

F.No.11/17/2011-FI
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building,
New Delhi, dated 1st August, 2012

To

Chairman / CMDs of all PSBs

Sub: Introduction of On-line filing and tracking of loan applications

Sir,

In order to provide efficient and convenient services to their customers, the Public Sector banks have undertaken various e-governance initiatives which inter alia include on line filing of applications, including for loans for various purposes. Besides being convenient, such a system also brings in greater transparency in processing such proposals and allows tracking the disposal of such applications.

2. As the facility of on-line filing and tracking of applications was not available in many banks, a group comprising of officials of the Punjab national bank, Allahabad bank and Syndicate bank was set up to develop these applications. Some applications were developed and tested by these banks separately which were thereafter adopted by the other banks. As a result, each of these banks is in a position to offer all these services through on-line filing.

3. As a considerable work on the development and implementation of these applications has already been done, it is necessary that all other Public Sector banks take advantage of the work and introduce on-line filing and tracking of applications for such applications.

4. All Public Sector Banks are advised to implement the on-line filing and tracking of loan applications, as has been done by the aforementioned banks. A document containing the details of these applications is attached.

5. PSBS are also advised to contact the banks as under for any assistance/guidance in the introduction of on-line filing and tracking of loan applications.

Category of Loan	Nodal Bank	Concerned Official
Education MSME Loan Vehicle Loan	Allahabad Bank	A.K. Mohapatra AGM (PSc) 9477475244 Avayamahapatra1@yahoo.co.in , Ho.psc@ahhalahabadbank.in
Kisan credit card Farm Mechanisation Dairy Development Kalyani card	Punjab National Bank	Sunil Soni AGM (IT) 9818330650 Sonis@pnb.co.in
Housing Loan Professional & Self Employed Personal loan	Syndicate Bank	Atul Kumar DGM (IT) 9449860266 akumar@syndicatebank.co.in

6. PSBs are requested to undertake the introduction of these applications, with modifications as required to integrate with bank's system, by 31st August 2012.

Yours faithfully

(Y.K. Vashisth)
Section Officer (FI Section)
Phone: 011-23748771
Email: Fi-dfs@nic.in

Copy to

1. All SLBC Convenors
2. AI Government Nominee Directors on PSBs

कृषि उधार हेतु आवेदन पत्र
Application form for Agricultural Credit

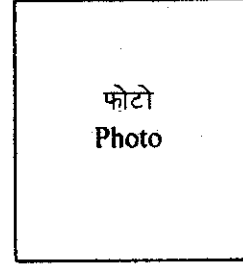
(एक बार या जब कभी परिवर्तन हो भरा जाए)
 (To be obtained one time or whenever there is change)

शाखा प्रबंधक / The Branch Manager

पंजाब नेशनल बैंक
punjab national bank

शा० का०

B.O. _____



प्रिय महोदय / Dear Sir,

मैं / हम एतद्वारा कुल _____ (_____ रुपये) के ऋण / ऋणों हेतु आवेदन करता / करती / करते हूँ / हैं और आवश्यक जानकारी नीचे प्रस्तुत है।

I / We, hereby apply for a loan / loans aggregating of Rs. _____ (Rupees _____ only) and furnish below the necessary information

ऋण का प्रकार / Type of credit	राशि (रु.) / Amount (Rs.)
1. उत्पन्न उधार ऋण (अनुलग्नक - ए के अनुसार) Production Credit Loan (As per Enclosure - A)	-----
2. मीमादी ऋण (अनुलग्नक के अनुसार -----) 3 Term Loan (As per Enclosure -----)	योजना का नाम (सरकारी प्रायोजित योजना के मामले में) Name of Scheme (in case of govt. sponsered scheme)

प्रयोजन / Purpose

(क/अ) -----
 (ख/ब) -----

कुल / Total -----

सामान्य जानकारी / GENERAL INFORMATION

- | | | | | |
|--|------------|--|-----------------|--|
| 1. आवेदक(कों) का
पूरा नाम
Full name of the
Applicant(s) | आयु
Age | शैक्षणिक
अर्हता
Educational
Qualification | गांव
Village | तालुका /
ब्लॉक / पो. ऑ.
Taluka /
Block / P.O. |
|--|------------|--|-----------------|--|

