

PART - 1

APPLICATION FOR LOAN

Affix a recent
passport size
photograph duly
signed

The Branch Manger

Kerala State Co-operative Bank Ltd.

Branch

I/We..... hereby request you to grant me/us a loan of Rs.....
(Rupees..... only) for the purpose of
..... repayable in months. I/We hereby furnish our particulars as below.

General Details

1.	Name of applicant Name of co-applicant/ co-obligant (Bio-data form of co-obligant to be attached)	a) b) c) d)
2.	Permanent Address of Applicant	House Name House No: Street City State PIN Code Telephone No.(O) (R) Whats up No.....
3.	Communication/Present Address of Applicant	House Name House No: Street City State PIN Code Telephone No.(O) (R) Whats up No.....
4.	Office/Business Address of Applicant	Street City State PIN Code Telephone No.(O) Whats up No.....
5.	Email ID	
6.	Father's / Spouse Name	
7.	Age & Date of Birth	

(Please Tick(✓) Appropriate Box.					
8.	Sex	Male ☐	Female ☐	Other ☐	
9.	Marital Status	Married ☐	Unmarried ☐	Other ☐	
10.	Residential Status	Indian ☐	NRI ☐	If NRI, which Country	
11.	Category	General ☐	OBC ☐	SC/ST ☐	Minority ☐
12.	No. of Dependants	Children below 18 years	Others		
13.	Educational/Professional qualifications				
14.	Verification ID (No.)	Valid Till			
	Pan Card				
	Aadhar Card				
	Passport				
	Ration Card				
	Driving License				
	Others				

15. Details of Occupation/Profession/Business

Nature of occupation (Income source)	a) Salaried ☐	b) Self employed/ Business ☐	c) Others (specify) ☐	
a) If Salaried ,Working with	Govt. /Public sector/ Co-op sector ☐	Public Ltd ☐	Private ☐	
Designation & Employee No/PEN				
Department/Institution				
Address & Tel. phone no. of employer				
Date of joining				
Date of Retirement				
Name of previous employer if any				
Annual Gross Salary Income(attach latest salary slip, IT return etc.)				
Annual Net Salary Income				
Other Income(specify and attach proof)				
Total income				
b) If self employed / Business(specify)	Proprietorship ☐	Partnership ☐	Company ☐	Others ☐
Business Details				
Name & Address of company/firm				
Nature of Activity & Experience in yrs.				
Annual Income from Business				
Other Income if any				
Total income(attach proof)				
c) Others (specify)				
Nature of job				
Annual income (attach proof) [For Agriculturist please attach proof of land holding]				

16. Previous/Existing credit facility with the Bank /Any other Bank if any(including credit card) Applicant/ Co-obligant)

Name of Applicant/Co-obligant	Nature of facility	Sanctioned amount & date	Purpose	Outstanding Amount as on.....	Current status (Std/NPA)	Security Details (Primary/ Collateral)

17. Details of Accounts with the bank /other banks(applicant/co-obligant)

Name(applicant/co-obligant)	Name of bank	Account No.	Nature of facility Tick (✓)	Account Opening date
			SB ☐ OD ☐ CA ☐	
			SB ☐ OD ☐ CA ☐	
			SB ☐ OD ☐ CA ☐	
			SB ☐ OD ☐ CA ☐	

18. Details of landed property owned by the applicant/co-obligant (Attach copy of land/building tax paid receipt)

Name of Owner	Extent of land	Survey & Thandaper No.	Title deed No & date	Village	Taluk	Estimated value of property

19. Details of collateral Security offered for the loan

Name of Owner	Extent of land	Survey & Thandaper No.	Title deed No & date	Village	Taluk	Estimated value of property

20. Details of other assets owned by the applicant/co-obligant like Gold, FD, Shares, Bonds etc.

Applicant	Co-obligant

21. Details of collateral Security other than property (applicant/co-obligant)

Applicant	Co-obligant

23. Personal Security If Any:

Name :

Occupation with details :

24. Exact location and route to reach the

a) Residential House/ Office/Unit :

b) Security property :

DECLARATION BY THE APPLICANT

I/we hereby declare that all the particulars and information given in the application/ annexure are true, accurate, complete and up to date in all respects and I/We have not withheld any information and same shall form the basis of the loan Kerala state Co-operative Bank Ltd. may consider to me/us. Bank is at liberty to take any such action as it may deem fit if my/our statements are found to be untrue. I/We, conform that the funds will not be used for speculative/illegal or antisocial purposes. I/we confirm that I/we had no insolvency proceedings against me/us nor have i/we even been adjudicated insolvent. I/we agree that my/our loan shall be governed by rule of KSCB Ltd., which may be in force from time to time. The KSCB Ltd reserves the right to reject the loan application without providing any reason. I/we authorize KSCB Ltd., to make the references and enquiries relative to the information in the application which KSCB Ltd., consider necessary. I/we undertake to inform KSCB Ltd., regarding change in my/our residence/employment and to provide any further information that the Bank may require. I/we understand the certain particulars given by me/us are required by the operational guidelines governing Banking Companies. I/we, authorize, KSCB Ltd., to exchange, share, or part with all the information relating to my/our loan details/repayment history/information to other KSCB branches/Banks/financial Institutions/RBI/CIBIL/Credit Bureau/Agencies/Statutory Bodies as may be required and shall not hold KSCB Ltd., liable for use of this information. KSCB Ltd., reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant/s (Except title deeds & related documents).

Place: Signature of Applicant/s :

Date: Signature of Co-obligant/s:

For Office Use Only

Customer ID				
Product ID				
Credit Score with CIC name	Applicant:		Co-obligant:	
Mode of repayment (Tick applicable)	ECS ☐	Standing instructions ☐	Others ☐	
Application Date	Received Dt:		Sanctioned Dt:	
If Rejected, Details				
Remarks of Loan Sanctioning Authority				
Signature	Clerk:		Branch Manager:	