



11. KYC documents along with copy of rationing card of the applicant and sureties
12. Out of Two Sureties one should be other than applicant's family
13. Visit report of the branch officials

VEHICLELOAN:

1. Self-introduction of Applicant and Sureties with details of position held at service , No of years held in service, Office I Company Name &Address in Full, if employed. Details of business with business activities, No of years held in business, detail address of business premise with nearby landmarks etc.
2. Loan application should be filled neatly and completely in all respects.
3. Detail native place addresses of applicant and sureties with Landmarks.
4. Two Passport size Photographs of applicant and sureties.
5. Statement I Pass Book of S.B. A/C/ C.D. A/C for latest one year.
6. In case of Salaried Person, last three months Original salary slips of applicant and sureties along with form no.16.
7. If Applicant is a Salaried Persons, Direct deduction undertaking from the employer under Section 49 of MCS Act 1960 wherever possible.
8. NOC from society if the applicant has borrowed loan from employee's credit co-op society.
9. In case of businessmen, C. A. Certified I Attested copies of IT Return filed Acknowledged copies with Computation of Income Statement, Balance Sheet, Profit and Loss Ale and other relevant financial accounts, Respective Tax paid challen of applicant and sureties for last Three years.
10. Attested copies of Pan Cards and Identity Cards of applicant and sureties wherever applicable.
11. KYC documents along with copy of rationing card of the applicant and sureties
12. Out of Two sureties one should be other than applicant's family and employment.
13. Documentary proofs i n support of purpose applied for:



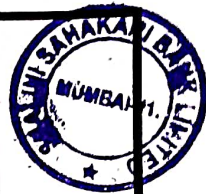
In case of New Vehicles:

1. Proforma Invoice from Authorised Dealer of Vehicles.
2. Quotation for Body building I Installation of accessories from reputed Garage owner.
3. R.C. Book I RTO Tax Paid Receipt or Book I Insurance Policy on Purchase I Delivery of Vehicle.
4. T.T.O. Set duly discharged by Vehicle Owner I applicant.
5. Copy of Driving License, Permit, Badge, Certificate of fitness, PUC Certificate, Vehicle Photograph along with applicant etc. on delivery of the vehicle.
6. Applicant's letter regarding detail address of Parking Place of Vehicle.
7. Details of performance of existing business with past experience with Orders I business commitment letters from Reputed Companies regarding assurances of transport business to the applicant.



VEHICLE LOAN

Sr. No	Documentation	Purpose	comments
1	Promissory note	To obtain a promise to pay on demand. Instrument of indebtedness	To be signed by authorised signatory as specified in the basic credit documents.
2	Agreement	To spell out the terms and conditions of the service	To be signed by authorised signatory as specified in the basic credit documents.
3	Borrower undertaking	To obtain a promise to pay installment in time and full payment of the loan	To be signed by authorised signatory as specified in the basic credit documents.
4	Guarantors (Two)	In the event borrower is not able to pay, bank can fall back on guarantors or even earlier without checking with the defaulting borrower	To be signed by authorised signatory as specified in the basic credit documents.
5	Membership form	It listed the shares the borrower is holding with the bank	To be signed by authorised signatory as specified in the basic credit documents.
6	Declaration in form K under rule 45 of M.C.S (ACT) and letter of consent from the employer	Restrict borrower in taking loan from more than once credit society	To be signed by authorised signatory as specified in the basic credit documents.
7	Letter of authority from the borrower and sureties to the employer (under section 49 of M.C.S	Authorizing employer to deduct from salary or wages monthly installment. (not applicable in case of	To be signed by authorised signatory as specified in the basic credit documents.



	act) and letter of consent from the employer	running own business)	
8	Letter from Employer for remittance of loan installment.	Accepting to pay the installment out of borrower's monthly salary/ wages. (not applicable in case of running own business)	To be signed by authorised signatory as specified in the basic credit documents.
9	Hypothecation agreement	To secure the vehicle owed to the bank through sale in the event of default	To be signed by authorised signatory as specified in the basic credit documents and the Bank's authorized signatory.
10	Dealer's invoice/valuation report case of old vehicle	To determine the value	Payment directly to vendor
11	Insurance policies	Comprehensive insurance policies assigned in favor of the bank	bank's list of insurance companies
12	Copies of registration certificate with endorsement in favor of the bank	To determine bank's lien over the vehicle which is registered with Regional Transport Authority?	Bank to be named as "hypothecated" to shalini sahakari bank Ltd" on the R.C.Book.
13	Power of attorney	To give the bank authority to liquidate and receive payments and adjust against debts due to the bank	To be signed by authorised signatory as specified in the basic credit documents and the Bank's authorized signatory.
14	Blank Transfer form	In case of sale, transfer form would be needed.	To be signed by authorised signatory as specified in the basic credit documents and the Bank's authorized signatory.