क./a श्री / Shri / श्रीमती / Smt. _____

----- का / की

पुत्र / पुत्री / पत्नी / S/D/W / of _____

ख./b श्री / Shri / श्रीमती / Smt. _____

----- का / की

पुत्र / पुत्री / पत्नी / S/D/W / of _____

- | | | | |
|---|-----------------------|---|---|
| 2. परिवार के सदस्यों के नाम
Name of Family Members | संबंध
Relationship | क्या आश्रित है / हैं
Whether Dependent | वार्षिक आय (रु.)
Annual Income (Rs.) |
|---|-----------------------|---|---|

क./a _____

ख./b _____

ग./c _____

घ./d _____

3. कर्ता का नाम (संयुक्त हिंदु परिवार के मामले में) -----
Name of the Karta (in case of Joint Hindu Family)

4. किससे संबंधित है - क) अनुसूचित जाति / जनजाति / पिछड़े वर्ग / अल्पसंख्यक समुदाय
Whether belong to - a) Scheduled Castes / Tribes / Backward Class / Minority Community

ख) एसएफ / एमएफ / कृषि श्रमिक

b) SF/ MF / Agril. Labourer

5. यदि कोई जमा खाता हो तो - बैंक ----- शाखा ----- खाता सं. -----
Deposits Accounts if any - Bank _____ Branch _____ A/c No. _____

6. भूमि जोत के ब्यौरे (लीज धारक / शेयर कौपर निर्दिष्ट करें) भूमि अभिलेख की प्रतियां प्रस्तुत करें।
Particulars of land holding (if Lease hold / share cropper specify) Furnish copies of land records.

गाव Village	सर्वेक्षण सं/ ब्लॉक सं. Survey No./ Block No.	अधिकार / Title			क्षेत्र एकड़ में Area in Acres	उसमें से कितना सिंचित है Of which Irrigated	सिंचन का स्रोत Source of Irrigation	यदि कोई ऋण भार हो तो Encumbrance if any
		स्वतः का Owned	लीज पर Leased	शेयर क्रॉपर Share Cropper				

7. वर्तमान वार्षिक आय / Present annual Income

क) कृषि आय / Agricultural Income

रु. Rs. _____

ख) अन्य आय (विनिर्दिष्ट करें) / Other income (Specify)

रु. Rs. _____

रु. Rs. _____

कुल आय / Total Income

रु. Rs. _____

8. उधारकर्ता के रूप में वर्तमान देयताएं यदि कोई हों तो / Particulars of existing liabilities as borrower, if any.

संस्था का नाम Name of the Institution	ऋण का प्रयोजन Purpose of Loan	वर्तमान बकाया रु० Present Outstanding Rs.	उसमें से कितना अतिदेय रु० Of which Overdue Rs.	दी गयी जमानत Security Offered	वर्ष के दौरान प्रतिदेय किस्त की राशि रु० Instalment Amt. Repayable during the year Rs.
1. हमारा बैंक Our Bank					
2. अन्य बैंक (विनिर्दिष्ट करें) Other Banks (specify)					
3. सहकारी ऋण समितियां Co-op. Credit Societies					
4. भू विकास बैंक Land Dev. Bank					
5. अन्य लेनदार (सरकार को देय राशि) Other Creditors (Govt. dues)					

9. गारंटीकर्ता के रूप में देयताएं / Liabilities as Guarantor श्री / श्रीमती ----- को स्वीकृत ऋण
Loan Sanctioned to Shri / Smt.
बैंक / संस्था का नाम-----
Name of the Bank/ Institution
ऋण की राशि / Amount of Loan Rs. _____
शेष बकाया -----
(-----को)
Balance Outstanding Rs. _____
(As on _____)
खाते की स्थिति / Status of Account : नियमित / अतिदेय / Regular / Overdue

10. निजी कृषी उपकरणों / पशुधन / अचल परिसंपत्तियों के ब्यौरे
Particulars of farm equipments / live stock / immoveable assets owned.

(i)	चल / Moveable	संख्या / Number	वर्तमान मूल्य (₹) / Present value (Rs.)
(क)	जुताई करनेवाले पशु	-----	-----
(a)	Plough cattle	-----	-----
(ख)	दुधारू पशु	-----	-----
(b)	Milch cattle	-----	-----
(ग)	पालतू मुर्गियां	-----	-----
(c)	Poultry birds	-----	-----
(घ)	ऑयल इंजिन / इलैक्ट्रिक मोटर / पंपसेट	-----	-----
(d)	Oil engine / Ele. Motor/ Pumpsets	-----	-----
(द)	पावर टिलर	-----	-----
(e)	Power tiller	-----	-----
(च)	ट्रैक्टर	-----	-----
(f)	Tractors	-----	-----
(छ)	परिवहन वाहन	-----	-----
(g)	Transport Vehicles	-----	-----
(ज)	अन्य उपकरण	-----	-----
(h)	Other implements	-----	-----

(II) अचल / Immoveable

- (क) संपत्ति के ब्यौरे (स्वतः का / लीज पर लिया हुआ / पट्टादार / शेयर क्रॉपर)
 (a) Particulars of the Property (Owner / Lease / Pattadar / Share Cropper)
- (ख) आवास / भवन
 (b) House / Building
- (ग) ट्रैक्टर शेड / कृषि शेड
 (c) Tractor Shed / Farm Shed
- (घ) फिशिंग पॉड / टैंक
 (d) Fishing Ponds / Tank

11 ली जानेवाली प्रस्तावित प्रतिभूति / यां / Security(ies) proposed to be offered

i. प्राथमिक / Primary

(क)/(a)

(ख)/(b)

ii. संपार्श्विक (जहां लागू हो) / Collateral (where applicable)

(क)/(a)

(ख)/(b)

12. गारंटीकर्ताओं के ब्यौरे, यदि कोई हों तो / Particulars about Guarantors, if any

गारंटीकर्ताओं के नाम / Name of the Guarantors	पता / Address	कीमत रु./Worth(Rs.)
i) _____	_____	_____
ii) _____	_____	_____

मैं / हम एतद्वारा घोषित करता / करती / करते हूँ / हैं कि मेरी अधिकतम जानकारी और विश्वास के साथ, दिये गये उपर्युक्त ब्यौरे सही हैं। मैं / हम एतद्वारा बैंक को प्राधिकृत करता हूँ / करते हैं कि वह बैंक के पास मेरे / हमारे ऋण खाते से संबंधित सभी अथवा कोई विवरण अथवा ब्यौरा अथवा जानकारी किसी अन्य वित्तीय संस्था, सरकार अथवा अन्य एजेंसी(सियों) को दे सकता है जैसा वह आवश्यक अथवा वांछनीय समझे।

I / We hereby declare that the particulars given above are true and correct to the best of my / our knowledge and belief. I / We hereby authorise the Bank to disclose all or any particulars or details or information relating to my / our loan accounts with the Bank to any other financial institution, government or any agency(ies) as may be considered necessary or desirable by the Bank.

बैंक मुझे / हमें बैंक से कोई ऋण सुविधा प्राप्त करने के लिए अयोग्य कर सकता है यदि यह साबित हो जाता है कि मेरे / हमारे द्वारा किये गये बाहरी उधार संबंधी विवरण में तथ्यों की गलत प्रस्तुतीकरण हुई हो।

It will be in order for the Bank to disqualify me / us from receiving any credit facilities from the Bank in case it is proved that the declaration of my / our outside borrowings made above contain misrepresentation of facts.

मैं / हम एतद्वारा यह घोषित करता हूँ / करते हैं कि आवेदन की तारीख को उक्त मद (8) और (9) में उल्लिखित के अतिरिक्त मेरे / हमारे ऊपर कोई अन्य उधार / देयता शेष नहीं है।

I/We hereby declare that I/We have no borrowings / liabilities excepting those mentioned under Item (8) and (9) as on the date of application.

