



Application Form No.:

Application Date : ___ / ___ / _____

A WINNING RELATIONSHIP

SHRIRAM TRANSPORT FINANCE COMPANY LIMITED

101- 105, 1st Floor, "B" Wing, Shiv Chambers, Sector - 11, C.B.D. Belapur, Navi Mumbai - 400 614

Tel. : 022- 4095 7575 / 2758 0171 Fax : 2758 0176

Website : www.sffc.in

VEHICLE LOAN APPLICATION FORM

FILL COMPLETELY IN ALL RESPECTS IN **BLOCK** LETTERS IN BLUE / BLACK PEN ONLY.

ENTITY : INDIVIDUAL <input type="checkbox"/>		NON INDIVIDUAL <input type="checkbox"/>				
Customer Details	Applicant		Guarantor			
			Relationship with applicant :			
Name	First Name	Middle Name	Last Name	First Name	Middle Name	Last Name
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Third Gender <input type="checkbox"/>	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Third Gender <input type="checkbox"/>
Date of Birth/...../..... dd mm yyyy		/...../..... dd mm yyyy		
Father's Name	First Name	Middle Name	Last Name	First Name	Middle Name	Last Name
Mother's Maiden Name	First Name	Middle Name	Last Name	First Name	Middle Name	Last Name
Religion	<input type="checkbox"/> Hindu	<input type="checkbox"/> Sikh	<input type="checkbox"/> Christian	<input type="checkbox"/> Hindu	<input type="checkbox"/> Sikh	<input type="checkbox"/> Christian
	<input type="checkbox"/> Muslim	<input type="checkbox"/> Jain	<input type="checkbox"/> Zoroastrian	<input type="checkbox"/> Muslim	<input type="checkbox"/> Jain	<input type="checkbox"/> Zoroastrian
Category	<input type="checkbox"/> General	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> General	<input type="checkbox"/> SC	<input type="checkbox"/> ST
	<input type="checkbox"/> OBC	<input type="checkbox"/> Others	<input type="checkbox"/> MBC	<input type="checkbox"/> OBC	<input type="checkbox"/> Others	<input type="checkbox"/> MBC
Preferred Language for Communication	English <input type="checkbox"/>	Others..... <input type="checkbox"/>		English <input type="checkbox"/>	Others..... <input type="checkbox"/>	
Communication Address :	Address :		Address :			
	Land Mark :		Land Mark :			
	City / Town :		City / Town :			
	District :		District :			
	State :		State :			
	Pin Code :		Pin Code :			
	Mobile No.:		Mobile No.:			
	Alternate Mobile No.:		Alternate Mobile No.:			
Permanent Address	Address :		Address :			
	Land Mark :		Land Mark :			
	City / Town :		City / Town :			
	District :		District :			
	State :		State :			
	Pin Code :		Pin Code :			
	Owned <input type="checkbox"/> Rented <input type="checkbox"/>		Owned <input type="checkbox"/> Rented <input type="checkbox"/>			
	No. of years of Stay Years	 Years			
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/>	No. of Dependents.....		Single <input type="checkbox"/> Married <input type="checkbox"/>	No. of Dependents.....	
	Education		SSC / HSC / Graduate / Post Graduate / Others			

