APPLICATION FORM - DCB PERSONAL LOANS

DCB
Feel the difference

SERIAL NO.

*PLEASE COMPLETE THE ENTIRE FORM (IN CAPITAL LETTERS ONLY)

*TICK AS APPLICABLE

*ENCLOSE ALL APPLICABLE DOCUMENTS

Applicant's photo signed across

Co-applicant's / Guarantor's photo signed across

PERSONAL

Title: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr.

Religion: _____ ☐ SC ☐ ST

Date of birth: D D M M Y Y Y Y

Gender: ☐ Male ☐ Female

Marital Status: ☐ Single ☐ Married ☐ Divorcee

Educational Qualification: ☐ Post Graduate ☐ Professional ☐ Diploma Holder ☐ Graduate ☐ Under Graduate / Matriculate ☐ School dropout

Applicant's Name: _____
First Name Middle Name Last Name

Father's / Spouse Name:

Mother's Maiden Name:

No. of dependents: _____ Children _____ Others _____

PAN No.: _____ Issue Date: _____

Voter ID No.: _____ Issue Date: _____

Driving License No. _____ Issue Date: _____

Passport No.: _____ Issue Date: _____

ADDRESS

CURRENT RESIDENCE ADDRESS: _____

City: _____ State: _____ Pin Code: _____ Tel No. with STD code: _____

Mobile: _____ E-Mail Id: _____ Landmark: _____

No. of yrs at current residence: _____ **Rent p.m. if rented:** _____

Property Status: ☐ Self owned ☐ Rented ☐ Co.provided ☐ Parental ☐ Others

PERMANENT ADDRESS: _____

City: _____ State: _____ Pin Code: _____ Tel No. with STD code: _____

Mobile: _____ E-Mail Id: _____ Landmark: _____

Property Status: ☐ Self owned ☐ Rented ☐ Co.provided ☐ Parental ☐ Others _____

EMPLOYMENT DETAILS

Employment Type: ☐ Salaried ☐ Self Employed ☐ Professional

SALARIED

Present Employer: _____ **Industry Type:** _____

Company Type: ☐ PSU ☐ Public Ltd. ☐ Pvt. Ltd. ☐ Central Govt. ☐ State Govt. ☐ MNC ☐ Partnership Firm ☐ Others _____

Designation: _____ Department: _____

Years at present Job: _____ Years of Total Work experience: _____

Name of previous Organisation: _____

Years at previous Job: _____

SELF EMPLOYED

Business Name: _____ **Industry Type:** _____

Nature of Business: ☐ Manufacturer ☐ Service Provider ☐ Trader / Shopkeeper ☐ Others _____

Status of Business: ☐ Proprietorship ☐ Partnership Firm ☐ Pvt. Limited Co. ☐ Others _____

Date of Commencement: _____

Property Status: ☐ Self owned-Mortgaged ☐ Self owned - Free ☐ Parental ☐ Rented ☐ Others

Years in current business: _____ Years at previous business: _____

Total No. of years in business: _____ No. of employees: _____

Preferred mailing address: ☐ Residence ☐ Office

BUSINESS ADDRESS: _____

City: _____ State: _____ Pin Code: _____ Tel No. with STD code: _____ Ext, No _____

Mobile: _____ E-Mail Id: _____ Landmark: _____

CO-BORROWER / GUARANTOR

Name: _____

Date of birth: D D M M Y Y Y Y Relationship: _____

Name of employer / Business Name: _____

Office Address: _____

_____ Phone: _____ Mobile: _____

EXISTING DCB RELATIONSHIP DETAILS

DCB Vehicle Loan: _____ **Date:** _____

DCB Personal Loan: _____ **Date:** _____

DCB Home Loan: _____ **Date:** _____

DCB Savings: _____ **Date:** _____

Others (please specify): _____ **Date:** _____

INCOME

Annual Salary / Income	Current Year	Previous Year
Gross		
Net		
Monthly Expenses		NA

LIABILITIES

Name of Institution where Loan availed & Type of Loan	Original Loan Amtount	Current O/s	Monthly EMI	Loan Opening Date	Bal.Tenor / Closure Date

BANK ACCOUNT DETAILS

Bank Name & Branch	Account No.	Account Type	No. of years held

CREDIT CARD DETAILS

Issuer Name	Card No.	Issue Date	Valid till

REFERENCE 1 (From relative only)

Name: _____

_____ Relationship: _____

Address: _____

_____ Phone: _____ Mobile: _____

REFERENCE 2

Name: _____

_____ Relationship: _____

Address: _____

_____ Phone: _____ Mobile: _____

PERSONAL LOAN REQUEST DETAILS

Loan amount requested: Rs._____	Charges for late payment of EMI: @ 36% p.a.
Loan Period: ☐ 1 Yr. ☐ 2 Yr. ☐ 3 Yr ☐ 4 Yr. ☐ 5 Yr.	Cheque Return Charges: Rs. 500/- + Service Tax
Interest Rate:_____% p.a. (with monthly rest reducing balance)	Prepayment: Allowed after six months of date of disbursement
Processing Fees:_____% Rs._____Non Refundable	Pre Payment Charges: 5% of Prinicpal outstanding + Service Tax

Purpose of Loan: ☐ Education ☐ Travel ☐ Occasion in family ☐ Purchase of Household / Electronic Goods
☐ Investments ☐ Medical Expenses ☐ Business Use ☐ Home Improvement ☐ Loan Transfer ☐ Others_____

DISBURSAL INSTRUCTIONS

Mode of Disbursal: ☐ DCB A/c ☐ EFT ☐ RTGS ☐ PO | In case of RTGS: RTGS / IFS Code:_____

to my bank account:

Bank Name	Branch	Account No.	Account Type

In case of loan transfer: Cheque Favouring (name if bank / financier) For Rs._____

INSURANCE COVER

Credit Guard Plan is a group insurance reducing term insurance policy underwritten by Birla Sunlife Insurance Company Limited (BSLI), which covers you against death to protect your dependents from the liability of loan outstanding. The amount of life cover is based on a pre-determined schedule of reducing principal.

