



Estd: 1976

THE MALAD SAHAKARI BANK LIMITED

Central Administrative Office

6, Sujata Niketan, Rani Sati Marg, Malad (East), Mumbai – 400097.
Tel No.: 022 2883 8636, 2880 3516 Fax.: 2880 3517 Website: www.maladbank.com

LAF-1

Loan Application Form

Photograph
of the
Applicant

Photograph
of the
Co-Applicant

To,
The Branch Manager,
The Malad Sahakari Bank Ltd.
_____ Branch

1. Nature of Facility to be applied: Housing Loan Vehicle Loan Personal Loan
Consumer Loan Educational Loan

2. Name of the Applicant: _____ (please leave a space after each part of name)
(Attach Photo ID Proof)
Mr./Ms./Mrs. Surname First Name Middle Name

Name of the Co-Applicant: (Personal Details in Separate Form)
Mr./Ms./Mrs. Surname First Name Middle Name

Particulars about the First Applicant:

3. Residential Address: _____ (Attach proof of address)

_____ Pincode _____

Res (Tel) _____ Mobile _____

Email: _____

Residence: Ownership non-mortgaged Ownership mortgaged Rental

4. Date of Birth: _____ Age: _____ Yrs

5. Qualification:

Post Graduate Graduate Under Graduate SSC or below Other

Please Specify _____

6. Occupation / Employment:

Service Business Profession

No. of years in service in the present organisation / profession / Business: yrs.

Age of retirement in case of service: yrs. Residual service period yrs.

7. A. Service:

I. Type of Employer:

- a. MNC's / PSU's b. Public Ltd. Co. c. Private Ltd. Co. d. Govt./Semi Govt.
 e. Others Please Specify: _____

II. Designation in the Organisation:

- a. Executive b. Supervisor c. Clerical / Worker d. Other please specify: _____

B. Businessman / Professional / Self Employed Person:

I. Type of Entity:

- a. Proprietorship b. Partnership c. Other please specify: _____

II. Office Premises:

- a. Owned b. Rental If rental, how many years at present location: _____ yrs.

8. Name of the Employer / Office:

M/s. _____

Office Address: _____

_____ Pin Code _____

Off (Tel) _____ Fax _____

9. A. Income Details:

	Last Year	Current Year	
	Gross Amt (Rs.)	Gross Amt (Rs.)	Net Amt (Rs.)
Salary/ Income of the Applicant & Any other Income			
Salary / Income if any, of the Spouse			
Total Salary / Total Income per Annum			
Total Salary / Total Income per month			

B. Incase of Business/Profession, whether it comes under Tax Audit purview: Yes No

C. Pan No.

Please attach documentary evidence such as latest salary certificate / slip and Form No. 16 in case of salaried persons.

Incase of Businessmen/ Professionals attach following documentary evidences:

- (a) Copies of IT Returns along with statement of computation of income for last two assessment years.
 (b) Copies of Profit & Loss and Balance Sheet for last two years.

10. Number of dependants in the Family: Children Adults Total
(Excluding the Applicant)

11. Details of Bank Accounts:

	Name of the Bank	Name of the Branch	Type of Account	Account Since
1.				
2.				
3.				
4.				

Details of Credit Card:

1) Card No. _____ Card Limit _____ Issued by: _____
2) Card No. _____ Card Limit _____ Issued by: _____

12. a. Proposed EMI for Loan Applied _____
b. Other Loan Instalments (Excluding salary deduction by the Employer) _____
c. Total claims / Repayment commitments (a) + (b) _____
d. % of Total repayment (c above) to Net Salary / Income p.m. _____

13. Details of Share Holding of our Bank:

M.R. No. _____ No. Of Shares _____ Shareholder since _____

14. Previous record of Loan taken from this bank:

Date	Branch	Amt. of Loan	Purpose	Record

15. Mode of Repayment proposed:

a. *Salary Deduction b. Through Salary Saving A/c. or Current A/c of Business

c. PDC's/Any other Mode _____

* If No, Reason for the same: _____

16. Information about Assets / Liabilities in th Name of Applicant as on date of application:

Assets:		Rs. in Thousands	Liabilities: (Loan taken)		Rs. in Thousands
Particulars	Purchase Value	Approx. Market Value	Particulars	Purpose	Outstanding Amount
Ownership Property – Land / Plot			From Malad Bank:		
Flat / Bungalow			From Other Bank:		
Vehicle			From FIs/ NBFCs:		
Computer			From Employer:		
Other Assets (Specify)			From Credit Society:		
			From Others Specify:		
Investment (FD's, NSC's, PPF, PF, Shares)			Indirect Liability as a Surety		
Total Assets			Total Liabilities		