	Applicant Details										Guarantor Details													
CKYC ID :																								
KYC-DOCUMENT SUBMITTED FOR ID & ADDRESS PROOF																								
* Any one for ID Proof & One for Address Proof (Not required in case of e-KYC)																								
Document		Applicant										Guarantor												
Aadhaar Card		<input type="checkbox"/> No.										<input type="checkbox"/> No.												
Pan Card		<input type="checkbox"/> No.										<input type="checkbox"/> No.												
Passport		<input type="checkbox"/> No.										<input type="checkbox"/> No.												
Driving Licence		<input type="checkbox"/> No.										<input type="checkbox"/> No.												
Gas Connection Card		<input type="checkbox"/> No.										<input type="checkbox"/> No.												
Water Bill		<input type="checkbox"/> No.										<input type="checkbox"/> No.												
Electricity Bill		<input type="checkbox"/> No.										<input type="checkbox"/> No.												
Postpaid Mobile / Tel Bill		<input type="checkbox"/> No.										<input type="checkbox"/> No.												
Voter Id Card		<input type="checkbox"/> No.										<input type="checkbox"/> No.												
Asset related & other documents (as applicable)																								
											Pre-sanction documents													
1. Proforma invoice & Margin Money receipt for new asset											<input type="checkbox"/>	4. Comprehensive insurance policy											<input type="checkbox"/>	
2. Sale deed for used asset											<input type="checkbox"/>	5. Bank statement of last 6 months											<input type="checkbox"/>	
3.Registration Certificate for used asset or Original invoice for unregistrable asset											<input type="checkbox"/>	6. Last 2 years ITR in case of income assessee											<input type="checkbox"/>	
												7. Non Individual entity's relevant document in case of Non-individual.											<input type="checkbox"/>	
												8. Others -----											<input type="checkbox"/>	
Post-disbursement documents																								
1. Original invoice for new asset with hypothecation in favour of Company											<input type="checkbox"/>	3. Insurance policy hypothecation in favour of Company											<input type="checkbox"/>	
2. Registration Certificate and hypothecation in favour of Company											<input type="checkbox"/>	4. Others -----											<input type="checkbox"/>	
Bank Account Details																								
Name of the Bank		Branch		Account Type		Account No.		Account Since		IFSC Code		Average Debit Per Month		Average Credit Per Month										
If Employed		Company Name :								No. of years of employment :														
		Designation :								CTC per Annum :														
DETAILS OF PROPERTIES OWNED BY APPLICANT																								
Vehicle		Registration				Make & Model				Applicant Declared Value				Financed By / Free										
		1.																						
		2.																						
		3.																						
		4.																						
		5.																						
* if more number of vehicles, details may be furnished separately.																								
Other Movable Property		Investment Bonds, FD's etc Specify..... Total Value in Rs.....																						
Immovable Property (for future loan requirements of Business Loan / working Capital Loan)		Asset Type				Extent of Property (Sq.ft/Acres)				Applicant Declared Value				Remarks										
						Built up Area		Land Area/UDS																
		1. Vacant Land																						
		2. Apartments																						
		3. Building Residential																						
		4. Building Commercial																						
5. Others. if any (Pl. mention)																								
VEHICLE DETAILS (VEHICLE TO BE FINANCED)																								
Segment : <input type="checkbox"/> HCV <input type="checkbox"/> LCV <input type="checkbox"/> MH <input type="checkbox"/> TRACTOR <input type="checkbox"/> PASSENGER										Used For / Attached to :														
Make :					Model :					Year of Manufacture :														
Registration Number :					Engine Number :					Chassis Number :														
Vehicle (New / Used):					Purchase Price:					Margin Money:														
Routes of the Vehicle					<input type="checkbox"/> National Permit <input type="checkbox"/> State Permit					Permitted States : Permit No & Permit Valid Upto :														
Life Protector Policy																								
The terms and conditions of the life protect policy have been read out and explained to me in the language known to me and I understood the same.																								
<input type="checkbox"/> I agree to take the policy											<input type="checkbox"/> I do not agree to take the policy													
Mode of Paying Premium : <input type="checkbox"/> To be deducted from loan amount <input type="checkbox"/> Application to make the payment																								

Whether vehicle is used for transportation of agriculture product (Crop, Seeds, Manures, Fertilizer, Agriculture Implements) : Yes <input type="checkbox"/> / No <input type="checkbox"/>			
Whether the Applicant is a 'Farmer' Yes <input type="checkbox"/> / No <input type="checkbox"/> if Yes please attach any one of the following Agriculture land document <input type="checkbox"/> ■ Lease agreement for leased out land <input type="checkbox"/> ■ Kissan Passbook <input type="checkbox"/> ■ Kissan Card <input type="checkbox"/> ■ Land book <input type="checkbox"/> ■ Pattadar pass book <input type="checkbox"/>			
Whether the Applicant is owning Agriculture Land - Yes <input type="checkbox"/> / No <input type="checkbox"/> if Yes please attach land holding document Below 2.5 Acres <input type="checkbox"/> Between 2.5 to 5 Acres <input type="checkbox"/> Above 5 Acres <input type="checkbox"/>			
BUSINESS DETAILS OF THE APPLICANT (as applicable)			
Please enter all financial nos (₹ in lakhs)			All Fields Mandatory
DETAILS OF COMPANY / PARTNERSHIP / PROPRIETORSHIP FIRM			
Name :			
LEGAL STATUS : <input type="checkbox"/> Proprietorship Concern <input type="checkbox"/> Unregistered Partnership <input type="checkbox"/> Registered Partnership <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Public Limited <input type="checkbox"/> Private Limited <input type="checkbox"/> Society			
YEAR OF INCORPORATION	DD	MM	YYYY
ROC REGN NO/ PARTNERSHIP DEED NO:			
PAN NO :		GSTIN :	
NATURE OF BUSINESS :		ANNUAL INCOME (₹)	ANNUAL TURNOVER (₹)
REGISTERED OFFICE ADDRESS :			
Landline No :	Fax No :	No of Branches :	No of Cities
Ownership : Owned / Rented	Build up Area (sq ft)	No of Permanent Employees :	No of Temporary Employees :
Advance Tax Paid : Yes / No	Credit Rating (if any)	Rating Agency Name :	
DETAILS OF CONTACT PERSON			
Name :		Designation :	
PAN Card No :	Mobile No :	Aadhaar No :	Email Id :
DETAILS OF SHAREHOLDING PATTERN IN PARTNERSHIP FIRM / PRIVATE LIMITED / PUBLIC LIMITED			
Name of Shareholder	No of Shares	% Holding	Relationship with Promoters
DETAILS OF ASSOCIATE / GROUP COMPANIES & FIRMS			
Name of Shareholder	No of Shares	% Holding	Relationship with Promoters
PARTNERS / DIRECTORS DETAILS (Branch Manager to verify all the partner details)			
Name & Address of Partner / Director	1	2	3
Relationship with Promoters			
Date of Birth			
Educational Background			
Experience in Industry			
PAN No.			
Annual Income			
Telephone / Mobile No. / Email id			

OPERATING ECONOMICS

A	Earning Per month	
B	Apprx. Monthly Expenses towards Vehicle maintenance:	
	1. Tax + Permit + Insurance + Other RTO Expenses	
	2. Driver & Helper Salary	
	3. Fuel Expenses	
	4. Type + Maintenance + Miscellaneous Expenses	
	(B) Total	
C	Net Earning Per Month (A - B)	
D	Approx Installment Payable Per Month	
Calculations (As Applicable)		
Goods	a. Number of Trips Per Month	
	b. Rate Per Trip (Up)	
	c. Rate per Trip (Down)	
	Total Rate per month	(A)
Passenger	a. Rate per km* Total Distance Travels per month (OR)	(A)
	b. Fare Per Passenger* No. of Passengers* Trip Per Month	(A)
Machinery	a. Rate per Hour	
	b. Running Hours per Day	
	Total Rate Per month (a* b*25days)	(A)
Fuel Expenses	{ Fuel Price * Kms Run per Month} / Mileage	
Tyre Expenses	{ Tyre Cost * No. of Tyres* Kms Run per Month} / Tyre Life	

Remarks :

J

J

Application Form No. :

Date :/...../.....



Acknowledgement Slip :

Received from

an application to provide finance for Purchase / Refinance of

Your application will be processed and acceptance / rejection notification will be intimated to you within 15 days from date of receipt of completed

Application form along with supporting documents.

For Shriram Transport Finance Company Limited

Authorised Signatory

Note :

- The receipt of your application form for the loan does not imply automatic approval of your loan by STFC.
- STFC will decide the quantum of the loan at its sole discretion.
- STFC reserves the right to reject any application without assigning any reasons.
- STFC may request for additional documents other than those collected in connection with the application.
- STFC reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant.
- STFC shall not be liable for loss or delay in receipt of documents.