मैं / हम एतद्वारा यह वचन देता / देते हूँ / हैं कि हम ऋण की मंजूरी के संबंध में बैंक द्वारा निर्धारित की जाने वाली किसी भी शर्त का पालन करेंगे और इस ऋण की अवधि के दौरान कोई भी प्राप्ति अर्जित करने पर बैंक को इसकी सूचना देंगे।

I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance.

आवेदक का नाम / Applicant's name

हस्ताक्षर / अंगूठा निशान
Signature(s) / Thumb Impression

1.

2.

स्थान / Place

तारीख / Date

10. Particulars of Existing Liabilities from our Bank/Other Bank/Creditor:

Name of Bank/ Financial Institution/Creditor	Type of Loan (CC/TL/KCC)	Amount of Loan (`)				Purpose	Outstanding (`)			
	CC/KCC									
	Term Loan									

11. Amount of loan Required:

- a) Production Credit including consumption loan ` _____
- b) Term Loan ` _____
- c) Purpose of loan: _____

12. Declaration:

- a) I/We hereby declare that I/we have no borrowings/liabilities excepting those mentioned under Item No.10 above. I/we am/are not a defaulter of any bank/financial institution/Co-op. credit society.
- b) If any of the information/declaration made by me/us is false, the bank has the right to disqualify me from receiving any credit facility from the bank/ recall the money advanced immediately.
- c) I/We hereby authorize the Bank to disclose all or any particulars or details or information relating to my/our loan accounts with the Bank to any other financial institution, Government or any agency (ies) as may be considered necessary or desirable by the Bank.
- d) I/We undertake to abide by the terms and conditions that the bank may stipulate in sanction of this loan.

**Signature/Thumb Impression of the
Borrower**

Date: _____

Place: _____

SYNDICATE BANK

ONLINE APPLICATION FOR PROFESSIONAL AND SELF EMPLOYED

(All amounts ` in Lakhs)

1.Name of applicant / Enterprise / Business unit					
2. Constitution of applicant					Individual /Proprietor/Partnership/Pvt Co. ▾
Details of Individual /Proprietor/Partners/ Directors					
Name	DOB	Qualification	Experience (years)	PAN No.	
		▾	▾		
3. Existing / new customer					(if existing SB/CA a/c no./ ID) ▾
++++					Add row if more than one applicant
4. Profession :					Doctors/Engineer/Architects/lawyers ▾ Management consultants/others/specify
5. Category					SC/ST/OBC/Minority/women/Gen
6.Date of incorporation / commencement					
7. Business/office Address :					Door no:
					Street no.:
					Place:
					City:
					State:
Pin code	Tel. No. landline		Mobile No.	Email id	

8.Residence Address					Door no.	
					Street no.	
					Place	
					city	
					State	
Pin code	Tel. No.landline		Mobile No.	Email id		

9. Activity:	
Existing	
Proposed	

10. Present Bankers*	Name of the Bank/branch	Facilities enjoyed
		SB/TL/WC/Deposit ▾

11.Name of the Associate concern*	Bankers	Facility	Amt. Rs. in lacs
+ provision to add rows			

12. Whether Income tax payee	:	YES/NO
------------------------------	---	--------

13. Original Total investment in Equipment excluding land and building :	Amt. Rs. in lacs-----
--	-----------------------

14. Existing Credit Facilities*:						
Facility	Limits / O.A.	Bal. O/s	Regular / Overdue	Banking with	Security	ROI
+ provision to add rows						

15. Credit Facilities requested:						
Purpose	Amt.	Primary Security		Collateral Security		Repayment terms (yrs)
		Description	Value	Description	Value	
+ provision to add rows						

16. Name of the Branch where facilities are requested*	Names of Branches to be provided
--	----------------------------------

17. Details of Cost of Project & Means of Finance *			
Costs	Already Incurred	To be Incurred	Total
+			
Means of Finance	Already Invested	To be Invested	Total
+			

+ provision to add rows

18. Details of Guarantors*			
Name:			
Address :		Door no.	
		Street no.	
		Place	
		city	
		State	
Pin code	Tel. No.landline	Mobile No.	Email id
+ provision to add additional guarantors			

