



LOAN APPLICATION FORM FOR RETAIL LOANS
HOUSING MORTGAGE EDUCATION VEHICLE GOLD PERSONAL
NSC/KVP/LIC

[Application is liable to be rejected if it is not properly filled in]

To,
The Managing Director,
Citizencredit Co-Operative Bank Ltd,
_____ Branch

Photograph
of the
Applicant

Photograph
of the
Co-Applicant

Dear Sir,

I/We apply for a loan of Rs. _____ (Rupees) _____ for the purpose of _____ repayable in _____ monthly installments of Rs. _____ each plus interest.

I/We are furnishing all the necessary information/ particulars required from time to time till the pendency of the loan.

1. Particulars	1 st Applicant		2 nd Applicant	
Name in Full:				
Father/Spouse Name:				
Date of Birth				
Contact No/ Mobile No:				
Sex:	Male Transgender	Female	Male Transgender	Female
Marital Status-	Married	Unmarried	Married	Unmarried
Nationality:				
Residential Address:				
Native Place Address:				
Email:				
Membership Type	Regular	Nominal	Regular	Nominal
Membership No:				
No of Shares:				
Qualification:	Professional Under-Graduate	Graduate SSC or below	Professional Under-Graduate below	Graduate SSC or
Occupation/ Designation				
Years of Service/Business				
Name of Employer				
Office Address:				
Gross Income (p.m.):				
Net Income (p.m.):				
PAN No				
Unique ID (Aadhar No.)				
GST No. (if any)				
Banking with us since when:				
Bank Account No:				
Branch Name:				

2. Names of the Sureties offered:

a) Mr./Mrs./Ms. _____ -Relationship: _____
 b) Mr./Mrs./Ms. _____ - Relationship: _____

3. Details of Other Bank Accounts:

1 st Applicant			2 nd Applicant		
Name of the Bank	Branch Name	Account No.	Name of the Bank	Branch Name	Account No.

I/We have not availed of credit facilities from any other banks.

I/We have availed of credit facilities from other bank/s.(details as below)

Banks Name: _____ Amount: _____ Availed for (purpose): _____

4A . Assets and Liabilities position of 1st Applicant

(Rs. in lacs)

ASSETS:	Purchase Value	Approx. Market Value	LIABILITIES:	Purpose	Outstanding Amt
1. Owned Property: Flat /Bungalow /Row House			Loan From Citizencredit Bank:		
2 .Cash/ Bank Balance			Loan from Other Banks:		
3. Gold/ Jewellery			Loan from FIs/ NBFCs:		
4. Vehicle			Loan from Employer:		
5. Other Assets (If Any)			Loan from Credit Society:		
			Other Loans (specify)		
6. Investments					
			Liability as Surety:		
Total Assets :			Total Liabilities:		

4B. Assets and Liabilities position of 2nd Applicant

(Rs. in lacs)

ASSETS:	Purchase Value	Approx. Market Value	LIABILITIES:	Purpose	Outstanding Amt
1. Owned Property: Flat /Bungalow /Row House			Loan From Citizencredit Bank:		
2 .Cash/ Bank Balance			Loan from Other Banks:		
3. Gold/ Jewellery			Loan from FIs/ NBFCs:		
4. Vehicle			Loan from Employer:		
5. Other Assets (If Any)			Loan from Credit Society:		
			Other Loans (specify)		
6. Investments					
			Liability as Surety:		
Total Assets :			Total Liabilities:		

5. Information of Family Members:

	Applicant's Family		Co-Applicant's Family	
No. of Members				
Names of Family Members	Name of Members	Relationship	Name of Members	Relationship
	a)			
	b)			
	c)			
d)				
No. of Dependants				
No. of Earning Members				
Annual Income (Approx.)				
Savings (Annual)				

6. Specific Details of Loan Applied: (STRIKE/FILL AS PER APPLICABLE)

Particulars	Details		
For Housing Loan:	New	Under-Construction	Resale
Type of Property	Flat	Bungalow	Row House Others
Cost of Property	Rs.		
Area of Propertysq.mt./ sq.ft.		
Token Amount/ Margin Paid	Rs.		
Estimated Date of Possession			
Name of Builder/ Vendor/ Society			
Property Address :			
RERA Registration No:			

For Gold Loan/NSC/KVP/LIC Policy:	
Name of the owner of asset	
Value of Gold offered	Rs. _____ (For Gold: _____ gms)
Value of NSC/KVP/LIC	Rs. _____ Face Value (KVP/NSC), Surr. Value (LIC)

For Mortgage Loan	
Payment Favouring Whom?	
Property offered	Vacant Self-occupied
Property Details (Address):	

For Vehicle Loan:	
Type:	New Resale
Model/ Model Name:	
Year of Manufacture:	
In case of Resale Vehicle:	Year of Model _____ Vehicle No: _____
Cost of Vehicle (All incl.)	
Name of Vendor/ Dealer:	