Approach to gradation of risk :

1. The decision to give a loan and the interest rate applicable to each loan account is assessed on a case to case basis, based on multiple parameters such as the type of the asset being financed, borrower profile and repayment capacity, borrower's other financial commitments, past repayment track record if any, the security for the loan as represented by the underlying assets, loan to value ratio, mode of payment, tenure of the loan, geography (location) of the borrower, end use of the asset etc. Such information is collated based on borrower inputs and field inspection by the Company officials.
2. The rate of interest is arrived at based on the weighted average cost of funds, administrative costs, risk premium and profit margin.

Disbursement Request

Date :

With reference to My Loan Application NumberDated...../...../..... towards Loan Amount of Rs.....against the asset.....and subsequent sanction of the same from your Company, I hereby request and authorize to disburse said sanction amount to the below mentioned beneficiaries.

Beneficiary Name	Bank Name	IFSC Code	Account Number	Payable at	Amount Rs.
1.					
2.					
3.					
4.					

Applicant's Signature

Guarantor's Signature

Existing Relationship with STFC

Existing Relationship-Applicant			Customer ID		Existing Relationship-Guarantor			Customer ID	
Loan No.	Date of Disb	Disb Amount	No of EMI Pending	Total Amount Due	Loan No.	Date of Disb	Disb Amount	No of EMI Pending	Total Amount Due

* If more number of Loans, details may be furnished separately

Existing Loan From Other Banks/NBFCs/Others (Specify)

Name of the Bank	Type of Facility	Amount Borrowed	Month & Year of Borrowing	EMI	Rate of Interest	Tenure	Outstanding Balance	Status
	<input type="checkbox"/> Term <input type="checkbox"/> WCL							<input type="checkbox"/> STD <input type="checkbox"/> NPA
	<input type="checkbox"/> Term <input type="checkbox"/> WCL							<input type="checkbox"/> STD <input type="checkbox"/> NPA
	<input type="checkbox"/> Term <input type="checkbox"/> WCL							<input type="checkbox"/> STD <input type="checkbox"/> NPA
	<input type="checkbox"/> Term <input type="checkbox"/> WCL							<input type="checkbox"/> STD <input type="checkbox"/> NPA

PROPOSAL DETAILS

I / We request Loan Amount of Rs.

On Purchase of Used Vehicle On Purchase of New Vehicle

On Pre-owned Vehicle

End Use of Fund :

Major Repair Work / Fittings Engine overhauling Tyres Replacement

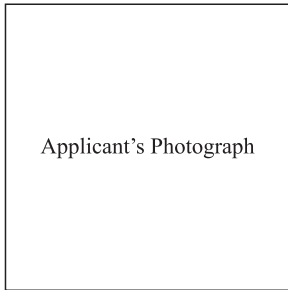
Working Capital Body Replacement Personal.....

Declaration by Applicant & Guarantor :

I / We declare that all the particulars & information given in the application form are true and correct. I/We understand that in the consequence of being found any information to be false in this application, Shriram Transport Finance Company Limited (STFC) reserves the right to recall the loan with due interest at any given point of time, after giving 15 day's notice. I/We authorize STFC or any of its appointed agents to make references and enquires related to information in this application including credit reference check at various credit information bureaus, which may deemed necessary. I/We further agree that my /our loan shall be governed by the rules of STFC as applicable from time to time. STFC reserves the right to accept /reject my /our application without providing any reason.

I/We hereby Expressly Authorize STFC to send me/us, Communication regarding Loans, Insurance and Other Products from STFC, it's Associate Companies and /or third parties through telephone calls/SMSs /emails/ post / WhatsApp Messages and other mode of communications etc., including but not limited to the Promotional communications. I/We confirm that I shall not Challenge receipt of such communications by me as unsolicited communication, defined under TRAI Regulations on unsolicited commercial communications. I/We understand that I/We can at any time opt not to receive any telecommunication by registering under Do Not Call Registry.

I / We hereby confirm that all charges and terms & conditions pertaining to loan are explained to me in my preferred language and I / We have understood the same.



Applicant's Signature

Guarantor's Signature