



GLOBAL CO-OPERATIVE CREDIT SOCIETY LTD.

109/419-A, Asha Palace 2nd Floor, 80 Feet road, Kanpur-208012

(Registered under the Cooperative Societies Act 1965)

LOAN APPLICATION CUM APPRAISAL

- 1) Please fill all the columns in the application invariably & no column shall be left blank. If any information is not applicable mark as NA.
- 2) Wherever space is not sufficient, separate sheet may be used.
- 3) Global Co-operative Credit Society Ltd. reserves the right to reject any application.
- 4) Please tick () whichever is applicable.
- 5) Applicant should submit duly filled application along with all relevant documents.

Affix recent
passport size
Photograph of
Applicant with
signature

Affix recent
passport size
Photograph of
Co-Applicant
with signature

To
The Secretary
GLOBAL CO-OPERATIVE CREDIT SOCIETY LIMITED
Branch _____
Kanpur

Dear Sir/ Madam,

I/We hereby apply for a _____ loan of Rs. _____ (Rupees _____
_____ only) To enable you to consider my/ our application for loan.

I/We furnish the following details.

PERSONAL DETAILS		
	APPLICANT	CO-APPLICANT
FULL NAME	Mr./Ms./Mrs.	Mr./Ms./Mrs. Relationship with applicant
FATHER'S/HUSBAND'S NAME	Mr.	Mr.
DATE OF BIRTH		
GENDER	MALE [<input type="checkbox"/>] FEMALE [<input type="checkbox"/>]	MALE [<input type="checkbox"/>] FEMALE [<input type="checkbox"/>]
RESIDENTIAL ADDRESS	City: _____ PIN: _____ Contact: _____ E-Mail: _____ Owned [<input type="checkbox"/>] Rented [<input type="checkbox"/>] Employer's [<input type="checkbox"/>] Period of Stay _____ Years	City: _____ PIN: _____ Contact: _____ E-Mail: _____ Owned [<input type="checkbox"/>] Rented [<input type="checkbox"/>] Employer's [<input type="checkbox"/>] Period of Stay _____ Years
PERMANENT ADDRESS	City: _____ PIN: _____ Contact: _____	City: _____ PIN: _____ Contact: _____
PAN No.		

OCCUPATION	Employed [] Professional [] Business [] Self	Employed [] Professional [] Business [] Self
	Employed [] Agriculture & Allied Activity [] Others _____	Employed [] Agriculture & Allied Activity [] Others _____
WORKING ADDRESS	City: _____ PIN: _____	City: _____ PIN: _____
	Contact: _____	Contact: _____

ADDITIONAL INFORMATION OF BORROWERS

PRESENT BANKERS	APPLICANT	CO-APPLICANT
NAME OF THE BANK/S & BRANCH		
DEALING WITH SINCE		
CREDIT FACILITIES ENJOYED, IF ANY	A/C No. Limit(In Lacs) Bal. O/S(in Lacs)EMI(Rs.)	A/C No. Limit(In Lacs) Bal. O/S(in Lacs)EMI(Rs.)
Whether any relative is working in our Society?	[] Yes [] No. If yes, his/her details :	[] Yes [] No. If yes, his/her details :

EMPLOYEMENT DETAILS

	APPLICANT	CO-APPLICANT
EMPLOYER NAME		
EMPLOYER TYPE	Central [] State [] PSU [] Others []	Central [] State [] PSU [] Others []
EMPLOYERS ADDRESS (Mention the address of the Office presently you are based at)	City: _____ PIN: _____ State : _____ Off. Ph. No.: _____ Ext No.: _____ E-Mail: _____	City: _____ PIN: _____ State : _____ Off. Ph. No.: _____ Ext No.: _____ E-Mail: _____
WORKING SINCE	Date :	Date :
WHETHER THE JOB IS TRANSFERABLE	Yes [] No [] If Yes: with in State [] All India : []	Yes [] No [] If Yes: with in State [] All India : []
REMAINING SERVICE	Years	Years
DESIGNATION & DEPARTMENT	Designation: Department:	Designation: Department:
DETAILS OF PREVIOUS EMPLOYMENT IF ANY (Please mention Name of the employer, No. of Years of service etc.)		