☐ Yes, I / We would like to opt for Credit Guard Plan.

☐ No, I / We would not like to opt for Credit Guard Plan.

DECLARATION

1 I / We declare that all the particulars and information and details given / filled in this application form are true, correct, complete and up-to-date in all respects and that I / We have not withheld any information whatsoever.
2 I / We confirm that no insolvency proceedings or suit for recovery of outstanding dues or monies whatsoever or for attachment of my / our assets or properties and/or criminal proceedings have been initiated and / or are pending against me / us and that I/we have never been adjudicated insolvent but any court or other authority.
3 No action nor other steps have been taken or legal proceedings started by or against me / us in any court of law / other authorities for winding up, dissolution, administration or re-organization or for the appointment of a receiver, administrator receiver, trustee or similar officer or for my / our assets.
4 I / We authorise DCB Limited and all its group companies and their agents to exchange,share or part with all the information and details relating to my / our existing loans and / or repayment history to other DCB group companies, a banks, financial institutions, credit bureaus, agencies, statutory bodies etc. as may be required or as they may deem fit and shall not hold DCB (or any of its group companies or its/their agent/representative) liable for use / sharing of this information.
5 I / We understand and acknowledge that DCB ltd shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my / our application and that DCB Ltd shall not be responsible / liable in any manner whatsoever to me / us for such rejection or any delay in notifying me / us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection,or any delay in notifying me / us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me / us of such rejection, of our application
6 DCB Ltd / Its group companies reserves the right to retain the photographs and documents submitted with the photo-card application and will not return the same to the applicant.
7 I am / We are neither related to any of the Directors of the bank nor I / we are his / her relatives as defined under section 6 r / w schedule IA of the Companies Act, 1956.
8. I have been explained the product features of Personal loan I have applied for. I have read and understood the terms and conditions of Personal loan product of DCB and i agree to abide by them
9 From time to time, DCB communicates various features / products / promotional offers which offer significant benefits to its customer and may use the services of third party agencies to do so. Do you wish to be informed about such benefits?
○ I / We expressly authorise DCB to use information or data relating to me/us, for communicating marketing offers as outlined above.
○ I / We do not wish to receive offers as outlined above.

Signature of Borrower_____	Signature of Co-borrower/Guarantor_____
Name of Borrower:_____	Name of Borrower:_____
Date:_____	Date:_____

LIST OF DOCUMENTS

PRE - SANCTION

Documents	Salaried	Self Employed / Business entities
Application form	Yes	Yes
Photograph Signed across	Yes	Yes
Bank Statement	Last 6 months from Salary A/c	Last 6 months
Proof of Income	Last 2 Salary Slips	2 years IT Returns with Computation of Income, Certified Financials
Proof of Turnover	N.A.	Latest Sales / Service Tax returns
Proof of continuity current Employment / Business stability (Any one)	Form 16 / Company Appointment letter	IT Returns certificate of the business continuity issued by the bank
Proof of Identity (Any one)	Passport / Driving License / Voters ID /	Passport / Driving License / Voters ID /
	Pan Card / Photo Credit Card / Employee ID Card (Govt. & Public Ltd. Co.)	Pan Card / Photo Credit Card
Proof of Residence (Any one)	Passport / Ration Card / Utility Bill / Voters ID LIC Policy Receipt	Passport / Ration Card / Utility Bill / Voters ID LIC Policy Receipt
Proof of Office (Any one)	N.A.	Lease Deed Utility Bill / Municipal Tax Receipt / Title Deed
Proof of Ownership (Any one)	N.A.	Sale deed / Electricity Bill / Municipal Tax receipt / Title Deed
Proof of Age (Any one)	Passport / Driving License / Birth Certificate LIC Policy or premium receipt clearly indicating the age of the applicant / Photo ration card / Voters ID / School Leaving Certificate	Passport / Driving License / Birth Certificate LIC Policy or premium receipt clearly indicating the age of the applicant / Photo ration card / Voters ID / School Leaving Certificate
Proof of Qualification	N.A.	For Professionals: Copy of highest professional degree
Copy of Partnership deed, Firms letter of authority to borrow signed by all partners	N.A.	Yes for partnership firm/ Pvt. Ltd. Co.
MOA, AOA, Board Resolution, Certificate of Incorporation, Certified Shareholder's Resolution	N.A.	Yes for companies

POST - SANCTION (ALL)

Agreement	Signature Verification	Post Dated Cheques

FOR INTERNAL USE ONLY

Name of Dealer / DSA: _____

Name of the programme: _____

BANK COPY

ACKNOWLEDGMENT

Loan Application received on _____. Complete Document set received on _____. Request will be disposed of and acceptance / rejection notification will be mailed within 15 days from the date of receipt of completed application form with supporting documentation.

_____	_____	_____
Date	Authorised Signatory	DSA/Dealer stamp

CUSTOMER COPY

ACKNOWLEDGMENT

Sr. No: _____

Loan Application received on _____. Complete Document set received on _____. Request will be disposed of and acceptance / rejection notification will be mailed within 15 days from the date of receipt of completed application form with supporting documentation.

_____	_____	_____
Date	Authorised Signatory	DSA/Dealer stamp