

**DOCUMENTS REQUIRED**

- ❖ Government Valuation report of Property from Tehsil.
- ❖ Photocopies of Property Documents.
- ❖ Owner's address proof
- ❖ Four latest passport size photographs.
- ❖ Other property related documents are required to be submitted by loanee after our search of the property papers with the concerned authorities.

**Note:** documentation should be completed within 20 days from the date of issue of approval letter otherwise the company will be bound to cancel the loan.

**For D.M.A. / D.S.A. / SUB D.S.A. / Agent\*****DOCUMENTS REQUIRED**

- ❖ Application with Bio-Data
- ❖ Address Proof
- ❖ I.D. Proof
- ❖ Education Qualification Proof
- ❖ Photo copy of property papers
- ❖ 4 Photographs
- ❖ One Blank cheque by D.M.A./D.S.A./SUB D.S.A./AGENT
- ❖ 3 Stamp paper of Rs. 100 each on which agreement will be entered (Non-Judicial)

**AGREEMENT FEES**

S.NO.	NATURE OF CONTRACT	MODE OF PAYMENT	IN THE NAME OF	AMOUNT
1.	D.M.A.	CASH OR ACCOUNT	SAURASHTRA BUSINESS SOLUTION PVT. LTD.	Rs. 1,00,000/-
2.	D.S.A.	"	"	Rs. 50,000/-
3.	SUB D.S.A.	"	"	Rs. 11,000/-
4.	AGENT	"	"	Rs. 55,00/-

**COMMISSION PAYABLE ONLY ON DISBURSEMENT OF LOAN**

S.NO.	NATURE OF CONTRACT	AMOUNT ON EVERY LOAN	% OF LOAN AMOUNT	% OF PROCESSING FEES
1.	D.M.A.	Rs. 1500/-	4%	.....
2.	D.S.A.	Rs. 1200/-	3%	.....
3.	SUB D.S.A.	Rs. 1000/-	2%	.....
4.	AGENT	Rs. 500/-	2%	.....

**ADVERTISEMENT CHARGES**

Advertising charges may be paid by D.M.A. / D.S.A. / Sub D.S.A. / AGENT after achieving the assigned target.

\* Direct Management Authority / Direct Service Authority / Sub- Direct Service Authority

## **Classification of Loans**

Personal Loan		Loan against Property	
1.	Gold Loan, (upto 80% of Market Value)	1.	Property( upto 80% of Govt. Valuations)
2.	Eductions Loan ( according to education )	2.	House Loan
3.	Pay Slip Loan	3.	Property Loan
4.	I.T.R. Loan	4.	Project Loan
5.	Vehicle & Heavy Vehicle Loan	5.	Shop Loan
		6.	Agriculture Loan & Complex Loan
		7.	Plot Loan, Kisan Bahi Loan, Property Loan, Sale and Purchase Loan, & Will Papers Loan.

### **Documents valid as Address Proof :**

Rashan Card / Electricity Bill / Mobile Bill / Land Line Bill / Passport/ Mool Niwas Patra/ House Tax slip/ Water Bill / Gas Bill etc

### **Documents valid as I.D Proff :**

PAN Card / Voter Card / Driving License / Job / College Identity Card etc.

### **Schedule of Education Loan available as per qualification**

S.NO.	Qualification	Amount of Loan
1.	10 <sup>th</sup>	up to Rs. 1 to 5 Lakhs
2.	12 <sup>th</sup>	up to Rs. 5 to 10 Lakhs
3.	Graduate	up to Rs. 10 to 15 Lakhs
4.	Post Graduate	up to Rs. 15 to 20 Lakhs
5.	Professional Courses	up to Rs. 20 to 25 Lakhs

## **DOCUMENTS REQUIRED**

- 5 Recent Photographs
- Address Proof
- I.D Proof
- 2 Stamp Paper of Rs.50/- in favor of the applicant.
- Bank Statement of last 6 months
- File Charge Rs. 3500/-
- Last 2 month Salary Slip & Last 2 years I.T.R. ( 1 Lakh Above ) (only in case of **PAY-SLIP LOAN & I.T.R LOAN**)
- sLast 1 Year I.T.R. + Three Times (only in case of **Pay-Slip Loan & I.T.R Loan**)
- Property's Paper / Khasra & Khatoni / Registry/ Kisan Bahi/ Will Papers (only in case of **Property Loan**)
- Xerox copy of Educational Certificates according to Loan Amount.( only in case of **Education Loan**)

