



Konark Bank

THE KONARK URBAN CO-OP. BANK LTD.
Common Man's Bank

Branch _____

**(Loan Application For Term Loan / Housing Loan / Vehicle Loan /
Consumer Durable Loan / Business)**

Inward Sr. No. _____

M.R. No. _____

Shares Held _____

1. Full Name of Applicant <i>(Beginning with surname in case of individual)</i>	Shri / Smt. / Miss				
	M/s.				
2. Constitution <i>(If the Applicant is a business organisation, names of partners / directors)</i>	Sr. No.	Name	Age	Qualification	Income (ITR Return Status)
	1-				
	2-				
	3-				
	4-				
3. Activity / Occupation	_____ No. of years (Service / Business)				
4. Date of Establishment Registration/Incorporation	_____				
5. Address: Office	_____				
	_____ Tel. No. _____				
Residence <i>(Attach proof of address i.e. Ration Card / Electoral Card, etc.)</i>	_____				
	_____ Tel. No. _____				
6. Loan Applied	Rs. _____	Repayment _____	monthly	Proposed _____ instalments of Rs. _____	
7. Purpose of Loan <i>(If it is for car state whether for self / business purpose)</i>	_____				
8. Analysis of need <i>(Attach documentary evidence like quotation, copy of receipts of payment already made, etc.)</i>	Total Cost (Rs.)		Source of Finance (Rs.)		
	Basic Cost _____		Own Fund _____		
	Accessories _____		Loan Applied _____		
	Total _____		Total _____		
9. (A) Name & Address of Dealer for proposed purchases.	_____				
10. (A) Repaying Capacity <i>(If the applicant is individual)</i> <i>(Please attach documentary evidence like latest salary slip/ certificate, Income Tax</i>		Gross (P.M. / P.A.)	Net (P.M. / P.A.)		
	Own Income	Rs. _____	Rs. _____		
	Spouse's Income (If any)	Rs. _____	Rs. _____		

**If the applicant is
business unit/professional**
(Please attach copies of B/S
P & L for last 3 yrs. &
projections with basis,
for next 3 years)

Sales / Receipts
Av. P.M.
G.P.
% to Sales
N.P. before Tax
% to Sales
Prov. For Tax
N.P. after Tax
Depriciation
Drawings / Dividends
Cash accruals
Repayment of term liability
(including existing; if any)
Net Worth
DE. Ratio

[C] Repayment :
* (Deduction from salary by
Employer)
(Please Put (✓) in the box)

11. Details of other liabilities
(if applicable)
(Details of credit limits
enjoyed; to be given
separately)

12. Names of surety/ies
offered (Details to be given
separately)

13. Previous Record of loan
taken from this Bank.
(If applicable)

14. Details of Bank A/c's:

15. Collateral / Additional
Security offered :

16. Do you belong to
Scheduled Caste/Tribe:
Declaration :

Rs. in lacs

Past Performances

Projections & Profitability

Past Performances			Projections & Profitability		
I	II	III	I	II	III

Through Salary Under Sec 58* _____
Through SB A/C No. _____
Through Current A/C No. _____
Any other mode (specify) _____

	With our Bank	With other Banks/ Institutions.
Liabilities as borrower	Rs. _____	Rs. _____
Liabilities as surety	Rs. _____	Rs. _____
Total Liabilities	Rs. _____	Rs. _____

- _____
- _____

Date	Branch	Amt. of Loan	Purpose	Record

Name of the Bank _____ Branch _____
Type of A/c. _____ A/c. No. _____

Nature of Security	Book Value	Mkt. Value	Surrender Value (LIP)
a) Property			
b) NSC/KVPS/FDR			
c) LIC			

Yes / No

- I/We declare that the above statements and information given is true.
- I/We agree to abide by the Rules & Byelaws of the Bank which are now in force or may hereafter come into force.

