



EDC Limited

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

1. VEHICLE LOAN APPLICATION FOR INDIVIDUAL			
	<div style="border: 1px solid black; width: 150px; height: 100px; margin: 0 auto;"> <p style="text-align: center;">Signed photograph of Applicant</p> </div>		
2. PERSONAL INFORMATION OF THE APPLICANT			
Name in full – Applicant			
Name in full – Spouse			
	FIRST NAME	MIDDLE NAME	SURNAME
PARTICULARS			
	Applicant		Spouse of the Applicant
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)			
5. Telephone No. (Off. & Res.)	Office	Residence	Office
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 leaving 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"/> (c) Driving License <input type="checkbox"/> (d) Others		<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
10. PAN, Card No			

3. FINANCIAL/INCOME INFORMATION OF THE APPLICANT

PARTICULARS	Applicant	Spouse of the Applicant		
1. Source of Income (Income Proof): (Please tick and enclose supporting document) Returns	<input type="checkbox"/> Salary Certificate	<input type="checkbox"/> Income Tax Returns	<input type="checkbox"/> Salary Certificate	<input type="checkbox"/> Income Tax
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		
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. DETAILS VEHICLE BEING ACQUIRED

1. Name of vehicle , make and model .	
2. Name and address of supplier.	
3. Cost of vehicle	

6. LOAN REQUEST

Amount of Loan applied for.

7. 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. Immovable property (details like S.No./Bldg.No./Tax receipt, etc.)				
3. Current PF Balance (your contribution)				
4. Investment in NSCs/Shares/Debentures Bonds/Mutual Fund, etc.				
5. LIC/Postal Life, etc.				
6. Other Investments				
7. Total Assets*				

8. DETAILS OF EXISTING LOANS

Purpose	Name of Creditor- (Bank/NBFC/EMPLOYER- Name, A/c. No. & date of sanction)	Loan Amt. (Rs. In lakhs)	EMI	Mode of Repayment	Security charged (Details in Annexure)
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					

9. NAME AND ADDRESS OF GUARANTOR

1)

10. REFERENCES (AT LEAST TWO) – Names, addresses and telephone nos.

(1)

(2)

11. DOCUMENTS REQUIRED (FOR APPLICANTS & GUARANTORS)

<input type="checkbox"/>	Letter from the employer consenting to deduct the EMI from the salary for remission directly to EDC and consenting to create charge on the terminal benefits of the employer
<input type="checkbox"/>	Original Invoices, quotations of the vehicle
<input type="checkbox"/>	Salary Certificate & Form 16 of previous year/latest salary slip
<input type="checkbox"/>	IT Returns for the last 2 years
<input type="checkbox"/>	Proof of identification (Identity Card/ Pass Port / Voter Identification Card / Driving Licence)
<input type="checkbox"/>	Proof of Residence like Property Tax receipt, Telephone Bill, Electricity Bill, , etc.
<input type="checkbox"/>	Statement of Bank account /Pass book showing operations for the last 6 months
<input type="checkbox"/>	2 passport size photographs
<input type="checkbox"/>	Documents pertaining to the collateral security

12. DECLARATION

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

Applicants Signature

Place: _____

Date _____