



EDC Limited

EDC House, Dr. A. B. Road,
Panaji-Goa.

1. PERSONAL LOAN APPLICATION FOR INDIVIDUALS						
PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS TICK BOXES WHEREVER APPLICABLE	<div>Signed Photograph of Applicant</div>					
2. PERSONAL INFORMATION OF THE APPLICANT						
Name in full – Applicant						
Name in full – Spouse						
Name of Father						
	FIRST NAME	↑	MIDDLE NAME	↑	SURNAME	↑
PARTICULARS	Applicant			Spouse of the Applicant		
1. Detail Residential Address (House No., Road Name, City, PIN, District, State)						
2. Office Address (House No., Road, Name, Locality, City, PIN, State)						
3. Email address						
4. Date of Birth (DD/MM/YYYY)						
5. Telephone No.	Office	Residence		Office	Residence	
6. Mobile No.						
7. Sex	<input type="checkbox"/> M <input type="checkbox"/> F					
8. Marital Status (Please also tick Single if no living spouse)	<input type="checkbox"/> Single <input type="checkbox"/> Married					
9. Particulars of Identification & Residence (Enclose Copy)	Aadhaar Card No.			Aadhaar Card No.		

3. FINANCIAL/INCOME INFORMATION OF THE APPLICANT		
PARTICULARS	Applicant	
1. Source of Income (Income Proof): (Please tick and enclose Supporting document)	<input type="checkbox"/> Latest Salary Certificate	<input type="checkbox"/> Income Tax Returns (last 3 years)/latest Form 16
2. Annual Gross Salary/Income		
3. Annual Net Salary/Income		
4. Other Annual Income as per ITReturns.		
5. Annual Income as per I. T. Returns		
4. EMPLOYMENT DETAILS OF THE APPLICANT		
PARTICULARS		
1. Name of the Employer& Address		
2. Name of the Department		
3. Designation & Employee No. (If available)		
4. No of Years in present Employment (If current Employment is less than 5 yearsDetails of earlier employment Going back to a period of 5 Years be disclosed)		
5. Date of Joining (DD/MM/YYYY)		
6. Date of Retirement (DD/MM/YYYY)		
5. LOAN REQUEST		
Amount of Loan applied for.		
Purpose of Loan		
Repayment Period (Max. 5 years)		
6. DETAILS OF FINANCIAL WORTH OF THE APPLICANT		
PARTICULARS (Rs. In Lakhs)	Detail (A/c. No., etc)	Amount
1. Saving in Bank (Saving Bank +Fixed Deposits)		
2. Investment in NSCs/Shares/Debentures Bonds/Mutual Fund,/LIC etc		
3. Current PF Balance (your contribution)		
4.Immovable property (Details like Sr.No./Bldg.No./Tax receipt)		
5 .Moveable assets		
6. Other Investments		
7. Total Assets		

7. DETAILS OF EXISTING LOANS					
Purpose	Name of Creditor- (Bank/ Name, A/c. No. & date of sanction	Loan Amt. (Rs. In lakhs)	EMI	Mode of Repayment & Outstanding Amt. (As on date)	Security Charged
1. Housing Loan					
2. Car Loan					
3. PF Loan					
4. Personal & Others (Please Specify)					
4. Total Liabilities					
SPOUSE OF THE APPLICANT					
1. Housing Loan					
2. Car Loan					
3. PF Loan					
4. Personal & Others (Please Specify)					
5. Total Liabilities					
8. DETAILS OF LEGAL HEIRS					
Sr. No.	Names	Address		Age	
1.					
2.					
3.					
9. NAME AND ADDRESS OF GUARANTOR					
1.		2.			
10. RTGS DETAILS OF BENEFICIARY					
Sr. No.	Name	RTGS Details (Bank Name & Branch, A/c Number, A/c Type & IFSC Code)			
1.	Applicant				
2.	Vehicle Dealer (if Applicable)				

11. DOCUMENTS REQUIRED (FOR APPLICANTS)

<input type="checkbox"/>	Bank statement for the last 3 months and copy of 1st page of passbook / Cancelled Cheque (borrower only).
<input type="checkbox"/>	Latest salary certificate
<input type="checkbox"/>	IT returns for the last 3 financial years / form no. 16 (borrower only)
<input type="checkbox"/>	Letter from the employer, consenting to deduct EMIs for remission directly to EDC, as per the format of EDC (borrower only)
<input type="checkbox"/>	Proof of Residence – Aadhaar Card.
<input type="checkbox"/>	Proof of Identity – PAN Card
<input type="checkbox"/>	Letter from bank/financial institution in format enclosed for takeover of loan

12. DECLARATION

The Managing Director,
EDC Ltd,

Sir,

I hereby apply for a loan from EDC Limited to the extent indicated in the Loan request section of this application form. I declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan EDC Limited, may decide to sanction to me. I confirm that I have / had no insolvency proceedings against me nor have, I been adjudicated insolvent. I further confirm that I have read the terms and conditions and understood the contents therein. I am aware that if I opt for loan at floating rates of interest, the Equated Monthly Installments will comprise Principal and Interest based on EDC Rates which is subject to change from time to time.

