



EDC Limited

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

1. LOAN APPLICATION FOR PROFESSIONAL SCHEME

PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS TICK BOXES WHEREVER APPLICABLE	<div style="border: 1px solid black; width: 150px; height: 100px; margin: 0 auto; text-align: center;">Signed photograph of Applicant</div>	

2. PERSONAL INFORMATION OF THE APPLICANT

Name of the Applicant			
Name of Father/Husband			
	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)			
5. Telephone No.	Office	Residence	Mobile
6. Educational Qualifications			
7. Nature of	Years of Experience		
8.Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married		
9.Particulars of Identification Proof (PI indicate name of Document at d)	<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 INFORMATION OF THE APPLICANT

PARTICULARS	
1. Income Tax Returns filed for last 3 years	
2. Annual Gross Salary/Income	
3. Annual Net Salary/Income	
4. Professional income out of 2) above	
5. Monthly Deductions if any	
Name and address of bankers	

4 . DETAILS OF FINANCIAL WORTH OF THE APPLICANT

	Details	Value in Rs
1	Details of immoveable assets	
2	Details of Bank balances	
3	Details of gold ,jewelery	
4	Investment in NSCs/Shares/Debentures Bonds/Mutual Fund, etc.	
5	LIC/Postal Life, etc.	
6	Other Investments	
7	Total Assets	
8	Less liabilities (Please give details)	
9	Net worth (7-8)	
	Details of immoveable property that can be offered as collateral security	

5. PROJECT PROFILE

Purpose of loan :

Cost of the Project		Means of Finance	
Details	Estimates of costs in Rs	Sources of Funds	Amount in Rs
Purchase price of premises		Costs already incurred	
Cost of furnishings		Savings in banks	
Equipments		Disposal of investments	
Miscellaneous expenditure		Unsecured loans	
Contingency expenses		Loan requested from EDC	
Preliminary expenses		Others (Please specify)	
Working Expenses			
Total		Total	

6 . DETAILS OF PREMISES

<p>Address of the proposed premises</p>	<p>A. Is the land <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold</p> <p>B. Is the commercial premise <input type="checkbox"/> Ready <input type="checkbox"/> Under construction</p> <p>C. Age of the ready built premises : _____ years</p>
<p>Address of the builder/seller</p>	<p>D. Area of the premises</p> <p>E. Cost per sq mt : _____ F. Purchase price.: _____</p> <p>G. Stamp duty /Registration charges:</p> <p>H. Total cost of premises:</p>

7. PROJECTED INCOME AND EXPENDITURE

INCOME PER MONTH	AMOUNT IN Rs	EXPENDITURE PER MONTH	AMONT IN Rs
Professional Income		Consumables	
Others (Please Specify)		Power/water	
Total Income		Administrative	
		Depreciation	
		EMI of the loan	
		Total expenditure	
		Net Profit	

8. DETAILS OF PROPOSED MARKET/ CLIENTS (Separate sheet may

9 . IMPLEMENTATION SCHEDULE

Acquisition of Premises	Installation of Equipments / Machinery
Completion of all furnishings	Commencement of Operation

10 .NAME AND ADDRESS OF GUARANTOR

11. DECLARATION

The Managing Director,
EDC Ltd,
Panaji,
Goa,

I hereby apply for a loan from EDC Limited to the extent indicated in the Loan request section of this application form for Rs () and declare that the 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 also state that I have no borrowing arrangements for the unit with any other bank except as indicated in the application form ; I confirm that no legal action has been/is being taken against me and 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 shall furnish all other information that may be required by you in connection with my application and that this may also be exchanged with any other agency that you may deem fit and that you or your representative or any agency authorized by you may at any time inspect /verify my assets/books of account etc in our premises as given above. I am aware that if I opt for loan at floating rates of interest, the Equated Monthly Installment 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 in my loan application without assigning any reason thereof. I tender herewith Rs by cash/cheque/draft No dated drawn on towards processing fees as required and confirm that in case of rejection, closure, or withdrawal of my application or in case I do not avail the loan sanction the same will be forfeited. I further agree that my loan transactions shall be governed by the rules of EDC Limited which may be enforced from time to time.

Signature

Applicants

Place: _____

Date:
