others (Specify)
Amount (Rs.)					

Details of bank account/s with us : (Statement/s / pass book/s copies for last 12 months to be attached)

Branch name	Account No. & Type	Account since	Balance as on date

Details of Bank A/c's with other banks - (Statement/s / pass book/s copies for last 12 months to be attached)

Bank Name	Branch	A/c No.	Open Date	Balance Amt.

Loans availed from our bank -

Particulars	A/c No.	Loan Type	Loan Date	Loan Amt.
Existing/Ongoing				
Earlier/Previous				

Loans from other banks - (statements of all live loans)

Particulars	A/c No.	Loan Type	Loan Date	Loan Amt.
Existing/Ongoing				
Earlier/Previous				

Asset / Liability Position-

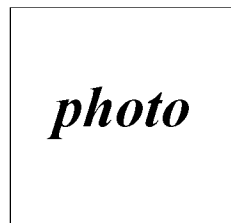
Assets		Amt.(Rs.)	Liabilities		Amt.(Rs.)
Particulars	Purchase Value	Approx. Mkt. Value	Particulars	Purpose	Outstanding Amount
Ownership Property-Flat/ Plot/Bungalow/Shop/Office			Our Bank		
i)					
ii)					
iii)					
iv)					
v)					
Vehicle (consol. value)			Other Banks		
Computer			FIs/NBFCs		
Other Assets-			Credit Society		
			Indir.Liab as Surety		
Investments					
Total Assets			Total Liabilities		

Net worth of the applicant- Rs. _____

Signature of of Applicant / Co-applicant

Co-Applicant Details:- (Customer No. _____)

Name of the Co-applicant :



Residence - (Attach proof of address)
(Latest copies of any two of the following- Latest Society Maintenance Bill/Receipt ; Municipal Tax Bill/ Receipt ; Electricity Bill ; MTNL/BSNL Telephone Bill ; Passport) (Owned- Mortgaged/Not mortgaged ; Rented ; Parental)

Telephone No. _____ Mobile No. _____ Email ID _____

Type of Occupation - Business / Profession / Service

Nature of occupation -

Sector belonging to - MNC / PSU / GOVT. / PVT./PUBLIC LTD. CO. / OTHERS (specify) _____

Office/Factory Address - (Attach proof of address) (Owned [Mortgaged/Not mortgaged]; Leased ; Employment)

Telephone No. _____ Mobile No. _____ Email ID _____

Date of Birth: _____ Age: ___ years. Experience in years.- _____

Qualification/s - _____

Date of joining (latest) - _____ Expected date of Retirement - _____

Experience details -

Business/Employer Name	Line of activity	Department	Period in years.	Designation

Income p.m./p.a. - Rs. _____ Income tax PAN - _____

Income tax paid -

Assessment year	Tax type Advance/TDS/Self Assess	Tax paid date	Tax paid Amt.(Rs.)

Documents relating to income - P/L A/c / I/E A/c ; Balance Sheet ; Income Tax Returns ; Bank Pass Book ; Income Declaration ; Salary Slip

Insurance Details

-

Insurance type	Name of the insurance Co.	Type of plan	Policy date	Due/Maturity date	Insured Amount
Life					
Medical					
Accident					

Details of Accounts with other banks- (Statement/s / pass book/s copies to be attached)

Bank Name	Branch	A/c No.	Open Date	Balance Amt.

Loans availed from our bank

-

Particulars	A/c No.	Loan Type	Loan Date	Loan Amt.
Existing/Ongoing				
Earlier/Previous				

Loans from other banks

-

(Copies of loan statements to be submitted)

Particulars	A/c No.	Loan Type	Loan Date	Loan Amt.
Existing/Ongoing				
Earlier/Previous				

Asset/Liability Position-

Assets		Amt.(Rs.)	Liabilities		Amt.(Rs.)
Particulars	Purchase Value	Approx. Market Value	Particulars	Purpose	Outstanding Amount
Ownership Property- Flat/Plot/Bungalow/Shop/ Office :- 1. 2. 3. 4. 5.			Our Bank		
Vehicle (consolidated val.)			Other Banks		
Computer			FIs/NBFCs		
			Credit Society		
Other Assets-			Others (Specify)		
			Indir.Liab as Surety		
Investments					
Total Assets			Total Liabilities		

Net Worth : _____

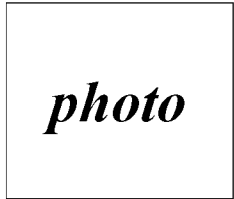
Date of application- / / 20 Signature of Co-applicant _____

Place of application- Name of Co-applicant _____

I/We hereby declare that the above statements and information provided by me/us are true & correct. I/We agree to abide by the rules/regulations/bye-laws of the bank which are in force or which may hereinafter apply.