<u>For Education Loan:</u>	
Name of Course:	
Preferred College/ Institution:	
Country/ region of College/ Institution	
Total Expenditure (incl. living costs in case of Foreign/ Outstation Studies)	
Present Educational Qualification:	

<u>For Personal/Surety/Consumer Loan:</u>	
In case of 'Repayment of Debts' - previous purpose of borrowing	
Security (offered if any)	
Payment Favoring	
Asset/ Article to be purchased	
Cost of the article/ asset	

Date: _____
Place: _____

[Signature/s/ Thumb Impression of Applicant/s]

DECLARATION/UNDERTAKINGS/MOST IMPORTANT TERMS & CONDITIONS

- a) I/We hereby declare that all the particulars and information furnished in the application form are true, correct and complete to the best of my/our knowledge. I/We have not withheld any information and Citizencredit Co-Operative Bank is entitled to verify this directly or through any third party agent. I/We further acknowledge the Bank's right to seek any information from any other sources in this regard. I/We understand that all the above-mentioned information shall for the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.
- b) I/We hereby declare that I/We am/are not related to any of the existing Director/s of Citizencredit Co-Operative Bank as specified in the guidelines of Reserve Bank of India.
- c) I/We confirm that I/We have/had no Insolvency proceedings initiated against me/ us nor I/We ever been adjudicated Insolvent nor any legal action has been taken against me/us.
- d) I/We authorize Citizencredit Bank or its agent to make references and enquiries relative to information in this application which it considers necessary. I/We authorize Citizencredit 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 Citizencredit Bank liable for use of this information.
- e) I/We undertake to inform Citizencredit Co-Operative Bank Ltd regarding any change in my/our residence / employment/occupation/transfer and to provide any other information as may be required.
- f) As required by rule of the Multi-State Co-operative Societies Rules 2002 that I/We am/are not a member/s of any other Multi-State Co-operative Society /Bank.
- g) The asset acquired/ to be acquired is unencumbered and is being made available with vacant possession and without any tenant. The finance required beyond the Bank Loan shall be met by me/us as is stated hereinabove.
- h) I/We undertake to abide by the Bye-Laws and Rules of the Bank that are in force and that may come in force from time to time.
- i) The various permissions required under the law have been obtained/ shall be obtained prior to disbursement of the Bank Loan and we shall not hold the Bank on our failure to do so.
- j) In case I/We fail to repay the loan with interest in monthly installments or on demand or if the market value/ rates of the mortgaged/pledged assets/articles go below the rates of valuation, I/We do hereby authorize the Bank to recover the amount due to the Bank together with interest in any manner it may deem fit, at my/ our cost and consequences, in which case no previous notice shall be required by me/us.
- k) The said securities shall be security to the Bank for the payment and discharge to the Bank on demand of
 - All moneys which now are or which at any time or times hereafter may become due and owing from me/us to the Bank, whether alone or jointly with another or other or in partnership with any person, firm or company by way of loan or by way of cash credit/ overdraft with the Bank and in any other manner whatsoever.
 - Interest on the moneys aforesaid at the agreed rate or failing agreement at such rate as may for the time being and from time to time be fixed by the Bank.
 - All expenses which may be incurred by the Bank in selling or attempting to sell the said securities or any of them.
 - All other costs (as between attorney and client) charges and expenses, if any which the Bank may be entitled by law and to its security.
- l) The power of sale conferred by law on the Bank in the event of the moneys for the time being due and owing by me/us to the Bank and the interest thereon not being paid on demand shall be exercisable by the Bank in such manner as the Bank may think fit and for purposes of or to effect any such sale the Bank may stamp complete and register any transfers or other documents and pending any such sale may collect, receive, give receipts for and recover any dividends, interest and moneys relating to the said securities or any of them without being bound to exercise any of these powers or being liable for any losses in exercise thereof.
- m) The Bank shall not be liable to me/us for any involuntary loss or destruction which may occur during its custody of the said securities or by reason of the sale of said securities or any of them not for any deterioration of/or any depreciation in the value of the said securities.
- n) All account sales rendered to me/us by the Bank shall be conclusive evidence both in and out of Court of all matters therein stated.
- o) The Bank may out of the proceeds of sale of the securities retain all money as owing by me/us in my/our said account or accounts overdraft, loan or cash credit with the Bank or in respect of bills discounted and/or purchased or on any other account owing to the Bank and also all costs and expenses incurred in relation to the said sale the surplus (if any) being paid to me/us and the deficiency if any being made good by me/us to the Bank on demand.
- p) I/We hereby agree to execute on demand by the Bank such further documents as may be required by the Bank to vest the said

securities or any of them in the Bank and to render the same readily saleable or transferrable by the Bank at any time.

