



Shinhan Bank

India

PERSONAL LOAN APPLICATION FORM

Mumbai Branch

Unit No 001, Grd Flr, Peninsula Tower 1,
Peninsula Corporate Park, Ganpatrao Kadam Marg,
Lower Parel, Mumbai 400 013.
Tel: 022 6199 2000
Fax: 022 6199 2010
E-mail: operations.mum@shinhan.com

New Delhi Branch

2nd & 3rd Floor, D-5,
South Extension Part-2, Ring Road,
New Delhi - 110049
Tel: 011 45004800
Fax: 011 45004855
E-mail: operations.del@shinhan.com

Kancheepuram Branch

Survey No: 69/4A1, B No: 101A,
Bangalore Highway Road,
Thandalam Village, Sriperumbadur Taluk
Kancheepuram, Dist - 602105
Tel: 044 6714 4400 / Fax: 044 6714 4444
E-mail: operations.vel@shinhan.com

Pune Branch

Ground Floor, Red Building
Plot No 2, Galaxy Society,
Boat Club Road, Pune - 411001
Maharashtra, India
Tel: 020 6704 0800 / Fax: 020 6704 0810
E-mail: operations.pune@shinhan.com

Ahmedabad Branch

Shapath V, First Floor, Unit 2 and 3,
Beside Crowne Plaza Hotel,
Opp Karnavati Club, SG Road,
Ahmedabad - 380015.
Tel.: 079-7117 0400 Fax: 079-7117 0444
E-mail: operation.ahd@shinhan.com

Ranga Reddy Branch

SLN Terminus, 1st Floor, Survey No. 133,
Gachibowli, Serilingampally Mandal,
Ranga Reddy District,
Telangana - 500 032.
Tel: 040 6635 2000 / Fax: 040 6635 2020
E-mail: operations.rr@shinhan.com

Website : <https://in.shinhanglobal.com>



PERSONAL LOAN APPLICATION FORM

 To,
Shinhan Bank,

Date: _____

_____ Branch

I / We request you to grant me/us a Personal Loan of Rs.....

(Rupees.....)

The details on the type of loan are given below:

- Loan Type:
- Prime Personal Loan
- General Personal Loan
- Staff Personal Loan

The information required to process the application is given below. Please read the instructions carefully prior to submitting the information.

PARTICULARS	APPLICANT	CO-APPLICANT / GUARANTOR
<ul style="list-style-type: none"> Please write in Block Letters All details / information must be filled in. If not applicable write NA In order to process your application, ensure to submit all the information along with the required supporting documents. Please keep one set of photocopy of the documents (including application form) before submitting to Shinhan Bank. Shinhan Bank reserves the right to reject the application form after assigning reason in writing. 	Please paste passport size, latest, color photo and sign across <div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto; text-align: center; padding: 5px;"> Applicant Photo </div>	Please paste passport size, latest, color photo and sign across <div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto; text-align: center; padding: 5px;"> Co-applicant Photo </div> <div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto; text-align: center; padding: 5px;"> Guarantor Photo </div>

INSTRUCTIONS

1	Please write all the information in BLOCK LETTER.
2	Please do not overwrite nor use correction fluid. Please cancel and re-write with due authentication.
3	Tick or Fill in the box wherever applicable.
4	All details must be filled in, please write NA if not applicable.
5	Please add supplementary application form if there is more than one co-applicant for the loan.
6	Please ensure that all the documents are self-attested by the applicants.

Salaried

Self Employed Professional / Non Professional

Duly Filled Application Form with Photograph	Duly Filled Application Form with Photograph
Age Proof (PAN Card, Passport and Aadhar Card)	Age Proof (PAN Card, Passport and Aadhar Card)
Residence Proof Passport, Voter ID Card, Driving Licence, Aadhar Card, Utility Bill (Electricity Bill, Telephone Bill-Max-3 Months) Leave & Licence Agreement.	Residence Proof Passport, Voter ID Card, Driving Licence, Aadhar Card, Utility Bill (Electricity Bill, Telephone Bill-Max-3 Months) Leave & Licence Agreement.
Educational Qualification Proof (Latest Degree)	Educational Qualification Proof - Latest Degree (for Professionals)
Latest 3 Months Salary Slip	Certificate & Acceptable Proof of business existence along with Business Profile
Form 16 for last 2 years	Last 3 year Income Tax returns (Self & Business) with Profit & Loss Account & Balance Sheet duly certificate / audited by Chartered Accountant
Last 06 months Bank Statements (Salary Account)	Last 06 months bank Account Statements.
Processing Free Cheque in favour of "Shinhan Bank Ltd." (Processing Fees Not Acceptable in Cash)	Processing Free Cheque in favour of "Shinhan Bank Ltd." (Processing Fees Not Acceptable in Cash)
Employment Continuity Proof	KYC for Guarantor
Copy of Income Tax Returns for last two years with IT acknowledgment	
Copy of ID card issued by existing employer, visiting card	
KYC for Guarantor	

All documents have to be self-attested.


PART I PERSONAL AND EMPLOYMENT DETAILS

For Bank use only

For Existing Customers

 Applicant CIF No.

 Co. Applicant CIF No.

PARTICULARS	APPLICANT	CO-APPLICANT / GUARANTOR
Title	Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/> Others <input type="checkbox"/>	Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/> Others <input type="checkbox"/>
First Name	<input type="text"/>	<input type="text"/>
Middle Name	<input type="text"/>	<input type="text"/>
Last Name	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/> DD - <input type="text"/> MM - <input type="text"/> YYYY	<input type="text"/> DD - <input type="text"/> MM - <input type="text"/> YYYY
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender
	PAN Card <input type="text"/>	PAN Card <input type="text"/>
	Aadhar No. <input type="text"/>	Aadhar No. <input type="text"/>
Father's / Husband's Name	<input type="text"/>	<input type="text"/>
Mother's Maiden Name	<input type="text"/>	<input type="text"/>
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow
Nationality	<input type="checkbox"/> In-India <input type="checkbox"/> Others	<input type="checkbox"/> In-India <input type="checkbox"/> Others
Current Resident Address	<input type="text"/>	<input type="text"/>
No of years in current resident address	<input type="text"/>	<input type="text"/>
Permanent Resident Address	<input type="text"/>	<input type="text"/>
Address for Communication	<input type="text"/>	<input type="text"/>
Phone Number	<input type="text"/>	<input type="text"/>
Email ID	<input type="text"/>	<input type="text"/>
Educational Qualification	<input type="text"/>	<input type="text"/>
No of dependant	<input type="checkbox"/> Children <input type="checkbox"/> Others	<input type="checkbox"/> Children <input type="checkbox"/> Others
Occupation Type	<input type="checkbox"/> S-Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> O-Others <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> B-Business <input type="checkbox"/> Politician <input type="checkbox"/> X-Not Categorized	<input type="checkbox"/> S-Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> O-Others <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> B-Business <input type="checkbox"/> Politician <input type="checkbox"/> X-Not Categorized


PART I PERSONAL AND EMPLOYMENT DETAILS (CONTE..)

Employer's / Business Name and Address		
Designation of Applicant		
No of years of completed service/ Total Work Experience		
Details of immediate Employment / Business details/ Profession Details (Name / Address)		
Nature of Business/Profession		
Office Phone No		
Fax		
Landline		
Email		

PART II FINANCIAL DETAILS

PARTICULARS	APPLICANT							
Income Details (Monthly)	Particulars		Amount (Rupees)					
	Gross Monthly Income							
	Deductions from Monthly Income							
	Net Monthly Income							
	Provident Fund Contribution							
	Any other monthly Income							
Expenses Details (Monthly)	Particulars		Amount (Rupees)					
	Monthly Household fixed Expenses							
	Existing EMI							
	LIC / Other saving obligations							
	Existing Personal Loan (EMI)							
	Other monthly expenses							
Assets Information	Particulars		Amount (Rupees)					
	Existing Immovable property							
	Motor vehicle							
	Fixed Deposits							
	Cash/ Bank balances							
	Investments							
	Balance in PF / PPF							
Any other Asset								
Liability Information:								
1. Existing Loans	Loan Type	Amount	Date	O/S	EMI	Bal Tenure	Bank IFSC	


PART II FINANCIAL DETAILS (CONTEd..)

2. Loans from Relatives / Friends (if any)	Particulars		Amount (Rupees)		Particulars		Amount (Rupees)	
	Name of relative				Name of relative			
	Relationship				Relationship			
	Secured/Unsecured				Secured/Unsecured			
	Particulars		Amount (Rupees)		Particulars		Amount (Rupees)	
	Loan amount				Loan amount			
	Balance Loan				Balance Loan			
	Balance tenor				Balance tenor			
Details of Existing Bankers	Name	Address	Type of account Current / Saving	Account No	Balance in the account on application date	No of years banking with existing bank		
Details of charges (i.e. processing fees, prepayment charges and other charges, if any)		Please refer our website: https://in.shinhanglobal.com , for details on charges and fees.						

PART III LOAN DETAILS
PURPOSE OF LOAN
Details of Loans

	Particulars	Amount (Rupees)
	Loan requested from Bank- Rupees	
	Maximum Tenor/Term	
	Preferred Rate of Interest	
	Fixed Rate / Floating Rate	
	Preferred EMI (For Rs.1 Lakhs)	
	Security offered	
Deduction of monthly EMI by (Select the applicable option)	1. Standing Instructions 2. Electronic Clearance Service (ECS) 3. Post Dated Cheque (PDC)	

Purpose of Loan (select the appropriate option)	Purchase of Consumer Durable (Electronic) goods / Medical Expenses / Marriage Expenses / Higher Education / Others (please specify) _____
Disbursement instruction	I hereby request Shinhan Bank to credit the loan amount in my saving account / current account No _____ maintained with _____ Branch. I further authorize the Bank to deduct the applicable charges, fees, taxes, stamp duty etc., from the gross loan amount disbursed.

SOURCING

RM Name : _____ RM Employee ID: _____

DSA: _____

Branch: _____

Walk In Customers: Yes No

Others: _____


PART IV- DECLARATION FROM APPLICANT

1. I declare that all the particulars and information given in the application form are true, correct and complete and updated in all respects and I have not withheld any information while making this application.
2. I confirm that there are no insolvency proceedings against me or have ever been adjudicated insolvent and further confirm that I have read the terms and conditions applicable to this loan and understood the contents.
3. I understand and agree that the processing fees are non-refundable and my application being rejected by the Shinhan Bank for any reason whatsoever, or the same being withdrawn by me, I shall not be entitled for refund of the same either in part or in full.
4. I am aware that the repayments are by way of Equated Monthly Installments (EMIs) comprising principal and interest and are calculated on the basis of monthly interests.
5. I confirm having read the terms and conditions governing the loans from Shinhan Bank. I will use the loan for the purpose mentioned in the application form and will not use for speculative purpose or any other prohibited purpose.
6. I acknowledge that the Shinhan Bank remains entitled to assign any activities to any third party, agency at its sole discretion. I further acknowledge the right of the Shinhan Bank to provide details of my account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorisation from me.
7. I have read, understood and acknowledge and agree that Shinhan Bank may refer my name to credit referencing agency/ies and/or make such references and enquiries as they may consider necessary. I hereby authorize to disclose such information relating to my credit facility to such parties as deemed necessary at the sole discretion of the Shinhan Bank. Further, I have read, understood, acknowledge and agree that a request and demand from any authority under the statutory law will be mandatorily complied with by the Shinhan Bank.
8. I undertake to inform Shinhan Bank regarding change in my employment/residential address and to provide any further information that the bank may require.
9. I also understand that the sanction of the loan is subject to execution of documents as per Bank's requirements. I agree to execute the necessary documents before the loan is availed.
10. I undertake to pay the Bank all the charges applicable to the Loan as per Schedule of Charges as applicable from time to time.

Signature of Applicant

Signature of Co-Applicant / Guarantor

Name.....

Name.....

Place.....

Place.....

Date.....

Date.....

Acknowledgment for Applicant

Shinhan Bank,

Branch _____,

Acknowledgment issued to Mr./Mrs./Ms. _____ for his/her Prime Personal Loan application dated _____ with application No _____ dated _____.

Signature of Authorised Person

Shinhan Bank, _____ Branch

Date:- _____