Applicant:

Co-Applicant:



Surety 1 Details:- (Customer No. _____)

Name of the Surety : _____
 Mr. / Mrs. / Ms / M/s _____

Residential address : (Attach proof of address)
 (Latest copies of any two of the following- Latest Society Maintenance Bill/Receipt ; Municipal Tax Bill/Receipt ; Electricity Bill ; MTNL/BSNL Telephone Bill ; Passport) (Owned- Mortgaged/Not mortgaged / Rented / Parental)

Telephone No. _____ Mobile No. _____ Email ID _____

Date of Birth : _____ PA No. _____

Occupation : Business / Profession / Service

Office/Factory Address : (Attach proof of address in case of business/profession)
 (Owned- Mortgaged/Not mortgaged / Leased / Employment)

Telephone No. _____ Mobile No. _____ Email ID _____

Date of joining (latest) : ____/____/20__ Likely Date of retirement : ____/____/20__

Salary drawn p.m. : Rs. _____ CTC p.a. : Rs. _____
 (In case of salaried individuals)

Gross Annual Income : Rs. _____ Net Annual Income: Rs. _____
 (In case of business/profession)

(Documentary evidences pertaining to proof of income viz., Last 3 yrs. Financials with IT returns, schedules and computation or Latest 3 months. Salary slips as applicable are required to be submitted)

Details of bank account/s : (Statement/s / pass book/s copies to be attached)

Name of the bank	Branch name	Account No. & Type	Account since

Details of loans & liabilities, if any-

Particulars	Bank Name	Loan No. & Type	Loan Date	Loan Amt.
Existing/Ongoing				
Earlier/Previous				

Asset/Liability Position-

Assets		Amt.(Rs.)	Liabilities		Amt.(Rs.)
Particulars	Purchase Value	Approx. Market Value	Particulars	Purpose	Outstanding Amount
Ownership Property- Flat/Plot/Bungalow /Shop/Office			Our Bank		
Vehicle			Other Banks		
Computer			FIs/NBFCs		
Other Assets-			Credit Society		
			Others (Specify)		
			Indir.Liab as Surety		
Investments					
Total Assets			Total Liabilities		

Net Worth : _____

I/We hereby declare that the above statements and information provided by me/us are true & correct. I/We agree to abide by the rules/regulations/bye-laws of the bank which are in force or which may hereinafter apply.

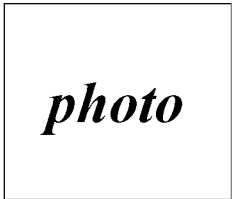
Date - / /20

Signature of Surety 1 : _____

Place - _____

Name of Surety 1 : _____

Surety 2 Details:- (Customer No. _____)



Name of the Surety
Mr. / Mrs. / Ms / M/s : _____

Residential address : (Attach proof of address)
Latest copies of any two of the following- Latest Society Maintenance Bill/Receipt ; Municipal Tax Bill/ Receipt ; Electricity Bill ; MTNL/BSNL Telephone Bill ; Passport) (Owned- Mortgaged/Not mortgaged / Rented / Parental)

Telephone No. _____ Mobile No. _____ Email ID _____

Date of Birth : _____ PA No. _____

Occupation : Business / Profession / Service

Office/Factory Address : (Attach proof of address in case of business/profession)
(Owned- Mortgaged/Not mortgaged / Leased / Employed)

Telephone No. _____ Mobile No. _____ Email ID _____

Date of joining (latest) : ____/____/20____ Likely Date of retirement : ____/____/20____

Salary drawn p.m. : Rs. _____ CTC p.a. : Rs. _____
(In case of salaried individuals)

Gross Annual Income : Rs. _____ Net Annual Income: Rs. _____
(In case of business/profession)

(Documentary evidences pertaining to proof of income viz., Last 3 yrs. Financials with IT returns, schedules and computation or Latest 3 mths. Salary slips as applicable are required to be submitted)

Details of bank account/s : (Statement/s / pass book/s copies to be attached)

Name of the bank	Branch name	Account No. & Type	Account since

Details of loans & liabilities, if any-

Particulars	Bank Name	Loan No. & Type	Loan Date	Loan Amt.
Existing/Ongoing				
Earlier/Previous				

Asset/Liability Position-

Assets		Amt.(Rs.)	Liabilities		Amt.(Rs.)
Particulars	Purchase Value	Approx. Market Value	Particulars	Purpose	Outstanding Amount
Ownership Property- Flat/Plot/Bungalow/ Shop/Office			Our Bank		
Vehicle			Other Banks		
Computer			FIs/NBFCs		
Other Assets-			Credit Society		
			Others (Specify)		
			Indirect Liab as Surety		
Investments					
Total Assets			Total Liabilities		

Net Worth : _____

I/We hereby declare that the above statements and information provided by me/us are true & correct. I/We agree to abide by the rules/regulations/bye-laws of the bank which are in force or which may hereinafter apply.

Date - / /20 Signature of Surety 2 : _____

Place - _____ Name of Surety 2 : _____