- q) I/We, hereby also agree that notwithstanding anything herein before contained the Bank shall not be bound to allow or to continue my/ our account or accounts, overdraft loan or credit or other facilities or accommodation of any kind to any extent or for any time further than the Bank shall in its absolute discretion see fit to do.
- r) I/We hereby also agree that if at the time when any account or accounts or overdraft loan, cash credit or any facility or accommodation of any kind shall be closed or stopped or withdrawn a balance shall be owing from me/us to the Bank. I/We will so long as such balance or any part thereof shall remain owing, pay interest thereon to the Bank as aforesaid.
- s) The above terms and conditions shall apply and shall be deemed always to have applied to all securities in the nature of the said securities which may from time to time hereafter come into possession of the Bank in anywise on my/our account or be pledged by met us to the Bank as securities for any moneys advanced or agreed to be advanced to and for the time being owing by me/us to the Bank on any account whatsoever.
- t) I/We hereby declare that said securities shall always be my/our absolute property at my/our sole disposal and free from any prior charge or encumbrance.
- u) The security hereby constituted is to operate as a continuing security for all sums due or owing to the Bank at any time and in the event of my/our account or accounts, overdraft loan or cash credit or any other account with Bank running to a credit balance at any time the Bank's security hereunder shall still continue and I/We shall be liable for all sums due or contingently due on any account whatsoever. If I/We do not keep the prescribed margin or do not repay the loan before due date, the Bank is at liberty to sell the goods/securities pledged to the Bank and utilize the proceeds towards repayment of loan. Even after credit of the sale proceeds, if the Bank's dues are not satisfied, the Bank is entitled to recover the remaining dues from me/us.
- v) In case of my/our death occurs before repaying the dues of the Bank, I/We appoint Shri/Smt.....relation as my/our lawful heir, who will repay the dues of the Bank and receive the Government of India/Post Office Securities/Shares/UTI Units/Mutual Fund Securities/Other transferable Securities, pledged to the Bank. The Bank should obtain the receipt from him/her and deliver the articles pledged.
- w) I/We make the aforesaid declaration knowing that on the faith and strength thereof our application for an overdraft/loan facility will be considered by you, and that the advance, if sanctioned is liable to be recalled forthwith in the case the aforesaid declaration/information furnished by me to the Bank is proved to be false, forged, or misleading, the Bank has the right to refuse to allow me any credit facility, without any prejudice to the Bank's right to initiate any criminal action against me.
- x) I/We agree to give ECS/ Standing Instruction for the repayment of the loan and I/We am/are fully cognizant that dishonor of the cheque is a criminal offence under the law. I/We confirm that I/We have seen the present Schedule of Charges of the Bank which are available at the branches and the website of the Bank. I/We agree and undertake that the said schedule of Charges is acceptable to me/us.
- y) I/We agree to receive SMS Alerts/ Phone Calls related to my/our application status and account activity as well as product use messages/ calls that the Bank may send/make from time to time on my/our mobile/phone number (s) as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number and residential address.
- z) I/We hereby give our Consent for generating Cibil Report for drawing the Credit Information Report (CIR) from any Credit Information Company. The requisite charges may be debited to A/c No. _____ at _____ branch.

Date: _____

Place: _____

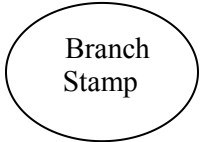
[Signature/s/ Thumb Impression of Applicant/s]

Please attach to this application:

- 1. Self- Attested KYC documents
- 2. Salary Slips of last 3 months drawn
- 3. Form 16/ ITR of last 3 consecutive years
- 4. Bank Statement for last Financial Year till date (in particular Salary Account)
- 5. Latest 3 passport sized photographs (5cm. x 6cm.)
- 6. Other requirements as per Banks Checklist

FOR OFFICE USE ONLY

Received Application Form from Mr/Mrs./Ms. _____ on _____ for _____ loan for an amount of Rs. _____ for the purpose of _____.



Name of Bank Official: _____

Emp Code: _____

*Decision shall be conveyed in writing/ email to your registered email ID within a maximum period of 1 month from the date of receipt of application.

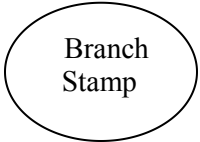
.....(Please tear off this acknowledgement slip along these dotted lines.....)



ACKNOWLEDGEMENT RECEIPT (CUSTOMER COPY)

Received Application Form from Mr/Mrs./Ms. _____ on _____ for _____ loan for an amount of Rs. _____ for the purpose of _____.

On behalf of Citizencredit Co-Operative Bank Ltd



Date: _____

Place: _____

Authorised Signatory

*Decision shall be conveyed in writing/ email to your registered email ID within a maximum period of 1 month from the date of receipt of complete application form with supporting documents.