INCOME DETAILS	APPLICANT	CO-APPLICANT
1. Gross Salary	Rs.	Rs.
2. Other Income(Specify:)	Rs.	Rs.
3. Total Income (1+2)	Rs.	Rs.
4. Statutory Deductions(PF+TAX+SSS etc)	Rs.	Rs.
5. Other Deductions(LIC Direct Payment etc)	Rs.	Rs.
6. Net Income (Enclose Income Proof)	Rs.	Rs.

DETAILS IN CASE APPLICANT/CO-APPLICANT IS SELF EMPLOYED/PROFESSIONAL/BUSINESSMAN PROPRIETORSHIP/FIRM/COMPANY/HUF/INSTITUTION/TRUST				
BUSINESS NAME				
DATE OF ESTABLISHMENT				
NATURE OF CONSTITUTION	Self Employed [] Professional [] trust [] HUF [] Proprietorship [] Partnership [] Company [] Others []			
NATURE OF BUSINESS/PROFESSION				
BUSINESS ADDRESS	Contact No.: Fax: E-Mail:			
REGISTRATION NUMBER				
GST NUMBER/				
PAN NUMBER				
BUSINESS PERFORMANCE FOR THE LAST 3 YEARS (Enclose the proof)	Year	Turnover	Gross Income/Profit	Net Income/Profit
	First			
	Second			
	Third			

PARTICULARS OF PROPRIETOR/PARTNERS/DIRECTORS/TRUSTEES ETC					
Name & Address	Age	Qualification	Net_Worth	Net_Income	Phone_Number.
A.					
B.					
C.					
D.					

DETAILS OF COLLATERAL SECURITIES OFFERED IF ANY		
TYPE OF SECURITY	DESCRIPTION OF THE SECURITY	VALUE
Bank Deposits (Furnish Accrued value)		
NSC's (Furnish Face value)		
LIC Policies (Furnish Surrender value)		
Others (Furnish Surrender value)		

ADDITIONAL INFORMATION FOR ALL CATEGORY OF BORROWERS		YES	NO	NA
1.	Are you share holder of society			
	No. of shares			
	Amount			
	Certificate No.			
2.	Are you nominal member of society			
	Date of nominal member			
	Certify by manager/secretary			
3.	Are you already applied for a loan			
	Amount			
	Sanction/ Declined with reason			
4.	Are you offered guarantee			
	If Yes than guarantors are member of society			
5.	Are you owner of any house			
	Detail of house			
6.	Are you having any life insurance policy			
	Policy No.			
	Year			
	Premium			
7.	Other liabilities if any			

PARTICULARS OF GUARANTOR'S

	GUARANTOR-1	GUARANTOR-2
FULL NAME	Mr./Ms./Mrs.	Mr./Ms./Mrs. Relationship with applicant
FATHER'S/HUSBAND'S NAME	Mr.	Mr.
DATE OF BIRTH		
GENDER	MALE [] FEMALE []	MALE [] FEMALE []
RESIDENTIAL ADDRESS	City: PIN: Contact: E-Mail: Owned [] Rented [] Employer's [] Period of Stay Years	City: PIN: Contact: E-Mail: Owned [] Rented [] Employer's [] Period of Stay Years
PERMANENT ADDRESS	City: PIN: Contact:	City: PIN: Contact:
PAN No.		
OCCUPATION	Employed [] Professional [] Business [] Self Employed [] Agriculture & Allied Activity [] Others _____	Employed [] Professional [] Business [] Self Employed [] Agriculture & Allied Activity [] Others _____
WORKING ADDRESS	City: PIN: Contact:	City: PIN: Contact:
	Photograph-1	Photograph-2
<p>I declare that all the particulars and information furnished above are true, correct and complete to the best of my knowledge & belief. Further I declare that I am not a close relative of the borrower/s.</p> <p>I hereby agree to stand as guarantor to _____ loan (nature of facility for Rs. _____ only) (Rupees _____) sought by Mr/Ms/Mrs _____</p>		
Signature of	Guarantor-1	Guarantor-2