Applicant's Signature :

Details of sureties :	Name	Age	Qualification
Surety No. 1 :			
1. Name of the Surety (Beginning with Surname)	_____		
2. Address : Residence :	_____		
*	_____ Tel.No. _____		

Office :	_____ Tel.No. _____		
3. No. of years of service/ Business	_____ Emp. No. _____	_____ Designation _____	
4. Income *	Gross p.m./ p.a. Rs. _____		Net p.m./p.a. Rs. _____
5. Liability with this Bank	(a) As a Borrower at _____ Branch Rs. _____		
	(b) As a Surety at _____ Branch Rs. _____		
6. Banking relations	Name of the Bank _____		Branch _____
	Type of A/c. _____		A/c. No. _____
Surety No. 2 :			
1. Name of the Surety (Beginning with Surname)	_____		
2. Address : Residence :	_____		
*	_____ Tel.No. _____		

Office :	_____ Tel.No. _____		
3. No. of years of service/ Business	_____ Emp. No. _____	_____ Designation _____	
4. Income *	Gross p.m./ p.a. Rs. _____		Net p.m./p.a. Rs. _____
5. Liability with this Bank	(a) As a Borrower at _____ Branch Rs. _____		
	(b) As a Surety at _____ Branch Rs. _____		
6. Banking relations	Name of the Bank _____		Branch _____
	Type of A/c. _____		A/c. No. _____
Declaration :	(i) I/We declare that the above statements and information given is true. (ii) I/We agree to abide by the Rules & Bye laws of the Bank which are now in force or may hereafter come into force.		
Signature of Surety No. 1.	_____		
Signature of Surety No. 2	_____		

* (Please attach documentary evidence of Income i.e. navslin / Income tax assessment order etc. &

FOR OFFICE USE ONLY
PROCESSING NOTE FOR TERM LOAN / HOUSING LOAN / VEHICLE LOAN /
CONSUMER DURABLE LOAN / BUSINESS LOAN APPLICATION

- 1) Name of the Applicant _____
- 2) Amt. of the loan applied Rs. _____ Purpose : _____
- 3) Own Stake Adequate / Inadequate : _____
- 4) Security Hyp. of _____ Margin _____ % P. limit Rs. _____ Lacs
- 5) Sureties offered As per norms / not as per norms. acceptable / not acceptable / N.A.
- 6) Collateral Security _____
- 7) Repaying capacity
 (a) Total net income as detailed in application is adequate / inadequate to repay the existing and / or new loan applied.
 (b) Existing / projected accruals are adequate / inadequate to repay the existing and / or new loan applied. (c) D. E. Ratio _____
 (d) Average D.S.C.R. _____ (e) Current Ratio _____ as on _____
- 8) Mode of Recovery
 (a) Through salary under Sec. 58 -- Yes / No / N.A.
 (b) Through S.B./C.A./C.C./O.D. A/C No. _____ with _____
- 9) Banking Relations
 (a) Satisfactory / Not-satisfactory / enjoys credit limits / recent.
 (b) If Recent; Introduced by _____
- 10) Previous Record
 (a) Applicant : Satisfactory / Not - Satisfactory / Not Applicable.
 (b) Sureties : Satisfactory / Not - satisfactory / Not Applicable.
- 11) Processing fees Rs. _____ Received on _____
- 12) Verification The information given in the application is verified.
- 13) Other Comments _____

Processed by Signature : _____ Designation : _____

Name : _____ Date : _____

In view of above, Recommended / Sanctioned / Rejected.

Loan of Rs. _____ Repayable in _____
 Int. at the rate of _____ % p.a.

Subject to :-

- 1) Direct payment / reimbursement after verification of payment ; to dealer.
- 2) Hyp. of _____
- 3) Charge to be registered with R.T.O.
- 4) Sureties as detailed in the application.
- 5) _____

Signature : _____ Designation : _____

Name : _____ Date. _____

(In case application is forwarded to higher authorities for consideration)

Sanctioned / Rejected : Additional conditions if any:

- 1)
- 2)
- 3)

Signature : _____ Designation : _____

Name : _____ Date. _____