



## Aryavart Bank

Head Office, Gomti Nagar, Lucknow

### Application cum Proposal for Staff Clean Overdraft/ Term Loan Facility

Proposal No.	
Date	
Branch/Office	

The General Manager/ Chief Manager/Regional Manager,  
Head Office/GMO/Regional Office

#### THROUGH PROPER CHANNEL

Dear Sir,

I wish to apply for Staff Clean Overdraft Limit/Term Loan facility. My particulars are as given below:

1.	<b>Applicant's Detail</b>				
i.	Applicant's Name		Cadre		
ii.	Net Worth (in Lakhs)		As per CBD-23 dated		
iii.	Credit Information Report Score		Obtained from		
iv.	Residential Address				
v.	Mobile No.				
vi.	PAN number				
vii.	Aadhar Number				
viii.	PF Number				
ix.	Date of Birth				
x.	Date of Joining & Length of Service				
xi.	Date of Present Posting & Place of Posting				
xii.	Date of Promotion				
xiii.	Date of Superannuation & Remaining length of service				
2.	<b>Details of Overdraft Limit/Term Loan</b>				
	Particulars	Already Availed Limit/Loan & date of sanction	O/s as on _____	Proposed Limit/Loan	Total Limit/Loan After sanction
i.	Overdraft Limit				
ii.	Term Loan				
3.	Salary Details: As per salary slip of _____ month				(Amount in Rs.)
	Basic Salary	D.A.	H.R.A.	Allowances eligible for P.F.	Gross Emoluments

4. Liabilities of the Proponent					(Amount Rs. in Lakhs)		
Details	Sanctioning authority	Date of Sanction	Original Sanction	Monthly deduction	Outstanding balance as on _____	Drawing Limit	Overdue
<b>Total Liability</b>							

5. Other Deductions:					(Amount in Rs.)	
Provident Fund	LIC/GIC Premium	Income Tax	Others (specify)	Total		

6. Proposed Deductions of the requested facility		
S. No.	Facility Type & Amount	Proposed monthly Interest or EMI
i.	Overdraft limit of Rs.	Rs.
ii.	Term Loan of Rs.	Rs.
	<b>Total</b>	Rs.
7.	<b>Total Deductions (under 4+5+6)</b>	Rs.
8.	Percentage of total deductions to Gross salary (Against maximum allowed 65%)	
9.	Details of Guarantor	
	Name of Guarantor	PF Nominee (relationship)/ Staff
		PF No. & Posting details of Guarantor in case of applicant is under probation *
		Net Worth as per CBD-23 dated
		CIR Score
i.		
ii.		
*	Permission reference details:	

I have read all the terms & conditions of Staff Clean Overdraft Limit/Term Loan Scheme. I will comply all the terms & conditions of this scheme and use the facility for the permissible usage mentioned in the scheme circular ref. HO/ADV/DKS/01/76 dated 01.04.2019.

Yours faithfully,

(Name & Signature of applicant staff)  
PF No.

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(For Office Use)

1. Proposed Overdraft Limit	-	Rs. _____
2. Proposed Term Loan	-	Rs. _____
Total	-	Rs. _____
3. Eligibility under Staff	-	Rs. _____
Clean Overdraft/Term Loan Scheme		

Limit/Loan already availed under scheme:

	Particulars	Already Availed Limit/Loan & date of sanction	O/s as on _____	Proposed Limit/Loan	Total Limit/Loan After sanction
i.	Overdraft Limit				
ii.	Term Loan				

4. Recommended Limit/Loan amount:

i. Overdraft Limit	-	Rs. _____
ii. Term Loan	-	Rs. _____
Total	-	Rs. _____

5. Rate of Interest - \_\_\_\_\_ (Quarterly Compounding)

**6. Repayment Schedule** - **Overdraft Limit: Interest to be served on monthly basis as and when applied**

Term loan: in \_\_\_\_ monthly EMI of Rs. \_\_\_\_\_

## Comments &amp; Recommendation of Branch Manager:

(Including certificate about disciplinary or legal action/proceedings and conduct of other loan a/cs of the staff member)

We certify that applicant is eligible for proposed facility under Staff Clean Overdraft Limit/Term Loan scheme and all the existing loan facilities of the applicant are regular and loan documents are enforceable. Total deductions including proposed interest on Overdraft Limit and EMI of Term Loan are not exceeding 65% of the Gross Salary of the applicant.

We also certify that no disciplinary action is pending or contemplated against \_\_\_\_\_ posted at \_\_\_\_\_. Sri/Smt. \_\_\_\_\_ is the PF Nominee of \_\_\_\_\_.

## Recommended

## Branch Manager

\_\_\_\_\_ Branch/ Office,  
Date: \_\_\_\_\_

(For Head Office/Regional Office Use)

**Remark of I. L. Department:**

Disciplinary action is pending or contemplated / not pending or not contemplated against \_\_\_\_\_ posted at \_\_\_\_\_. Sri/Smt. \_\_\_\_\_ is the PF Nominee of \_\_\_\_\_.

Regional Manager/ Chief Manager

\_\_\_\_\_ Region /Personnel & I . L. Department, Head Office

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**DEPARTMENT RECOMMENDATIONS:**

We certify that applicant has completed \_\_\_\_\_ years in Bank service and is eligible for proposed facility under Staff Clean Overdraft Limit/Term Loan scheme as mentioned in scheme circular ref. HO/ADV/DKS/01/76 dated 01.04.2019.

We recommend for sanction of following facilities:

(Amount Rs. in Lakhs)

S.No.	Facilities	Existing Limit	Proposed Limit	Increase/Decrease	ROI	Repayment terms
1.	Overdraft Limit					
2.	Term Loan					

**Senior Manager (Advances)**

**RO/GMO/HO**

Sanctioned Rs. \_\_\_\_\_ (i.e. Rs. \_\_\_\_\_ as overdraft limit & Rs. \_\_\_\_\_ as Term Loan) as recommended above.

**REGIONAL MANAGER/CHIEF MANAGER, (GMO/HO)/GENERAL MANAGER**

**Terms & Conditions:**