



देना बैंक
DENA BANK
 (भारत सरकार का उपक्रम)
 (A Government of India Undertaking)

**APPLICATION
 FOR LOAN UNDER**

- DENA AUTO FINANCE SCHEME
- DENA CONSUMER DURABLES LOAN SCHEME
- DENA SUVIDHA (PERSONAL) LOAN SCHEME
- DENA SENIOR CITIZEN (PENSIONERS') LOANScheme

The Branch Manager
 Dena Bank, _____ Branch.

For office
 use only

Dt. of Receipt _____ Initials _____
 Loan A/c No. _____ File No. _____

I / We _____ and _____ hereby apply for loan of Rs. _____
 Name of Applicant Name of Co-applicant
 (Rupees _____ only) under your Bank's _____ Scheme.

I / We give here below the required details:

DENA AUTO FINANCE SCHEME

Purpose - For the purchase of New Motorised Four Wheeler Two wheeler
 Model _____ Make _____
 Dealer's / Seller's Name & Address _____
 Invoice / Purchase price Rs. _____ Margin / Own contribution Rs. _____
 Registration Rs. _____ Amount of loan required Rs. _____
 Insurance Rs. _____
 (A) Total cost Rs. _____ (B) Total Rs. _____
 Note (A) & (B) should be equal
 Preferred No. of Installments (Maximum 60) _____ Expected Date of Delivery _____

DENA CONSUMER DURABLES LOAN SCHEME

	1	2	3
Goods to be purchased			
Description			
Brand			
Cost of the item's / goods Rs.			
Name & address of the dealer			

Total cost of the item's / goods* Rs. _____ Preferred no. of Installments (Maximum 36) _____
 Margin / Own Contribution Rs. _____ Preferred EMI Rs. _____
 Amount of loan required Rs. _____ *(Attach copy of quotation / performa invoice)

DENA SUVIDHA (PERSONAL) LOAN SCHEME

Purpose of loan _____ Amount of loan required Rs. _____ Preferred no. of Installments (Maximum 36) _____
 Monthly Gross salary Rs. _____ Other income of applicant/s if any* Rs. _____ Net deductions** Rs. _____
 My salary account is with Dena Bank. Account No. Is _____
 I will provide undertaking from employer for deduction of installment from my salary and remitting to Dena Bank, as per the Bank's format.

* Attach proof

** Net deductions = Gross deductions - Savings viz. R.D./A/c installments, LIC / PLI premium, voluntary PF etc.

DENA SENIOR CITIZEN(PENSIONERS') LOAN SCHEME

Purpose of loan _____ Amount of loan Rs. _____ Age . _____ Years _____ Months
 Name of spouse _____ Nominee for pension _____ Monthly Pension Amount Rs. _____
 Preferred no. of Installments (Maximum 24) _____
 My pension A/c is with Dena Bank A/c No. _____
 Any other Bank _____ Branch _____ A/c No. _____

1) Processing Fee Details:

Amount Rs. _____ Cheque No. _____ Dated _____ Drawn on Bank / Branch _____

2) Payment of Monthly EMI by :

- Salary deductions through employer Standing instruction to debit our account with you
 Post dated Cheques

3) Whether stood as guarantor for any borrower of :1) Dena Bank Yes No 2) Any other Bank Yes No

If yes, please give details like (Name of the bank, branch, amount and for whom) _____

4) Details of securities offered (if any):

	Nature of securities	Securities in the name of	Value (Rs.)	Details*
1				
2				
3				

* Please give details like address of immovable property, surrender value and maturity date of NSC / LIC / FDR etc. Use separate sheet if required

5) Details of Guarantor/s / Reference (if any) :

Full Name : _____ Full Name : _____
S/o / D/o / W/o : _____ S/o / D/o / W/o : _____
Address : Residence: _____ Address : Residence: _____
Office: _____ Office: _____
Tel: (Res.) _____ (Off.) _____ Tel: (Res.) _____ (Off.) _____
Mobile No. _____ Fax No. _____ Mobile No. _____ Fax No. _____
Age : _____ years Sex: Male Female Age : _____ years Sex: Male Female
Monthly Income: Rs. _____ Net Worth : Rs. _____ Monthly Income: Rs. _____ Net Worth : Rs. _____

I / We am / are willing to stand as guarantor/s for the proposed advance as per above request. (Net worth = Total Asset - Total Liabilities)

Date : _____

Place : _____

Signature of guarantor

Signature of guarantor

The enclosed PERSONAL INFORMATION FORM is an integral part of this Application and contains all the personal details regarding the applicant /s.**Declaration:**

- (a) I / We declare that all the particulars and information given in the application form are true, correct and complete. I / We understand that the particulars / information will form the basis of any loan Dena Bank may decide to grant to me / us.
(b) I / We will not enter into any pecuniary obligation or financial liability during the currency of the loan without the permission of the bank.
(c) I / We undertake to inform Dena Bank regarding any change in my / our business / address and to provide any further information the Bank may require. I / We understand that the equated monthly installment comprises principal and interest based on Dena Bank's Benchmark Prime Lending rate (BPLR) which is subject to change from time to time. I / We agree that the Dena Bank has the option to reduce or increase the EMI or even reduce or extend the repayment period consequent upon change in BPLR.
(d) I / We agree that the Dena Bank has a right to make discreet enquiries in respect of this application and that Dena Bank shall have the sole discretion to approve / reject my / our loan application or reduce the loan amount without assigning any reason whatsoever.
(e) I / We enclose herewith the necessary documents as per list enclosed and agree to execute all documents required by the bank.

