

**FININDIA CREDIT AND FINANCE LIMITED**

CIN NO. U65993DL1970PLC005373
 RBI CoR No.: B-14.00849,
 SF-2, SECOND FLOOR, RISHABH IPEX MALL,
 I.P. EXTN, CSC PATPARGANJ, DELHI-110092
 office@finindia.co.in, www.finindia.co.in

Application Form No. :
 Proposal No.
 Name of DSA/Service Provider

APPLICATION FORM FOR SMALL TRADERS / PERSONAL LOAN

PRODUCT NAME : Small Traders / Personal Loan _____ Amount (Rs.) _____ Tenure _____

Please ensure that the application form is completely filled-in capital letters and all the required supporting documents mandatorily self-attested by the Applicant/Co-applicant are submitted with this form.

SOURCING DETAILS

DSA Employee Referral Direct Others (Specify) _____

LOAN ENTITY DETAILS

Particulars of	Applicant	Co-applicant
Name Title	Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/>	Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/>
First Name		
Last Name		
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Father / Spouse Name		
Mother's / Maiden Name		
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow <input type="checkbox"/> Separated <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow <input type="checkbox"/> Separated <input type="checkbox"/>
KYC Details : (Any two)		
PAN Card	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Voter ID	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Driving Licence	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
UID Aadhaar Card	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email ID		
Mobile / Landline Number Prepaid <input type="checkbox"/> / Post paid <input type="checkbox"/>		
Current Residential Address (Owned <input type="checkbox"/> / Rented <input type="checkbox"/>)	_____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Address Proof : _____	_____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Address Proof : _____
Proof of Current Residential Address	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____
Permanent Address (Owned <input type="checkbox"/> / Rented <input type="checkbox"/>)	_____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____	_____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____

Particulars of Applicant	Applicant	Co-Applicant
Proof of Permanent Address	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____
OTHER DETAILS		
Details of Bank	Bank Account (1)	Bank Account (2)
Name of Bank		
Name of Branch		
Account Number		
IFSC Code		
UPI Details		
Name of UPI used		
UPI No.		
Details of Business Establishment		
Name of Entity		
Constitution		
Address		
Nature of Activity		
Period since when current activities are carried out		
Phone No. : Prepaid <input type="checkbox"/> / Post paid <input type="checkbox"/>		
Monthly / Daily Income		
Months/days of employment in a month/year		
Details of Family Members	No. of Family Members : Earning / Non earning	No. of Family Members : Earning / Non earning
Business Premises	Owned <input type="checkbox"/> / Rented <input type="checkbox"/>	Owned <input type="checkbox"/> / Rented <input type="checkbox"/>
Details of Employer in case of Salaried Employee		
Name of Employer		
Working since		
Designation		
Monthly Salary		
Other Perks		
Total Monthly Income		
Details of Present Loan (if any)		
Name of Lender		
Sanctioned Amount	Rs.	Rs.
Present Outstanding	Rs.	Rs.
Date of Sanction		
Period / Remaining Period / /
EMI Amount	Rs.	Rs.
Household Expenses		
Amount of Loan Applied		
Instruction regarding processing fee	Will be paid by me <input type="checkbox"/> To be added in loan amount <input type="checkbox"/>	
Purpose		
Re-Payment Period		
Security Offered		

DECLARATION / UNDERTAKING

"I _____ hereby declare that the particulars furnished above are true and correct to the best of my knowledge and that no information has been withheld /suppressed. I understand that the sanction of the loan is at the sole discretion of Finindia upon fulfillment of the other terms and conditions as required by Finindia. I agree that Finindia shall be entitled to reject my application without giving any reason therefore. I confirm that the loan shall be used for the stated purpose and will not be used for any speculative or anti -social purpose. I declare that I will not take loan from any other bank for the purpose as stated in the application form without permission from Finindia. I authorize Finindia to conduct such credit checks ,references and make enquires in respect of the application as it may consider necessary in its sole discretion and also authorize Finindia without any notice to me to share and disclose the information relating to the loan to any credit bureau, financial institution or any other authority for proper verification and other administrative services. I undertake to inform Finindia regarding any changes in my occupation/postal address/telephone number and to provide any further information that may be required. I hereby give my consent to Finindia to carry out my Aadhar EKYC authentication and to fetch EKYC data from Aadhar data base.

I confirm that Finindia may call for additional documents other than those already submitted along with the application form.

I confirm that I have read the terms and conditions applicable to this loan and/or they have been read to me in _____(vernacular language)

By _____ Mr./Ms. _____

son/daughter of _____ and I understand, accept and acknowledge the contents herein, and hereby accept the terms and conditions herein. I agree that these terms and conditions may be changed by Finindia at any time .

Finindia reserve the right to retain the photograph and the documents submitted with the application and may not return the same to the applicant.I

acknowledge that Information given in the loan application shall form the basis of loan Finindia may decide to grant to me/us.

Finindia may use the services of agents in sales/marketing/recovery etc. and the promotional/service/transactional calls/messages may be sent by such agents on behalf of Finindia.

	Applicant	Co-Applicant
Name		
Signature		
Date:		
Place:		

Applicant
Affix recent passport size colour photograph with signature across

The content of the loan application have been explained to the applicant in Hindi / vernacular language, understood by the applicant in my presence and the applicant signed this application form after understanding the contents explained to him / her.

WITNESS			
Name		Address	
Phone No.			
Signature		Date:	Place:

Co-Applicant
Affix recent passport size colour photograph with signature across

List of Documents to be enclosed with Application

KYC Documents for all types of Loans:

Any two of the undernoted documents. from applicants including directos/partners of business entity.

1. Aadhaar Card
2. PAN Card
3. Voter ID Card
4. Driving Licences
5. Passport
6. Latest Utility Bill
7. Ration Card

Documents from Salaried Individual :

1. ITR with form 16 for Last 2 Years (If Income tax Payee)
2. Latest Salary Slip (not older than one month)
3. Bank Statement for the last six months
4. Proof of income other than salary income if any
5. Copy of sale deed of property in case of LAP

Documents from business entities/individual :

1. ITR with computation for Last 2 Years (If Income tax Payee).
2. Partnership deed/Memorandum of Association/Article of Association/LLP registration copy (Whichever applicable)
3. GST registration certificate if registered
4. CIN number
5. Copy of Balance sheets for last 3 years
6. Bank Account Statements (For last one year)
7. UPI statement
8. Copy of sale deed of property in case of LAP or other loans where collateral of immovable property is offered

ACKNOWLEDGEMENT (Office use only)

Received loan application for a _____ loan of Rs _____ from sh/smt/ms _____ on _____.

For FININDIA FINANCE & CREDIT LTD

Authorised Signatory