

Branch Code

Introducer Code



LAKHDATAR ASHRAY NIDHI LIMITED

लखदातार आश्रय निधि लिमिटेड

Always with you

Member ID Code

HELP LINE NUMBER
0512 - 3100273

Registered Office - 122/690 "B" Shastri Nagar, Kanpur - 208005 U.P.

CIN NO - U64990UP2023PLN181688, PAN NO - AAFCL3947H, TAN NO - KNPLO1566F, GST NO - 09AAFCL3947H1Z8

✉ info@lakhdatarnidhi.com 🌐 www.lakhdatarnidhi.com 📞 8948882277 | 7887018885

To,

The Director

Lakhdatar Ashray Nidhi Limited

Dear Sir/Madam

Photo

I am hereby desire to apply loan in your company, I am giving my full particulars below and annexed Required documents along with form

1. LOAN DETAILS

A. DATED OF APPLY

B. LOAN AMOUNT **TERM**

In Words

C. TYPE OF LOANS

- I. P.L. Pay Slip Loan Maksheet Loan ITR Loan
II. L.A.P Home Loan Agriculture Loan Shop Loan Property Loan
Flat Loan Project Loan Shopping Complex Loan
III. Gold Loan

D. PURPOSE OF LOAN : Business Education Marriage
Sale Purchase Debt Other

2. PERSONAL DETAILS :

Name of Applicant

Father/Husband Name

Residential Status :

Own Rented Company Provided Mortgage With Joint Family

2. (A). Correspondence Address

House No. Apartment/Building Name

Road/Street/Lane Land Mark

City/Village P.S.

Post District

State Country Pin

Phone with STD Code Fax No.

Mobile No E mail ID

DECLARATION

I/We and that all the particulars and information given in the application form true, Correct and complete and that they shall from the basis of any loan **Lakhdatar Ashray Nidhi Limited** may decide to grant me/us.

- I/We undertaking inform Lakhdatar Ashray Nidhi Limited regarding change in my/our occupation/ employment/ residential address and to provide any other information that the financial company require.
- I/We confirm that I/We do not avail any other credit-facilities with any bank finance company other than mentioned above. I/We confirm that if I/We avail any credit-facility from any bank/financial company in future. I/We furnish details to financial company immediately. Funds will not be used for Speculative purpose. I/We Confirm.
- I/We also understand that the sanction of the loan is subject to the execution of documents are per financial company requirements. I/We agree that financial company Lakhdatar Ashray Nidhi Limited. Has right to make any enquiries regarding me as that think fit.
- In View of above it is requested that kindly sanction me loan after due verification of me and my guarantor records by your verification officer (legal).
- Minimum loan amount will be Rs. 10000/- and Maximum Rs. 10,00,00,000/- in case of personal loan & Property loan etc.
- Interest will be charged at rate of 6% to 36% P.A. (Flat).
Repayment of loan will be on monthly instalment basis along with flat interest.
- Tenure of loan Repayment will be minium one year and maximum twenty years.
- Loan would provide to government employee working at all place in India.
- Loan would be provide Central/State govt. Department expect employee of few departments.
- If the loss is repaid before the stipulated period the discount would be provided in interest.
- File charge and expenditure regarding property verification, mortgage deed, registration, verification, guarantee deed registration, guarantor verification, agent commission etc. Will be borne by the applicant.
- After considering all the facts and lable of the loan application, applicant will be litimated in due course course of time regarding after later of loan by the financial firm/company.
- After submitting all papers and completing all formalities as firm/company's requirement by the applicant the financial firm/company will disburse the loan after verification through cheque or bank draft
- Agent's responsibility will be to work as mediator till the loan is approved and collect all the papers related to loan, guarantors's paper etc. And submit the same to financial firm/company. moreover, the agent has no author or disburding of the loan any applicant.
- If the applicant is unable to submit necessary spares (related to loan), guarantee bond (to be prepared by the guarantor) within the stipulated period of time, papers found false or incomplete, guarantor or guarantor's H.O.D./ Salary incharge refuse the official undertaking then financial firm/company will assume that the applicant has faild to fulfil all formalities of the financial firm/company will assume that the applicant has faild to fulfil all formalities of the financial firm/company. In this circumstances financial firm/company will have a total right to reject the loan case of this particular applicant.
- In the event of rejected loan case, the applicant no right to ask/claim for the refund of deposited processing fees etc. (Processing fees etc is non refundable to applicant.)
- I (applicant) have read the read the loan applicable form and understand each and every fact. In my full conscious, without any pressure and without taking any type of alcoholic/intoxicated. Hence, I do accept the written conditions of application form as the application form carries only the primary conditions related to load. So any other conditions applicable related to loan after verification will be acceptable to me.
- Processing fee will accepted through bank draft only.
- Any disputes that will arise under the jurisdiction of Kanpur civil court only.

Date

Place

Signature/ Thumb Impression

T & C

- Disbursement of loan will be subject to the condition at the time of disbursement as per companies' nobs.
- Final approval/ sanction will be issued subject to fulfilment of existing terms & conditions of apply/search report compulsory.
- Only 50% of net salary of Govt./pvt.Ltd. Guarantor can be treated as E.M.I.
- Net salary of Govt. Guarantor must be doubled from. E.M.I. of Lonee.
- Advance E.M.I. installment will be recovered will be recovered from all the applications/Lonee, if applicant depositing their E.M.I. without bouncing, till complication of loan. On demand, company can provide loan equal to double in future in case a single bouncing, the facility will not be applicable them.
- Company will accept only those applicant & guarantor whose age should 18 to 60 years.
- In case of property guarantor the property of any blood relative & relative's will not be accepted. Require paper of guarantor Note-File charge is not refundable after using offer later if not issue after later then

Date

Place

Signature/ Thumb Impression

DOCUMENTS VALID AS ADDRESS PROOF

Valid any one following

- Rashan Card
- Passport
- Land line bill
- Adhaar
- Electric Bill
- Mool Niwas Patra
- Gas/Water bill etc.

DOCUMENTS VALID AS ID PROOF

Valid any one following

- Voter Card
- Driving Licence
- Jab Card
- Pan Card
- Aadhaar

GUARANTOR'S REQUIRED DOCUMENTS

<ul style="list-style-type: none">• 5 Recent Photograph• Address Proof• ID Proof• Stamp Paper of Rs.100/- in favor of the applicant• Bank statement of last 3 Months• File Charge Rs...../-• Last 2 months salary slip (Only in cash of pay slip loan)• Last 2 years I.T.R. (Gross Total income must be more than one lakh)• Properties Paper/Khasara & Khatauni/Registry• Bill Paper (Only in cash of property loan)• N.O.C. by Authority of Acquiring Land Map of• Property (Government authority)	<ul style="list-style-type: none">• No dues Certificate• Solvency Certificate (From S.D.M)• Valuation Report of Tehsildar• Fitness Certificate (From C.M.F.)• Character Certificate (From S.D.M.)• Business Project Report• Rent Agreement/Rent Receipt of shop• Ownership papers in case of owner of shop• Two photographs of exiting shop. (Post Card Size)• Fund Availability for the project (with proof)• Ownership Proof of Property. Sales Tax Registration• Certificate/Service Tax with return A.O. of 3 years.
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नोट - कम्पनी किसी भी प्रकार का नगद लेन-देन नहीं करती है।