Date : _____

Place : _____

Signature of

Applicant

Co-applicant

Documents submitted with application for loans

(Put '✓' mark against the documents which are submitted & 'X' mark against those which are not applicable)

For salaried individual (self attested copies)

- 2 Passport size photograph of applicant, Co-applicant & Guarantors, if any.
- Age proof (Valid passport / PAN card / Driving License / School leaving certificate).
- Proof of residence (Telephone bill / electricity bill / Valid passport / PAN card / Driving License).
- Bank statement for 6 months where salary is credited.
- Latest 3 months salary slip showing all deductions.
- Latest form 16 from employer.
- Appointment / increment letter from employers for annual benefits.
- Brief profile of the company where employed.

For self employed (self attested copies)

- 2 Passport size photograph of applicant, Co-applicant & Guarantors, if any.
- Age proof (Valid passport / PAN card / Driving License / School leaving certificate).
- Proof of residence (Telephone bill / electricity bill / Valid passport / PAN card / Driving License).
- Income Tax returns for the last 3 years along with computation sheet.
- Audited financial statement such as Profit & Loss statement and Balance Sheet for the last 3 years.
- Brief profile of the company on letterhead.
- Office address proof in the name of applicant.
- Qualification certificate of applicant.
- Bank statement for 1 Year (Current & Saving A/c).



Photograph
of
Applicant

Photograph
of
Co-Applicant

Branch _____

Region _____

PERSONAL INFORMATION FORM

Particulars	Applicant			Co - Applicant												
Full Name (In Block letters) S/o, W/o, D/o	Surname	First Name	Middle Name	Surname	First Name	Middle Name										
Address & Tel number a) Present (for correspondence)	Address		Tel. Number	Address		Tel. Number										
b) Permanent																
c) Office																
d) Fax / Mobile / e-mail	Fax no.	Mobile no.	E-mail	Fax no.	Mobile no.	E-mail										
a) Date of Birth	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
b) Age & Sex	_____ Years			<input type="checkbox"/> Male	<input type="checkbox"/> Female	_____ Years			<input type="checkbox"/> Male	<input type="checkbox"/> Female						
c) Educational Qualification	<input type="checkbox"/> Post Graduate / Professional <input type="checkbox"/> Graduate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Illiterate			<input type="checkbox"/> Post Graduate / Professional <input type="checkbox"/> Graduate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Illiterate												
d) Marital Status	<input type="checkbox"/> Never married <input type="checkbox"/> Married <input type="checkbox"/> Other			<input type="checkbox"/> Never married <input type="checkbox"/> Married <input type="checkbox"/> Other												
e) Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident			<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident												
f) Whether belong to	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General			<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General												
g) Whether belong to minority comm.	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify _____			<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify _____												
h) Whether related to any of Bank's director / officials	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name _____			<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name _____												
i) No. of (i) Children/(ii) Dependents	(i) _____ (ii) _____			(i) _____ (ii) _____												
Category	<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> Others			<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> Others												
Occupation	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Professional/Self employed <input type="checkbox"/> Agriculturist <input type="checkbox"/> Dena Bank Employee <input type="checkbox"/> Others (specify)			<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Professional/Self employed <input type="checkbox"/> Agriculturist <input type="checkbox"/> Dena Bank Employee <input type="checkbox"/> Others (specify)												
For those in service a) Name & address of employer	Name _____			Name _____												
(Also specify category)	<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> PSU <input type="checkbox"/> Hospital / Educational institution <input type="checkbox"/> MNC / Corporate / Statutory Body <input type="checkbox"/> Others (Specify)			<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> PSU <input type="checkbox"/> Hospital / Educational institution <input type="checkbox"/> MNC / Corporate / Statutory Body <input type="checkbox"/> Others (Specify)												
b) Designation	<input type="checkbox"/> Executive / Manager <input type="checkbox"/> Officer <input type="checkbox"/> Clerical <input type="checkbox"/> Other			<input type="checkbox"/> Executive / Manager <input type="checkbox"/> Officer <input type="checkbox"/> Clerical <input type="checkbox"/> Other												
In case of Professional & Self employed	<input type="checkbox"/> Doctor <input type="checkbox"/> Dentist <input type="checkbox"/> Practising CA <input type="checkbox"/> Lawyer			<input type="checkbox"/> Doctor <input type="checkbox"/> Dentist <input type="checkbox"/> Practising CA <input type="checkbox"/> Lawyer												
Number of years in present job/occupation	<input type="checkbox"/> Industrialist <input type="checkbox"/> Trader <input type="checkbox"/> Engineer <input type="checkbox"/> Consultant <input type="checkbox"/> Contractor Years Date of retirement <input type="checkbox"/> Other			<input type="checkbox"/> Industrialist <input type="checkbox"/> Trader <input type="checkbox"/> Engineer <input type="checkbox"/> Consultant <input type="checkbox"/> Contractor Years Date of retirement <input type="checkbox"/> Other												
Whether spouse is employed / earning	Yes / No If yes, annual income Rs. _____ p.a.			Yes / No If yes, annual income Rs. _____ p.a.												

Particulars	Applicant	Co - Applicant
a) Residing at present address since	_____ Years	_____ Years
b) House	<input type="checkbox"/> Owned <input type="checkbox"/> Owned & mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided	<input type="checkbox"/> Owned <input type="checkbox"/> Owned & mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided
c) Landline telephone	<input type="checkbox"/> Owned <input type="checkbox"/> Company Provided	<input type="checkbox"/> Owned <input type="checkbox"/> Company Provided
d) Mobile	<input type="checkbox"/> Owned <input type="checkbox"/> Company Provided	<input type="checkbox"/> Owned <input type="checkbox"/> Company Provided
e) Two wheeler	Make: _____ <input type="checkbox"/> Owned <input type="checkbox"/> Hypothecated	Make: _____ <input type="checkbox"/> Owned <input type="checkbox"/> Hypothecated
f) Car	<input type="checkbox"/> Company Provided Make: _____ <input type="checkbox"/> Owned <input type="checkbox"/> Hypothecated <input type="checkbox"/> Company Provided	<input type="checkbox"/> Company Provided Make: _____ <input type="checkbox"/> Owned <input type="checkbox"/> Hypothecated <input type="checkbox"/> Company Provided
Income Tax PAN	_____	_____
If PAN is not available then any one of	_____	_____
a) Driving licence no.	_____	_____
b) Voter ID card no.	_____	_____
c) Passport no.	_____	_____
d) Employment Identity Card no.	_____	_____
e) Ration Card no.	_____	_____
Income / Expenses	For salaried persons (p. m.) For others (p. m.)	For salaried persons (p. m.) For others (p. m.)
Gross Income from all sources.	Rs. _____	Rs. _____
Total deduction	Rs. _____	Rs. _____
Total expenses	Rs. _____	Rs. _____
Accounts with Dena Bank	A/c with _____ Branch	A/c with _____ Branch
	Type of account	Type of account
	<input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> Term Deposit <input type="checkbox"/> CC /OD/Loan <input type="checkbox"/> Term Loan (Housing/car/other) <input type="checkbox"/> Other <input type="checkbox"/> ATM / Debit card	<input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> Term Deposit <input type="checkbox"/> CC /OD/Loan <input type="checkbox"/> Term Loan (Housing/car/other) <input type="checkbox"/> Other <input type="checkbox"/> ATM / Debit card
Balance in the account	Rs. _____ as of _____	Rs. _____ as of _____
Accounts with other Banks	Bank _____ Branch _____	Bank _____ Branch _____
	<input type="checkbox"/> SB / Current / Term deposit <input type="checkbox"/> CC / OD / Loan <input type="checkbox"/> ATM / Debit card A/c open since _____	<input type="checkbox"/> SB / Current / Term deposit <input type="checkbox"/> CC / OD / Loan <input type="checkbox"/> ATM / Debit card A/c open since _____
Details of credit card	Card No. _____ Bank _____	Card No. _____ Bank _____
Whether overdues with any bank / FI	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, name of the Bank / FI	_____	_____
ASSETS		
1. Immovable property		
a. Full address	_____	_____
	_____	_____
	_____	_____
b. Original / Purchase price	Rs. _____	Rs. _____
c. Present market value	Rs. _____	Rs. _____
2. Balance in PF	Rs. _____	Rs. _____
3. Saving in Bank	Rs. _____	Rs. _____
4. LIC policy (surrender value)*	Rs. _____	Rs. _____
5. NSCs (with maturity date)*	Dt. of last premium paid _____	Rs. _____
6. Other (specify)	Rs. _____ (Date _____)	Rs. _____
	Rs. _____	Rs. _____
A. Total Assets (1 to 6)	Rs. _____	Rs. _____
*(Separate sheet / copies be enclosed for details / proof)		
LIABILITIES		
1. Loan from:		
a. Employer		
b. Provident Fund	Rs. _____	Rs. _____
c. Credit Society	Rs. _____	Rs. _____
d. Bank	Rs. _____	Rs. _____
e. Family & Friends	Rs. _____	Rs. _____
f. Other	Rs. _____	Rs. _____
2. Any others Liabilities	Rs. _____	Rs. _____
B. Total Liabilities (1 + 2)	Rs. _____	Rs. _____
NET ASSETS		
(Total Assets - Total liabilities)	Rs. _____	Rs. _____
(A - B)	Rs. _____	Rs. _____
	Rs. _____	Rs. _____
I / We declare that all the information given above is true and correct.		
Date : _____	_____	_____
Place : _____	Signature of Applicant	Co-applicant