I agree that EDC Limited may at its discretion conduct discreet inquiries in respect of this application. I undertake to inform any change in my /our occupation / employment, residential address and to provide any further information that EDC may require.

EDC limited will be at liberty to take such action as it may deem necessary if my / our above statements are found to be untrue. I / We agree that EDC Limited shall have the sole discretion to reject / reduce loan amount my loan application without assigning any reason thereof I further agree that my loan transactions shall be governed by the rules of EDC Limited which may be enforced from time to time

Place: _____

Date _____

Applicants Signature



EDC Limited

EDC House, Dr. A. B. Road,
Panaji-Goa.

Signed photograph of
the guarantor

1. PERSONAL INFORMATION OF THE GUARANTOR					
Name of Guarantor					
Name of Spouse					
Name of Father					
	FIRST NAME	MIDDLE NAME	SURNAME		
PARTICULARS					
1. Detail Residential Address (House No., Road Name, Locality, City, PIN, District, State)					
2. Office Address (House No., Road, Name, Locality, City, PIN, District, State)					
3. Email address					
4. Date of Birth (DD/MM/YYYY)		Date of Joining		Date of Retirement	
5. Telephone No	Office	Residence	Mobile		
6. PAN Card No. (enclose copy)					
7. Proof of Residence - Driving Licence/Passport/Voters ID/ Aadhaar Card. (enclose copy)					
8. Present Occupation Along with designation					
9. Whether guarantor for any Other loan. If so please furnish Details such as: A/c No. Banks, etc					
2. FINANCIAL INFORMATION OF THE GUARANTOR					
PARTICULARS					
1. Source of Income (Please tick and enclose Supporting document)	<input type="checkbox"/> Latest Salary Certificate		<input type="checkbox"/> Income Tax Returns last 3 years		
2. Annual Gross Salary/Income For last three years					
3. Annual Net Salary/Income					
4. Other Annual Income as per IT Returns.					
5. Monthly Deductions (Please furnish details)					

3. INFORMATION ON ASSETS OF THE GUARANTOR			
	Details like Account No / Folio No,	Cost of acquisition	Present value, Plot No. etc/description
1. Savings in Banks			
2. Investment in NSCs/Shares/ Debentures/ Bonds/Mutual Fund,/LIC/ etc			
3. Details of immoveable Assets			
4. Details of moveable Assets like vehicles			
5. Details of other assets (Gold, jewellery etc)			
Total			

4. DETAILS OF EXISTING LIABILITIES					
Purpose	Name of Creditor	Loan Amt.	EMI	Mode of Repayment & Outstanding Amt. (As on date)	Security charged
1. Housing Loan					
2. Car Loan					
3. Personal & Others (Please Specify)					
Total Liabilities					

5. OTHER INFORMATION	
Litigation pending against the Guarantor	
Name and addresses of all Bankers of the Guarantor	

6. DECLARATION
<p>The Managing Director, EDC Limited EDC House, Dr A.Borkar Road, Panaji, Goa</p> <p>Dear Sir,</p> <p>Sub: Financial Assistance to Shri/Smt_____</p> <p>This is to inform you that I am willing to stand as a personal guarantor for the proposed loan from your Corporation to Shri/Smt_____.</p> <p>My Biodata and personal details are as indicated above. I hereby state that all the above information furnished by me is true and complete to the best of my knowledge and belief. I understand that action can be taken against me if found incorrect.</p> <p>Place_____</p> <p>Date:_____</p> <p style="text-align: right;">Guarantor's Signature</p>

OFFICE OUTWARD NO.

(FORMAT ONLY)

(TO BE TYPED ON EMPLOYER'S LETTER HEAD)

LETTER FROM THE EMPLOYER/PARENT ORGANISATION CONSENTING TO DEDUCT THE EMI'S

We have No Objection to Shri/Smt. _____, a confirmed employee, presently working since _____ in _____ Department/organization for availing a personal loan from EDC Ltd.

We further agree to deduct the requisite EMI from the monthly salary of Shri/Smt. _____, and remit the same to EDC towards repayment of the said advance / loan.

(SIGNATURE OF THE EMPLOYER/HOD/OFFICER)

(OFFICE STAMP)

(ON THE LETTERHEAD OF THE BANK/COOP.SOCIETY/FINANCIAL INSTITUTION)

Ref. No. :

Date:

To,

The Managing Director

EDC Limited

EDC House, Dr.A. B. Road,

Panaji Goa 403 001

Dear Sir,

Sub: Takeover of Loan of Shri./Smt. _____ (A/c No. _____)

This is to inform you that Shri./Smt. _____ resident of _____ employed with _____ was sanctioned on _____ (date) Personal/ _____ loan amount of Rs. _____ and was disbursed an amount of Rs. _____. The conduct of the account has been (satisfactory/ in default). The loan account is categorized as (S/SS/D/L) assets in the books as on _____ (date). Further, the loan account has not been rescheduled /restructured by us in the past.

The outstanding balance of the above loan along with interest as on _____ is Rs. _____. We do not have any objection to EDC Limited to takeover the above loan by repaying the entire outstanding balance.

Authorized signatory,

Name :

Stamp: