

**The Baghat Urban Co-operative Bank Ltd,
Solan, H.P.-173212**

Application form for Car Loan/Two Wheeler Loan

GENERAL PROFILE

		Signed Photograph of applicant (in case of individuals/ proprietorship)			
1.	Name of the borrower				
2.	Name of the father/husband				
3.	Gender		Male	Female	
4.	Date of Birth				
5.	Constitution of the borrower		<ul style="list-style-type: none"> • Individual • Proprietorship/ Partnership • Private Ltd. • Public Ltd. 		
6.	<p>Address</p> <p>PIN Code</p> <p>Telephone No. <table border="1" style="display: inline-table; vertical-align: middle; border-collapse: collapse; text-align: center;"> </table> (Office)</p> <p>Telephone No. <table border="1" style="display: inline-table; vertical-align: middle; border-collapse: collapse; text-align: center;"> </table> (Residence)</p>				
7.	Income Tax ID (PAN No.)				
8.	Passport Number				
9.	Voter ID Number				
10.	Have you stood Guarantee for any other borrower		Yes/No		
11.	If so, give details thereof				
12.	Have you applied for a loan from BUCB in the past (other than against TDR / NSCs/Govt. Securities)		Yes/No		
13.	If so, give details				

FOR INDIVIDUAL BORROWER

1.	Occupation				
2.	Name, address and telephone number of employer				
3.	Nature of business				
4.	Designation of the employee				
5.	Present Monthly Income (copy of latest salary slip to be enclosed)				
6.	Number of completed years of service				
7.	Number of remaining years of service				
8.	Has your spouse offered Guarantee(s) for other borrower	Yes		No	
9.	You belong to	SC	ST	OBC	OTHERS
10.	Any relatives in BUCB	Yes		NO	
11.	If yes, Name, place of posting and nature of relationship				

FOR SELF- EMPLOYED PERSONS

1.	Profession			
2.	Annual Income (Copy of Income Tax return enclosed)			
3.	Number of years in business			

DETAILS OF BANK ACCOUNTS

Name of Account holder	Type of account	Name of Bank & Branch	Account Number

STATEMENT OF ASSETS AND LIABILITY (APPLICABLE FOR INDIVIDUAL BORROWER) (In Rs.)			
LIABILITIES	AMOUNT	ASSETS	AMOUNT
Outstanding loan from		Savings in Bank	
Bank		Accumulated EPF/GPF	
Employer P.F.		Units of UTI/MF/ NSCs/ LIC Policies	
Co-operative Society		Shares and Debentures	
Family & Friends		Immovable Property	
Others (specify)		Other Assets (specify)	

LOAN REQUEST	
Amount of loan applied for:	Rs.
As per scheme, I/we opt for the loan on a fixed rate or interest /floating rate of interest.	Rs. (In words)

PURPOSE OF LOAN			
Purchase of New vehicle /used vehicle	Cost (copy of invoice to be enclosed)	Name of vehicle, make and model	Name and address of Supplier

PROPOSED REPAYMENT			
1.	Equated Monthly Installment	Rs.	For months
2.	Mode of repayment	<ul style="list-style-type: none"> Check-off facility with employer Salary account and standing instructions at branch with undertaking Post-dated cheques 	

DECLARATION

I/We hereby apply for a loan from Baghat Urban Co-op. Bank Ltd; to the extent indicated in the Loan Request Section of this application form. I/we declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan Baghat Urban Co-op. Bank Ltd; may decide to sanction me. I/we confirm that I/we have/had no insolvency proceedings against me. Nor have I been adjudicated insolvent. I/we further confirm that I have read the terms and conditions and understood the contents therein. I/we am/are aware that the Equated Monthly installment comprises Principal and interest based on Bank's Prime Lending Rate which is subject to change from time to time. I/we agree that the Baghat Urban Co-op. Bank Ltd; has the option to reduce or increase the EMI or even extend the repayment period, consequent upon such changes in rate of interest.

I/we agree that Baghat Urban Co-op. Bank Ltd; may at its discretion conduct discreet inquiries in respect of this application. I/we undertake to inform as to any change in my occupation/employment residential address and to provide any further information that the Bank may require. Baghat Urban Co-op. Bank Ltd; will be at liberty to take such action as it may deem necessary if my/our above statements are found to be untrue. I/we agree that Baghat Urban Co-op. Bank Ltd; shall have the sole discretion to reject/reduce my/our loan application without assigning any reason therefore. I/we further agree that my loan transactions shall be governed by the rules of Baghat Urban Co-op. Bank Ltd; which may be in force from time to time.

Place:

Date:

Applicant's Signature(s)