## GUARANTOR

### Type of Guarantor

- **Govt. Guarantor**
- **Pvt. Ltd. Guarantor**
- **Property Guarantor**

### Required Guarantors (GOVERNMENT/ PRIVATE / PROPERTY)

S.NO.	AMOUNT OF LOAN	NO. OF GUARANTORS REQUIRED
1	1 Lakh to 10 Lakhs	ONE
2	10 Lakhs to 25 Lakhs	TWO
3	25 Lakhs to 50 Lakhs	THREE
4	50 Lakhs to 1 Crore	FOUR
5	1 Crore to 5 Crore	FIVE

### Documents of Guarantors required

- 5 Recent photographs
- Address proof
- I.D. Proof
- Processing Fee (according to amount of loan)
- Rate of Interest (R.O.I.) 5 % p.a.
- E.M.I. (according to tenure & amount of loan)

#### **Only in case of government guarantor and pvt limited**

- 2 months pay slip / Bank pass book photocopy
- H.O.D & Salary In charge Signatures Along With his/her Stamp on Official Undertaking Bond Page No. X<sub>2</sub> is a Compulsory.
- 7 Stamp Paper of Rs.50/- in favor of Guarantor. With Name, Address Father Name & City with Pin No (these must have a Signature & Thump Impression and Public Notary)
- One Photograph of each family member (Above 18 Years) (only in case of private limited guarantor)

#### **Only in case of property guarantor**

- Stamp Paper of Rs.50/- in favor of Guarantor. With Name, Address Father Name & City with Pin No.
- **Bond Paper (Stamp Duty) Registry For Sub Registrar & Tehsil dar.**
- **Undertaking Bond Papers (All Stamp Papers) Verified by the Tehsildar**
- **Search Report Compulsory according to the due times for Receiving the Stamp Papers.**

(Above mentioned Terms & Conditions may change from time to time as per firm/company policy without any prior notice.)

**PROCESSING CHARGES SCHEDULE (PERSONAL LOAN)**

1,00,000 ( One Lakh )	9,000	1,620	10,620
2,00,000 ( Two Lakh )	11,125	1,375	12,500
3,00,000 ( Three Lakh )	12,905	1,595	14,500
4,00,000 ( Four Lakh )	14,240	1,760	16,000
5,00,000 ( Five Lakh )	15,130	1,870	17,000
6,00,000 ( Six Lakh )	18,245	2,255	20,500
7,00,000 ( Seven Lakh )	20,025	2,475	22,500
8,00,000 ( Eight Lakh )	22,250	2,750	25,000
9,00,000 ( Nine Lakh )	24,030	2,970	27,000
10,00,000 ( Ten Lakh )	26,255	3,245	29,500
11,00,000 ( Eleven Lakh )	28,925	3,575	32,500
12,00,000 ( Twelve Lakh )	32,040	3,960	36,000
13,00,000 ( Thirteen Lakh )	35,155	4,345	39,500
14,00,000 ( Fourteen Lakh )	38,270	4,730	43,000
15,00,000 ( Fifteen Lakh )	40,940	5,060	46,000
16,00,000 ( Sixteen Lakh )	44,055	5,445	49,500
17,00,000 ( Seventeen Lakh )	47,170	5,830	53,000
18,00,000 ( Eighteen Lakh )	49,840	6,160	56,000
19,00,000 ( Nineteen Lakh )	52,955	6,545	59,500
20,00,000 ( Two Lakh )	56,070	6,930	63,000
25,00,000 ( Twenty Five Lakh )	64,970	8,030	73,000

**LOAN AGAINST PROPERTY (L.A.P) & PROJECT**

Services:-Agriculture loan, House Loan, Property Loan, project Loan, Shop & Complex Loan, Kisan Bahi, Will Papers, Sale & Purchase Loan

1,00,000 ( One Lakh )	12,460	1,540	14,000
2,00,000 ( Two Lakh )	15,130	1,870	17,000
3,00,000 ( Three Lakh )	17,800	2,200	20,000
4,00,000 ( Four Lakh )	20,025	2,475	22,500
5,00,000 ( Five Lakh )	22,695	2,805	25,500
6,00,000 ( Six Lakh )	24,920	3,080	28,000
7,00,000 ( Seven Lakh )	27,590	3,410	31,000
8,00,000 ( Eight Lakh )	30,260	3,740	34,000
9,00,000 ( Nine Lakh )	32,485	4,015	36,500
10,00,000 ( Ten Lakh )	35,155	4,345	39,500
15,00,000 ( Fifteen Lakh )	47,615	5,885	53,500
20,00,000 ( Twenty Lakh )	60,075	7,425	67,500
25,00,000 ( Twenty Five Lakh )	72,535	8,965	81,500
30,00,000 ( Thirty Lakh )	84,995	10,505	95,500
35,00,000 ( Thirty-Five Lakh )	95,230	11,770	1,07,000
40,00,000 ( Fourty Lakh )	1,00,125	12,375	1,12,500
45,00,000 ( Fourty-Five Lakh )	1,15,700	14,300	1,30,000
50,00,000 ( Fifty Lakh )	1,24,155	15,345	1,39,500
60,00,000 ( Sixty Lakh )	1,36,170	16,830	1,53,000
70,00,000 ( Seventy Lakh )	1,48,630	18,370	1,67,000
80,00,000 ( Eighty Lakh )	1,60,200	19,800	1,80,000
90,00,000 ( Ninety Lakh )	1,72,215	21,285	1,93,500
1,00,00,000 ( One Crore )	1,84,230	22,770	2,07,000

**GOVERNMENT DEPARTMENT WHICH IS ACCEPTABLE AS GUARANTOR**

DEPARTMENT	H.O.D	SALARY INCHARGE
EDUCATION ( PRIMARY/MIDDLE SCHOOL)	B.S.A / Z.E.O.	A/C OFFICER ( LEKHA ADHIKARI )
EDUCATION ( MIDDLE SCHOOL, HIGH SCHOOL,INTER COLLEGE)	D.I.O.S / D.E.O / Z.E.O	A/C OFFICER ( LEKHA ADIKARI ) /B.E.O/Z.E.O
EDUCATION/ DEGREE COLLEGE	PRINCIPAL/REGIONAL EDUCATION OFFICER	REGIONAL EDUCATION OFFICER
EDUCATION (RUN BY MANAGEMENT)	PRINCIPAL / D.I.O.S / D.E.O	LEKHA ADHIKARI/REGIONAL EDUCATION OFFICER
NAGAR PALLIKA	EXECUTIVE OFFICER	EXECUTIVE OFFICER
NAGAR NIGAM	NAGAR SWASTYA ADIKARI	A/C OFFICER ( LEKHA ADIKARI )
JILLA PANCHAYAT	JILLA PANCHAYAT RAJ ADHIKARI	JILLA PANCHAYAT RAJ ADHIKARI
NALKOOP ( TUBE-WELL )	EXECUTIVE ENGINEER	EXECUTIVE ENGINEER
P.W.D	EXECUTIVE ENGINEER	EXECUTIVE ENGINEER
P.H.E	EXECUTIVE ENGINEER	EXECUTIVE ENGINEER
HEALTH	C.M.O	MEDICAL OFFICER
ELECTRICITY	EXECUTIVE ENGINEER	ASSTT. EXECUTIVE MANAGER
BANK	BANK MANAGER	REGIONAL / ZONAL MANAGER
L.I.C/ G.I.C	BRANCH MANAGER	REGIONAL / ZONAL MANAGER
RAILWAY	AS PER GUARANTOR'S SECTION D.D.O	AS PER GUARANTOR'S SECTIO
ROADWAYS	STATION INCHARGE / A.R.M ADMINISTRATIVE	A.R.M ( FINANCE)
IRRIGATION	EXECUTIVE ENGINEER	EXECUTIVE ENGINEER
B.S.N.L	S.D.O	A/C OFFICER ( FINANCE )
INDIAN POSTAL	GENERAL POST MASTER ( DISTT- LEVEL )	AC OFFICER
AGRICULTURAL	DISTT. AGRICULTURAL OFFICER	DISTT. AGRICULTURAL OFFICER
FOREST	D.F.O	D.F.O
NCL/ COAL INDIA	ASTT. G.M	AC OFFICER
TEHSIL	TEHSILDAR	LEKHPAL

**NOTE: - GOVERNMENT DEPARTMENT WHICH IS NOT ACCEPTABLE AS GUARANTOR**

**DEFENCE :- ARMY, AIR FORCE, C.R.P.F B.S.F, C.I.S.F, POLICE FORCE / GOVT. LAWYER / INCOME TAX /ANY ADMINSTRATIVE DEPARTMENT.**