17. Details of Life Insurance Policies held by the Applicant:

No.	Date of Policy	Amt of Policy	Premium Amt.	Type of Cover	Due Date

18. Do you belong to Schedule Caste / Tribe Yes No

19. Details of collateral, if any, Offered: _____

20. Name of the Sureties offered (please leave a space after each part of name) Relationship

Mr./Ms./Mrs. Surname First Name Middle Name

Mr./Ms./Mrs. Surname First Name Middle Name

21. Are you related to any of the existing Directors of the Bank: Yes No

22. Declaration:

I/We hereby declare that all the particulars and information furnished in the application form are true, correct and complete and up-to-date in all respects.

I/We have not withheld any information. I/We confirm that I/We have had no insolvency proceedings initiated against me/us nor have I/We ever been adjudicated insolvent.

I/We also authorize The Malad Sahakari Bank Limited or its agent to make references and enquire's relative to information in the application which it considers necessary.

I/We also authorize The Malad Sahakari Bank Limited 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 The Malad Sahakari Bank Limited liable for use of this information.

I/We undertake to inform The Malad Sahakari Bank Limited regarding any changes in my/our residence/ employment/ Occupation/ Transfer and to provide any other information The Malad Sahakari Bank Limited may require.

I/We further agree that my/our loan shall be governed by the rules of The Malad Sahakari Bank Limited which may be in force from time to time.

Date: _____

Signature of Applicant

Place: _____

Information of Family Members

In order to offer you our products meeting your banking needs we would be thankful to you if the following details of your family members are provided.

Relation	First name	Birthdate	Education	Occupation	Income Level

Type of Loan Availed if any by family member _____

Name of Financiers _____

Whether need of such Loan is perceived in the near future YES/NO

Details of Surety No. 1

Photograph
of the Surety

1. Full Name: (please leave a space after each part of name) (Attach ID

Mr./Ms./Mrs. Surname First Name Middle Name

2. Residential Address: (Attach proof of address)

_____ Pincode _____

Res (Tel) _____ Mobile _____ Date of Birth _____

3. Business Profession Service

No. of years in service/profession/business: Designation:

Retirement age: - yrs. Residual service period: - yrs.

4. Name & Address of the Office:

M/s. _____

Office Address: _____

_____ Pin Code _____

Off (Tel) _____ Fax _____

5. Gross Annual Income: Rs. _____ Net Annual Income: Rs. _____
(Please attach documentary evidence such as latest salary certificate/slip in case of salaried persons and copies of IT Returns along with statement of computation of income for businessmen/professionals.)

6. Details of Bank Accounts:

7. Details of Shareholding of our Bank: -

M.R. No. _____ No. Of Shares _____ Shareholder since _____

Declaration:

I/We hereby offer my/our personal guarantee favouring The Malad Sahakari bank Limited for the Loan of Rs. _____ applied by Mr./Ms./Mrs. _____

I/We hereby declare that all the statements made and information furnished herein/above are True.

I/We agree to abide by the Rules and Bye laws of the Bank, which are now in force or may hereafter come in force

Date: _____

Place: _____

Signature of Surety

Details of Surety No. 2

Photograph
of the Surety

1. Full Name: (please leave a space after each part of name) (Attach ID

Mr./Ms./Mrs. Surname First Name Middle Name

2. Residential Address: (Attach proof of address)

Pincode _____

Res (Tel) _____ Mobile _____ Date of Birth _____

3. Business Profession Service

No. of years in service/profession/business: Designation:

Retirement age: - yrs. Residual service period: - yrs.

4. Name & Address of the Office:

M/s. _____

Office Address: _____

Pin Code _____

Off (Tel) _____ Fax _____

5. Gross Annual Income: Rs. _____ Net Annual Income: Rs. _____
(Please attach documentary evidence such as latest salary certificate/slip in case of salaried persons and copies of IT Returns along with statement of computation of income for businessmen/professionals.)

6. Details of Bank Accounts:

7. Details of Shareholding of our Bank: -

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I/We hereby declare that all the statements made and information furnished herein/above are True.

I/We agree to abide by the Rules and Bye laws of the Bank, which are now in force or may hereafter come in force

Date: _____

Place: _____

Signature of Surety

SPECIFIC DETAILS OF LOAN APPLIED
FILL UP IN BLOCK LETTERS ONLY

I. Specific details for the Housing /House Repairs Loan:

A. Proposed Residential Address:

Pincode _____

B. Details about Total cost and source of Finance:

Total Cost	Amount	Sources	Amount
1. Cost of Flat/House		Own Stake	
2. Stamp Duty & Registration		Others (Specify)	
3. Cost of Amenities		Bank Loan (Applied)	
4. Incidental Cost			
Total		Total	

C. Details of Flat/Property:

- i. Agreement for a. Resale b. New
- ii. If resale, age of the Bldg. _____ age
- iii. Built-up area of Flat _____ sq.ft. / sq.mt.
- iv. In case of Bungalow – Area of land _____ sq.ft./sq.mt. Built-up area _____ sq.ft./sq.mt.
- v. Name & Address of the builder / Vendor / Society: _____
- vi. Amount other than Bank Loan: Paid Rs. _____
 To be Paid Rs. _____

(Attach copy of Receipts for payment made)

Date

Signature of the Applicant

II. Specific details for Vehicle Loan:

A. Name of the Model: _____ New / Used: _____

B. Type Of Vehicle: Auto Ricshaw Taxis Tourist Taxis
(Incase of Commercial Use)

C. In Case of Resale Vehicle: Year of the Model: _____
 Vehicle No. _____

D. Details about total cost and Sources of Finance:

Total Cost	Amount	Sources	Amount
1. Cost of Vehicle		Own Stake	
2. RTO Charges		Others (Specify)	
3. Insurance Charges		Bank Loan (Applied)	
4. Other Accessories			
Total		Total	

E. RTO (Registration Authority) : Present Registration at : _____
 (In case of Resale) Proposed Registration at: _____

F. Name of the Permit Holder: _____

Permit No. _____ Valid upto: _____
(Incase of Commercial Use)

G. Name & Address of the Vendor/Dealer/Existing Owner for the Proposed Purchases:

 _____ Tel No. _____

 Date

 Signature of the Applicant

III. Specific details for Education Loan:

A. Name of the Student: (please leave a space after each part of name)
 Mr./Ms./Mrs. Surname First Name Middle Name

B. Relationship with the student: _____

C. Educational Qualification: _____

D. Name of the Course: _____

E. Duration of the Course: _____

F. Name of the Proposed College / University: _____

G. Name of the Counselor (for education abroad): _____

H. Details about total cost and sources of Finance:

Total Cost	Amount	Sources	Amount
1. Course Fees		Own Stake	
2. Other Expenses (Specify)		Others (Specify)	
		Bank Loan (Applied)	
Total		Total	

I. Particulars of security offered: _____

_____ Date

_____ Signature of the Applicant

Education Details
FILL UP IN BLOCK LETTERS ONLY

1. Name of the Student: (please leave a space after each part of name)
Mr./Ms./Mrs. Surname First Name Middle Name

2. Sex of the Student: Male Female Other
3. Relationship with Students _____
4. Educational Qualification _____
5. Specify parental / Family Gross Income: Rs. _____
6. Belonging to Economically Weaker Section: Yes No
7. Studies in India / Abroad. If Abroad (Specify Country) _____
8. Name of the Course _____
9. Whether course is IBA Approved: Yes No
10. Undergraduate Post Graduate
11. If Post Graduate, whether subsidy claimed under Central Scheme of IBA during Undergraduate: Yes No
12. Duration of the Course _____
13. Name of the Proposed Institution / College / University: _____

14. Affiliation / Accreditation of the Institute / College / University: _____

15. Name of the Counselor (For Education Abroad) _____
16. Category: SC ST OBC GEN
17. Minority: Muslim Christian Sikh Other (Specify) _____
18. Student Physically disabled / handicapped: Yes No
19. Whether Subsidy availed / claimed under other Scheme: Yes No
20. Details about total cost and source of finance: _____
21. Particulars of the Security Offered: _____

IV. Specific details for Computer/Consumer Durable Loan or any other Consumption Loan:

A. Details of Articles to be purchased: _____

- (1) Description of the article _____
- (2) Name of the Manufacturer _____
- (3) Price of the Article _____

B. Name & Address and Telephone No. of the Vendor/Dealer:

 _____ Pin Code _____
 Off (Tel) _____ Fax _____

C. Details about total cost and Sources of Finance:

Total Cost	Amount	Sources	Amount
1. Basic Cost		Own Stake	
2. Cost of Accessories		Others (Specify)	
		Bank Loan (Applied)	
Total		Total	

*** Specific details for Loans for other purposes such as sickness, travelling, ceremony etc. Please submit the relevant information like cost involved, Medical Certificate/ Wedding Card/ Thread Ceremony Card etc.

Date

Signature of the Applicant

CHECK LIST OF DATA TO BE KEPT READY BY THE CUSTOMER

(TO BE GIVEN ONLY TO NEW CUSTOMERS BY BRANCH)

In case information is attached separately, please mention the Annexure No. under remarks column)

No	Particulars	Date of Receipt	Remark of Bank official
1.	Proof of Identity: - Voter's ID Card / Passport/ Driving license/PAN Card/ Aadhar Card/signature identification from present bankers (From Applicant and 2 Guarantors)		
2.	Proof of Residence - Recent Telephone / Electricity Bill, Property Tax Receipt / Passport / Aadhar Card / Voter's ID card (From Applicant and 2 Guarantors)		
3.	Proof of Business Address		
4.	Proof of SC/ST/Minority section, (if applicable.)		
5.	Loan Application Form duly completed in all respects with one latest Photo (From Applicant and 2 Guarantors)		
6.	Regular Membership of the Bank		
7.	Processing Fees @ 0.50% (Plus Service Tax @ 15%) of the applied amount. (To be deposited on Application)		
8.	If Businessman: - Last 3 years Income Tax Returns with Bank Tax paid Challan copy / Balance Sheet & Profit & Loss Account. If Salaried Person: - Latest Salary Slip for 3 months and Form 16 for Latest Financial Year (To be submitted by Applicant and 2 Guarantors)		
9.	Copy of Bank Statement for Last 6 Months.		
I) Additional Requirement in case of Housing Loan / House Repair Loan: -			
1.	Copy of Maintenance receipt of the Property offered as Security		
2.	Agreement of Sale alongwith all previous Chain Agreements duly Stamped and registered		
3.	Copy of Occupation certificate or Water Bill, or Architect Certificate that the Building is constructed strictly as per approved plan of Concerned Authority.		
4.	Share Certificate of Society (If Resale Flat)		
5.	Incase the Property is above 40 years old – Structural Engg. Report to be Obtained.		

II) Additional Requirement in case of Vehicle Loan: -			
1.	Proforma Invoice of the Vehicle to be purchased.		
2.	Receipt for Margin Money paid		
III) Additional Requirement in case of Educational Loan: -			
1.	Marksheet of X, XII Standard & Graduation (Requirement 1 st Class)		
2.	Letter / Prospectus from the respective Institution regarding details of Fees Structure of Applicant.		
3.	Copy of Latest Maintenance Receipt of the Property offered as Security		
4.	Agreement of Sale alongwith all previous Chain Agreements duly stamped & registered.		
5.	Copy of Occupation certificate or Water Bill, or Architect Certificate that the Building is constructed strictly as per approved plan of Concerned Authority.		
6.	Share Certificate of Society (If Resale Flat)		
7.	Incase Property is Over 40 years old – Structural Engg. Report to be obtained.		
IV) Additional Requirement in case of Consumption / any other Loan: -			
1.	Proforma Invoice of the Article to be purchased.		
2.	Receipt for Margin Money paid		

(All the Documents submitted to be self attested. Please note to bring Original Documents along with the Xerox for Verification purpose. Two Guarantors to be provided)
(The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity)