



Application Form (Micro Enterprise Loan)

Branch Name:
Customer ID
(App).....

Date.....//.....//.....
Customer ID
(Co-app).....

Applicant Photo	Co-Applicant Photo
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Personal Details*(fill new form for additional co-applicants)			
		Applicant	Co-Applicant*
Full name	First Name		
	Middle Name		
	Last Name		
Relationship with		Co-Applicant:	
Father's/ Spouse Name	First Name		
	Middle Name		
	Last Name		
Date of Birth		___/___/___ (dd/mm/yy)	___/___/___ (dd/mm/yy)
Gender		<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status		<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorcee	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorcee
Spouse details if Co-App is not spouse		Name: _____ Date of Birth: ___/___/___ (dd/mm/yy)	Name: _____ Date of Birth: ___/___/___ (dd/mm/yy)
Current Residential Address		Same as applicant - <input type="checkbox"/>	
		Pin Code	Pin Code
Staying for		___ Years	___ Years
Permanent Residential Address		<input type="checkbox"/> Same as Current Residential Address	
		Pin Code	Pin Code
Address for communication		<input type="checkbox"/> Current <input type="checkbox"/> Permanent Resi Address	
Present Accommodation		<input type="checkbox"/> Owned <input type="checkbox"/> Family <input type="checkbox"/> Rented	
Contact Nos		Tel Nos (with STD)	
		Mobile	Mobile
Education Level			
Identification Details (write the no too)		PAN nos	
		Voter ID	
		Driving Licence No	
		Ration Card No	
		Passport	
		Others	
Category		<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> General	
Religion		<input type="checkbox"/> Hindu <input type="checkbox"/> Sikh <input type="checkbox"/> Muslim <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Others	

Business Details – Applicant & Co-Applicant		
Type of Business		
Area category	<input type="checkbox"/> Rural (<10k HH) <input type="checkbox"/> Urban (>10kHH)	<input type="checkbox"/> Rural (<10k HH) <input type="checkbox"/> Urban (>10kHH)
Annual Income (Rs.)		
Income document available <input type="checkbox"/> No <input type="checkbox"/> Yes (tick the choice)	<input type="checkbox"/> ITR <input type="checkbox"/> 12 Mths Bank Statement <input type="checkbox"/> VAT/Sales return	<input type="checkbox"/> ITR <input type="checkbox"/> 12 Mths Bank Statement <input type="checkbox"/> VAT/Sales return
Years in business	___ years	___ years
No of people employed in the business (including self)		
Place of Business Activity	<input type="checkbox"/> Owned <input type="checkbox"/> Rented	<input type="checkbox"/> Owned <input type="checkbox"/> Rented
Address		
	Pin Code	Pin Code

Business Income Details		Applicant	Co-Applicant
Average Gross Monthly Income			
Monthly Expense (Business)			
Average Net Monthly Income			
Assets	Business Assets (Rs.- Stock, property, debtors)		
	Savings (Rs.-LIC, Chits, Post office, bank deposits)		
	Others		
Liabilities (monthly Instalments)	Home Loan		
	Vehicle Loan		
	Personal Loan		
	Other Loan		

Details of existing Loans						
Name of Institution	Purpose of loan	Loan Amount	Tenor of loan (Mths)	Monthly Instalment	Current Outstanding	Balance Tenor (Mths)

House Hold Monthly Expense Details		
Total Nos of People in the HH-		Total HH Expenses (add a to j) -
a) Food		f) Conveyance/fuel etc.
b) Electricity & Water		g) Medical
c) Phone bills (landline/mobile)		h) Entertainment (cable, internet etc.)
d) Rent (if any)		i) Child Education
e) House Repair		J) Others (misc.)

Bank Account Details					
Account holder (Applicant / Co-App)	Name of bank & branch	Account No	Current / Saving AC	Since how many years	Current balance

Assets Owned			
Property owned (write details)	2 Wheeler	4 Wheeler -	Others

Details of Collateral Offered			
Type of Collateral (house / shop / business premises / stock/machinery /others)	Ownership	Occupied by	Approx. market value (Rs.)

Details of Loan Applied For	
Loan Amount required	
Tenor	
Mode of payment	
Maximum monthly affordable EMI	
Purpose of loan (Capex/Opex/debt consolidation etc.)	
Total investment required for the loan purpose/s applied for	
Amount of self-investment by the applicant for the loan purpose/s applied for	

Reference Details				
	Reference 1		Reference 2	
Full name				
Residential Address				
	Pin Code	<input type="text"/>	Pin Code	<input type="text"/>
Contact details				
Reference of / Known for / Relationship	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant	
	___ years		___ years	
	Relation-		Relation-	

Guarantor (if any)	
Full Name	
Relationship to Applicant	
Residential Address	
Contact Number	
Office/ Place of Business Address	
Gross Income per year	
Identification Number	PAN _____ Voter ID _____ Driving License _____ Ration Card _____ Passport _____ Other (_____) _____

Acknowledgement

I/We acknowledge receipt of application for loan from _____ on (date) _____ subject to verification of contents and enclosures (if any). Ratnakar Bank will endeavour to inform you about the status of your application usually within fifteen days from the date of receipt of documents/information as required from time to time and furnished by you to Ratnakar Bank.

Date:

For Ratnakar Bank
Signatory authority

Declaration

I/We declare that am/are citizens of India and I/We declare, warrant and represent that all the particulars and information and details given / filled in this Application form and documents given by me/us to The Ratnakar Bank Limited (RBL) are true, correct and accurate and I/We have not withheld / suppressed any material information from RBL.

I/We have carefully read and understood or I/We have had explained in English or the vernacular language understood by me /us, the terms and conditions of availing finance from RBL.

I/We confirm that there are no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent

I/We understand that sanction of the loan(s) is at the sole discretion of RBL and upon my/our execution of necessary security (ies) and other formalities as required by RBL.

I/We agree that my/our loan will not be used for any speculative or anti-social purpose.

I/We understand and agree that the application fee and processing fees are non-refundable and my/our application being rejected by RBL for any reason whatsoever, or the same being withdrawn by me, I/We shall not be entitled for the refund of the same either in part or full.

I/We also undertake to inform RBL of changes in my/our occupation/employment and to provide any further information that the company may require. I/We shall advise RBL on the change in my/our resident status. I/We further agree that my/our loan shall be governed by the terms and conditions of RBL that are in force and may be amended by the company from time to time.

I/We further agree that RBL at its sole discretion may reject my application without providing any reasons, and that I/We reserve no right to appeal against this decision of the company.

I/we have read, understood and acknowledge and agree that RBL may refer my/our name(s) to credit referencing agencies and/or make such references and enquiries as it may consider necessary. I/We hereby authorize to disclose such information relating to my/our credit facility to such parties as deemed necessary at the sole discretion of RBL. Further I/we have read, understood, acknowledge and agree that a request and demand from any authority under statutory law will be mandatorily complied by RBL. I/we also authorise RBL to share the required information about my/our application/sanction/disbursement/collection with any of the competent credit bureau.

I/we confirm having received, read & fully understood the terms & conditions applicable to this loan & accept the terms & conditions unconditionally & agree that these terms & conditions may be changed by RBL at any time & I/we will be bound by the amended terms & conditions. RBL reserves the right to retain the photograph & the documents submitted with the applications & may not return the same to the applicant. I/ we acknowledge that the information given in the loan application shall form basis of any loan RBL may decide to grant loan to me/us

Insurance Declaration

I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information which is relevant to my/our application for insurance for me/us which has not been disclosed to you.

I/We have applied and given my/our consent for coverage under the Group Insurance Policy issued to the Policy holder Ratnakar Bank and underwritten by Kotak Mahindra Old Mutual Life Insurance Ltd. I/We am/are aware that the insurance covers are optional for the purpose of loan application.

I/We also authorise RBL to disclose, from time to time, any information relating to my loan account to Kotak Mahindra Old Mutual Life Insurance Ltd. as RBL deem fit.

I/We hereby agree that if for any reason what so ever if the premium is not deducted/recovered and paid by RBL to Kotak Mahindra Old Mutual Life Insurance Ltd., no liability will be attached to the Ratnakar Bank.

I/We hereby agree to abide by the terms and conditions of the group insurance policy

Name of Beneficiary: _____

Relationship to the Applicant: --- Spouse --- Parent ---Brother ---Sister ---Grand Parent ---Children

Name of Beneficiary: _____

Relationship to the Co-Applicant: ---Spouse ---Parent ---Brother ---Sister ---Grand Parent ---Children

Signature of Applicant

Date: ____/____/____ (dd/mm/yy)

Signature of Co-applicant

Date: ____/____/____ (dd/mm/yy)

Credit Officer's Signature _____ Date: _____ Place: _____



One Indiabulls Canter, Tower-2-B, 6th Floor, 841- Senapati Bapat Marg, Lower Parel (W), Mumbai-400013