LOAN DETAILS

PURPOSE OF LOAN	Personal [] Home Loan [] Business [] Working Capital [] Other(Specify)_____ []	
VALUE OF THE PROPERTY/SECURITY OFFERED	MARGIN	LOAN AMOUNT
Rs.	Rs.	Rs.
NATURE OF FACILITY	REPAYMENT PERIOD	MONTHLY INSTALLMENT
Running Account []	_____ Years/Months	Rs.
Full Address/ Location of the property (Survey No./Door No./Flat No./ Gouse No./Road, Village Taluk, District, State) Prominent Land Mark/s if any		
NAME & ADDRESS OF THE OWNER	Contact No._____ E-Mail:	

PROPERTY PROFILE	Loaction	Metro [] Urban [] Semi Urban [] Rural []
	Ownership	Single [] Joint []
	Age of the house/flat : _____ Years(for ready built house/flat only)	

Whether the house/flat was originally constructed as per approved plan Yes [] No []

If the property is already mortgaged to our Society for other loan/credit limits, furnish the following information

Nature Of loan/credit limit	Date of loan	Sanctioned loan amount	Present Balance	EMI/National Interest
		Rs.	Rs.	Rs.

I/We declare that all the particulars and information furnished above are true, correct and complete and they shall from the basis of any credit decision to be taken by the Society. I/We have not aver been adjudicated insolvent nor any insolvency proceedings are pending against me/us. I/We further understand that the loan in at the sole discretion of the Society. I/We confirm that the funds shall be used for the stated purpose only and shall not be used for speculative/ antu-social purposes. I/We authorized GLOBAL CO-OPRATIVE CREDIT SOCIETY to conduct such checks as it considers necessary in its sole discretion and also to authorize the Society to release such information or any other information in its records to any agency for the purpose of credit appraisal/sharing or for any other purposes.

Place :		
Date :	Signature of the Applicant	Signature of the Co-applicant/s

Appraisal note of credit officer/field officer

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OFFICE COMMENT

REPORT OF OFFICER



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SANCTION REPORT BY SECRETARY

CHECK LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION

Please mark [✓] the documents that are produced

PART - A : Common Documents		YES	NO
1.	Address Proof & Age Proof of the applicant/s and guarantor/s (Voter Identification Card, Passport, SSC Certificate or PAN - Card/Ration Card/ Driving Licence etc.)		
2.	Net-worth Statementd - Details of Assets and Liabilities of Borrower/Guarantor [Format available in the Branch] duly certified by the Chartered Accountant where the loan amount is for Rs. 25 lakhs and above		
3.	Two passport size photographs of the Applicant, Co-applicant, Co-applicant and Guarantor.		
4.	Documents of title for property and/or all the link documents evidencing title of the property, i.e. Sale Deed and earlier title deeds.		
5.	Up to date encum brance certificate for the past 13 years.		
6.	Up to date encum brance certificate for the past 13 years.		
7.	Legal Opinion on title to property from Society's approved advocate to be obtained through the branch.		
8.	Copy of Approved Plan and Building License.		
9.	Valuation report from approved Civil Engineet to be obtained through the branch		
10.	Copy of Occupancy Certificate issued by the local authority.		

PART - B : Income proof & other documents		YES	NO
For Salaried Persons :			
11.	Salary Slip/Certificate (showing particulars of deductions for other loans, if any) for 3 months.		
12.	Income Tax Assessment Order/ Return for the past 3 Years.		
For Professionals :			
13.	Copies of Balance Sheet and income Statement for the past three years duly certified by Chartered Accountant.		
14.	IT assessment order>Returns for the past 3 Years.		
15.	Statement of account for the last 6 months from the existing banker.		
For Businessmen :			
16.	Copies of Balance Sheet and Profit & Loss account for the past three years.		
17.	IT assessment order and tax paid receipt for the past 3 Years.		
18.	Statement of account for the last 6 months from the existing banker.		

19.	Where applicant is non-account holder, Post Dated Cheques/ECS mandate towards EMIs to be given.		
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NOTE : The checklist is only indicative. The Check List is intended to help the loan applicants to become aware of basic requirements, which will will enable the Society to process the application quickly. The Society reserve the right to accept or reject any application, without assigning any reasons. Neither the Society nor any of its officials is liable for any delay and/or lapse on part of any third party.