19. Details of IT returns/ Net Income for last 3 years (projections for new unit)		
Year	Net Income as per IT Return	Net Income as per Income & Expenditure Statement

20. Rating by external agency, if any*:	Name of Agency	Rating

21. Financial parameter * :	
a) Debt /Equity Ratio*	
b) Current Ratio*	
c) Security Coverage Ratio*	
d) Solvency Ratio*	
e) DSCR*	

22. Statutory Obligations Compliance:	
a) Registration under Shops and Establishment	YES / NO <input type="checkbox"/>
b) Registration under MSMED Act (Provisional / Final)	YES / NO <input type="checkbox"/>
c) Drug License	YES / NO <input type="checkbox"/>
d) Latest VAT Tax Return filed	YES / NO <input type="checkbox"/>
e) Latest Income Tax Return filed	YES / NO <input type="checkbox"/>

f) Arrears if any in statutory payments	IT	Sales tax	Excise	Customs/VAT	PF/others	Nil <input type="checkbox"/>
---	----	-----------	--------	-------------	-----------	------------------------------

g) Whether any litigation is pending in court of law/appellate authority of India/Tax dept/Excise Dept/Customs dept against the Individual / Proprietor firm/promoters/associate firms	YES / NO <input type="checkbox"/>
h) Relationship of Applicant with officials / directors of the Bank	YES / NO <input type="checkbox"/>
i) Whether earlier defaulted to any Bank/FIs/NBFCs/Others by Proprietor/firm/promoters/associate firms	YES / NO <input type="checkbox"/>

23. Any other relevant information*:

➤ All fields are to be mandatorily filled in except fields marked *.

I/We declare that I am/we are citizen/s of India and all the particulars and information given in the application form is true, correct and complete and no information has been withheld/suppressed. I/We have read the application form and brochures and am/are aware of all terms and conditions of availing finance from Syndicate Bank. I/We confirm that I/we have no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent. I/We understand that the sanction of this loan is at the discretion of the Bank and release is upon my/our executing necessary document/s and other formalities as required by the Bank. I/We authorize Syndicate Bank to conduct such credit checks as it considers necessary in its sole discretion and also authorize the Bank to release such or any other information available, records for the purpose of credit appraisal/sharing or for any other purpose. I/We further agree that my/our loan shall be governed by the rules of Syndicate Bank which shall be in force from time to time. All loans are at the sole discretion of the Bank. I/We authorize the Bank to cover the account under Credit Guarantee Trust Fund Scheme (CGMSE) as per Bank's extant guidelines.

Date:

Signature of the applicant

Signature of the Guarantor

FILE UPLOAD

UPLOAD THE FOLLOWING DOCUMENTS

Proof of Identity	<input type="button" value="Choose File"/> No. file chosen
Proof of Residence Address	<input type="button" value="Choose File"/> No. file chosen
Proof of Business Address	<input type="button" value="Choose File"/> No. file chosen
Proof of Income	<input type="button" value="Choose File"/> No. file chosen
Photograph of the Borrower/Guarantor	<input type="button" value="Choose File"/> No. file chosen
Project Report wherever applicable	<input type="button" value="Choose File"/> No. file chosen
Quotations of equipments etc. wherever applicable	<input type="button" value="Choose File"/> No. file chosen
Any other relevant document	<input type="button" value="Choose File"/> No. file chosen

UPLOAD

GUIDANCE NOTES:	
Proof of Identity:	Upload documents like, Voter ID/UID/PAN Card/Driving License/Ration Card/Passport.
Proof of Residence Address:	Utility Bills like electricity, water and landline telephone bills / any of the documents mentioned under Proof of Identity containing Proof of Residence Address.
Proof of Business Address:	Shop Registration / Telephone / Electricity Bill / VAT / Sales Tax Registration/ Lease Agreement / Sale Deed
Proof of Income:	Copies of the IT Returns/Assessment Orders for past 3 FYs / Income & Expenditure Statement
Uploading of documents relating to KYC – Proof of Identity/Address/Income are compulsory for uploading.	