



EDC Limited

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

1. PERSONAL LOAN APPLICATION FOR INDIVIDUALS				
			Signed photograph of Applicant	
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. /Fax No.				
7. Sex	<input type="checkbox"/> M	<input type="checkbox"/> F	<input type="checkbox"/>	<input type="checkbox"/>
8 Marital Status (Please also tick Single if no living spouse)	<input type="checkbox"/> Single	<input type="checkbox"/> Married		
9. Particulars of Identification Please indicate name of the Document at (d) if any Of the Document at d, if any.)	<input type="checkbox"/> (a) Voter ID No.	<input type="checkbox"/> (b) Pass Port No.	<input type="checkbox"/> (a) Voter ID No.	<input type="checkbox"/> (b) Pass Port No.
	<input type="checkbox"/> (c) Driving License	<input type="checkbox"/> (d) Others	<input type="checkbox"/> (c) Driving License	<input type="checkbox"/> (d) Others
10. PAN, Card No				
3. FINANCIAL/INCOME INFORMATION OF THE APPLICANT				
PARTICULARS	Applicant		Spouse of the Applicant	
1. Source of Income (Income Proof): (Pease tick and enclose Supporting document)	<input type="checkbox"/> Salary Certificate	<input type="checkbox"/> Inc Tax Returns	<input type="checkbox"/> Salary Certificate	<input type="checkbox"/> Inc. Tax Returns
2. Annual Gross Salary/Income				
3. Annual Net Salary/Income				
4. Other Annual Income as per IT Returns.				
5. Annual Income as per I. T. Returns				

4. EMPLOYMENT DETAILS OF THE APPLICANTS					
PARTICULARS	Applicant		Spouse of the Applicant		
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 years Details of earlier employment Going back to a period of 5 Years be disclosed)					
5. Date of Retirement					
5. LOAN REQUEST					
Amount of Loan applied for.					
Purpose of Loan					
Repayment Period					
6. DETAILS OF FINANCIAL WORTH OF THE APPLICANT					
PARTICULARS (Rs. In Lakhs)	APPLICANT		SPOUSE		
	Detail (A/c. No., etc)	Amount	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 S.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	Security charged
1. Housing Loan					
2. Car Loan					
3. PF Loan					
4. Personal & Others (Please Specify)					
5. 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)		
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10. NAME AND ADDRESS OF TWO REFERENCES

Sr. No.	Name	Address
1.		
2.		

11. DOCUMENTS REQUIRED (FOR APPLICANTS & GUARANTORS)

<input type="checkbox"/>	Bank statement for the last 6 months (borrower only).
<input type="checkbox"/>	2 passport size photographs
<input type="checkbox"/>	Latest salary certificate
<input type="checkbox"/>	IT returns for the last 3 financial years and 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"/>	Proofs of Residence - Recent Telephone Bill/Electricity Bill/House tax receipt/Passport/Voters ID.
<input type="checkbox"/>	Proof of Identity – PAN Card/Voters ID/Passport/Driving License

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 the 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