



PART-II

PERSONAL LOAN SCHEME FOR PENSIONERS

(For Common Application Form, Guarantor's Consent Letter & Acknowledgement-Please fill PART-I.)

To,
The Branch Manager
Central Bank of India

Dear Sir,

Reg: Advance under Personal Loan Scheme for Pensioners.

I wish to apply for loan of Rs. _____ (rupees
_____ only) for meeting my following needs.

- Personal Needs
- Medical Treatment (please tick appropriate box)
- Religious Function
- Marriage of Son/Daughter

My Bio data and other particulars as under:

01.	Full Name		
02.	Residential Address (With telephone number if any)	Present	Permanent
03.	Date of Birth	Age	
04.	Retired From (Name of the Organization)		
05.	Account No. in which Pension is credited	A/c No.	P.P.O. No.
06.	Name of the joint holder of above		

	account	
07.	Amount of Monthly Pension	
08.	Whether Family pension available	YES / NO

I agree to repay the said advance of Rs. _____ (rupees _____) in 36 / 24 / 12 Equated monthly installments inclusive of interest @ _____ % p.a. with monthly rests.

In the event of death or for any other reason deemed fit, the bank shall have the right to recall the loan outstanding immediately irrespective of repayment period fixed. I also agree to execute all the documents prescribed and to abide by all terms and conditions of the scheme from time to time.

I/we declare that all the particulars and information given in the application /annexure are true, accurate, complete and up to date in all respects and I/We have not withheld any information and same shall form the basis of the loan Central Bank of India may consider to me/us. Bank is at liberty to take any such action as it may deem fit if my/our statements are found to be untrue. I/We confirm that the funds will not be used for speculative/illegal or anti social purposes. I/We confirm that I/we had no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent. I/We agree that my/our loan shall be governed by rule of Central Bank of India, which may be in force from time to time. The Central Bank of India reserves the right to reject the loan application without providing any reason. I/We authorize Central Bank of India or its agents to make references and enquiries relative to the information in the application which Central Bank of India consider necessary. I/We undertake to inform Central Bank of India regarding change in my/our residence/employment and to provide any further information that the bank may require. I/we understand that certain particulars given by me/us are required by the operational guidelines governing Banking Companies. I/we authorize Central Bank of India to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other Central Bank branches / Banks / Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Central Bank of India or/& its agents liable for use of this information. Central bank of India reserves the right to retain the photographs & documents submitted with this application and will not return the same to the applicant/s. I/We also declare that I am/we are not related to any director of the bank or any other Bank. I/We confirm that I/We have not defaulted in repayment of loan taken from your bank/other banks nor entered in to compromise settlement as borrower/guarantor.

Yours faithfully

PLACE:

DATE: _____ (SIGNATURE OF APPLICANT)

I am agreeable to stand as guarantor and to execute letter of guarantee if Personal Loan of Rs. _____ (rupees _____) is sanctioned to Shri/Smt _____

SIGNATURE OF GUARANTOR

Name : _____ Address: _____

PLACE:

DATE: