

**VIVARDHANA MICROFINANCE LIMITED
(VMFL)
CHENNAI**

**LOAN POLICY DOCUMENT V1.6
2024 - 2025**

Vivardhana Microfinance Ltd.

Policy on Loans and Advances – Ver 1.6

PREAMBLE

Vivardhana Micro Finance Limited ('VMFL') is a micro finance institution (NBFC) having valid Certificate of Registration with Reserve Bank of India ('RBI') under current RBI classification as Micro Finance Institution ('MFI'). VMFL is actively engaged in providing loans to the financially weak and under privileged members of the society for taking up economic activities resulting in sustainable income generation.

Reserve Bank of India (RBI), which is empowered to issue licenses to Non-Banking Finance Companies (NBFC), also issues from time-to-time directives/ advices governing their business operations. With liberalization in the financial system and deregulation of interest rates, VMFL is free to formulate loan products within these broad guidelines issued by RBI.

It is, therefore, necessary to document VMFL's Policy on Loans and Advances. Accordingly, this document will detail the principles and guidelines that will govern the lending activities of VMFL.

REVIEW

The Policy is valid till 31 Mar 2023 after approval by the Board. In the interim any new directives/ regulations or changes to existing ones issued by the regulators shall automatically apply. Such changes shall be placed to the Board for information in the subsequent meeting.

Accordingly, the policy last approved policy (which is valid till 31 Mar 2023) has been reviewed and has been updated. The update history of the policy is given below:

Date	Version	Description of Changes
19 Feb 2018	1.0	First version of Loan Policy created.
23 Nov 2019	1.2	Updated with the changes regarding income criteria and loan limits notified by RBI
05 Mar 2021	1.3	Policy revised to eliminate redundancies and to improve clarity.
16 Mar 2022	1.4	Policy has been modified as per the latest regulations proposed by RBI.
15 Jul 2024	1.5	Policy has been modified to include details of components of the interest rate as well as other deficiencies pointed out by RBI.
27 Jan 2025	1.6	Policy has been modified to include feedback from RBI on components of the interest rate and insurance premium.

FOUNDATIONS OF THE POLICY

VMFL is committed to the principles and guidelines defined by RBI and Sa-Dhan, the MFI SRO. Accordingly, VMFL's Policy on Loans and Advances will adopt and adhere to

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the contents of the following documents:

1. RBI's Master Direction DNBR (PD) DOR.FIN.REC.95/ 03.10.038/ 2021-22 dated 14th March 2022. Based on the consultative documents.
2. Code for Responsible Lending formulated by Sa-Dhan.
3. Fair Practices Code defined by RBI and circulated by Sa-Dhan.
4. Code of Conduct framed by Sa-Dhan.

BROAD CLASSIFICATION OF LOANS PROVIDED BY VMFL

VMFL accepts and is committed to adhering to the following definitions, stipulations and guidelines contained in the Master Directions Document:

1. VMFL has been licensed by RBI as a non-deposit taking NBFC-MFI. Accordingly, VMFL shall not accept any deposits from its customers. Also, VMFL will ensure that it always fulfils the following conditions:
 - i. Minimum Net Owned Funds (NOF) of Rs. 5 crores for the present and to increase it to Rs. 7 crores by 31-3-2025 and to Rs. 10 crores by 31-3-2027.
 - ii. Not less than 75% of VMFL's net assets will be in the nature of "qualifying assets."
2. VMFL defines its "**Net assets**" as total assets other than cash and bank balances and money market instruments.
3. VMFL defines "**Qualifying Asset**" as a loan which satisfies the following criteria: -
 - a. A microfinance loan is defined as a collateral-free loan given to a household having annual household income up to ₹3,00,000. For this purpose, the household shall mean an individual family unit, i.e., husband, wife, and their unmarried children.
 - b. To ensure collateral-free nature of the microfinance loan, the loan shall not be linked with a lien on the deposit account of the borrower.
 - c. Loan is repayable on weekly, fortnightly, or monthly instalments at the choice of the borrower.

VMFL shall, therefore, in all its lending operations acquire Qualifying Assets only as per the above guidelines. In the rest of this document, such "**Qualifying Assets**" are referred to as "**MFI Loans**".

4. "**Other Assets**": VMFL can also lend to other individuals, who may not qualify for MFI loans. The above lending criteria mentioned for "**Qualifying Assets**" shall not apply to such loans. However, the total amount so lent shall not exceed 25% of the net assets and these loans shall satisfy the following conditions:
 - a. The total loan amount disbursed to any individual MSME / NBFC shall not be in excess of Rs.5,00,000.
 - b. For loan amount higher than Rs. 2,00,000, collateral is a must.
 - c. Processing fee is 2% exclusive of GST.
 - d. Further the income that VMFL derives from these assets shall be in accordance with the regulations specified by RBI in that behalf.
5. "**Limit on Loan Repayment**" Obligations of a Household: (Applicable for MFI Loans)
 - a. Each RE (Regulated Entity) shall have a board-approved policy regarding the limit on the outflows on account of repayment of monthly loan obligations of a household as a percentage of the monthly household income. This shall be subject to a limit of maximum 50 per cent of the monthly household income.
 - b. The computation of loan repayment obligations shall consider all outstanding loans (collateral-free microfinance loans as well as any other type of collateralized loans) of the household. The outflows capped at 50 per cent of the monthly

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household income shall include repayments (including both principal as well as interest component) towards all existing loans as well as the loan under consideration.

- c. Existing loans, for which outflows on account of repayment of monthly loan obligations of a household as a percentage of the monthly household income exceed the limit of 50 per cent, shall be allowed to mature. However, in such cases, no new loans shall be provided to these households till the prescribed limit of 50 per cent is complied with.
- d. Each RE shall provide timely and accurate data to the CICs and use the data available with them to ensure compliance with the level of indebtedness. Besides, the RE shall also ascertain the same from other sources such as declaration from the borrowers, their bank account statements and local enquiries

In the rest of this document, these “**Other Assets**” are referred to as “**Non-MFI Loans**”.

INTEREST RATES ON LOANS – BROAD PRINCIPLES

6. While determining the interest rates to be charged on different types of loans, VMFL will ensure the following broad principles:
 - a. Rates of interest for different products and borrowers shall be decided by a Committee of Designated Directors, headed by the MD, with a quorum of 3.
 - b. VMFL will ensure that the interest charged on the loans is reasonable and adequate to cover the cost of funds, operational expenses and delinquencies, particularly in the context of the higher cost of borrowing and the risk profile of the customers.
 - c. Variance between maximum and minimum interest rates charged by VMFL on its loans shall not exceed 4%.
 - d. Average interest paid on borrowings (paid by VMFL) and charged on loans (by VMFL) are to be calculated on average monthly balances of outstanding borrowings and loan portfolio respectively. These figures shall be certified annually by Statutory Auditors and disclosed in the Balance Sheet.
 - e. Further the interest rates charged by VMFL shall always conform to the guidelines issued by RBI from time to time.

MICRO FINANCING ACTIVITY

As per RBI guidelines, VMFL can finance any productive economic activity leading to income generation or provide loans for consumption purposes in the defined area as per the guidelines issued from time to time.

For operational convenience, VMFL will classify all its loans meeting the above criteria into the following products:

1. Vivardhana Grocery Scheme (VIGR)
2. Vivardhana Refreshments Scheme (VIRE)
3. Vivardhana Poultry – Country Chicken (VICH)
4. Vivardhana Milch Animal Scheme (VIMI)
5. Vivardhana Agri Cattle Scheme (VICA)
6. Vivardhana Micro enterprise Scheme (VIME)

Additional Loan Products may be created as and when required with the approval of the committee of the designated directors headed by the MD.

VMFL – GEOGRAPHICAL AREA OF OPERATIONS

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VMFL currently operates in the following locations in Tamil Nādu: Madurai, Tenkasi, Tirunelveli, Tuticorin, Nagercoil, Srivaniyam, Tiruchendur, Kancheepuram, Coimbatore, Salem, Tirupathur, Kuchanur, Sivagangai, Pudukkottai, Theni, Erode, Ramanathapuram and Chennai as well as in Puducherry. MD of VMFL may expand the operations to other locations both in Tamil Nādu and other states, based on the availability of resources, opportunities and the potential available for granting loans.

LOAN APPROVAL AND DISBURSEMENT PROCESS

VMFL to start with will have a two-tier structure for processing loan proposals.

At the operational field locations, the “Field Officer” will source the applications for loans (for both Income Generation and Consumption purposes) from both Individuals and Groups. Field Officer will upload all the KYC details and supporting documents directly in the Finable Software System. The Field Officer will be reporting to the Supervisor/ Consultant (at his/ her location) or Head - Operations at Head office.

After the Field Officer uploads the applications and the associated documents in Finable, the “Credit Assistant” at the Head Office will scrutinize the same and ensure that they are in order. Thereafter, the Credit Assistant will obtain a Status Report on each of the applicants from one or more Credit Information Companies. For the present, VMFL will obtain the Credit Status Report from CRIF Highmark as most of the MFIs in Tamil Nādu are its members. Credit Assistant will provide the details of the scrutiny and the credit status reports to Director – Credit. Further Telephonic verification with the prospective borrower will be done before releasing of loans. As part of the telephonic verification, the borrower’s preferred repayment option will be ascertained.

Manager - Credit will assess and approve the loan applications in the light of the requirements outlined in this policy. Director – Credit will ensure that the approved loan applications satisfy the following criteria:

1. Loan amount requested is not below Rs. 5,000/- and not more than Rs 100,000/-.
2. Completed Borrower Assessment Form (Annexure – 2) is available and is satisfactory
3. There is no delinquency as per documents provided by Credit Assist.
4. Monthly repayment commitment should not exceed 50% of the total household income.
5. The stipulated repayment frequency is of weekly / fortnightly / monthly and also as per the client’s preference.
6. Credit Information Report is not more than a week old.
7. Call Verification of borrower before disbursal to be done.

The loan proceeds shall be credited directly to the borrower’s bank account through Bank Transfer.

The above process is adequate to handle the current loan volumes of VMFL. However, MD may restructure the above process as and when found necessary.

PRICING OF LOANS – BROAD PRINCIPLES

RBI has issued the following guidelines governing the interest rates charged on Micro Finance Loans:

1. Each RE shall put in place a board-approved policy regarding pricing of microfinance loans which shall, inter alia, cover the following: (i) A well-documented interest rate model/ approach for arriving at the all-inclusive interest rate; (ii) Delineation of the components of the interest rate such as cost of funds, risk premium and margin, etc.

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in terms of the quantum of each component based on objective parameters; (iii) The range of spread of each component for a given category of borrowers; and (iv) A ceiling on the interest rate and all other charges applicable to the microfinance loans.

2. Interest rates and other charges/ fees on microfinance loans should not be usurious. These shall be subjected to supervisory scrutiny by the Reserve Bank.
3. Each RE shall disclose pricing related information to a prospective borrower in a standardized simplified factsheet (in accordance with the illustration provided in.
4. Any fees to be charged to the microfinance borrower by the RE and/ or its partner/ agent shall be explicitly disclosed in the factsheet. The borrower shall not be charged any amount which is not explicitly mentioned in the factsheet.
5. The factsheet shall also be provided for other loans (i.e., collateralized loans) extended to borrowers from low-income households.
6. There shall be no pre-payment penalty on microfinance loans. Penalty, if any, for delayed payment shall be applied on the overdue amount and not on the entire loan amount.
7. Each RE shall prominently display the minimum, maximum and average interest rates charged on microfinance loans in all its offices, in the literature (information booklets/ pamphlets) issued by it and details on its website. This information shall also be included in the supervisory returns and subjected to supervisory scrutiny.
8. Any change in interest rate or any other charge shall be informed to the borrower well in advance and these changes shall be effective only prospectively.
9. As part of their awareness campaigns, SROs/ other industry associations may publish the range of interest rates on microfinance loans charged by their members operating in a district. SROs/ other industry associations may also sensitize their members against charging usurious interest rates.
10. RBI would also make available information regarding interest charged by REs on microfinance loans.

In line with the above guidelines, the following charges and interest rates will be applicable to all approved loans:

1. VMFL will recover from each approved loan a one-time Processing Fee of 1% (plus GST at the applicable rates) of the approved loan amount.
2. Interest at the approved rate will be charged on each approved loan. VMFL's Interest Rate determination model showing the details of the various components (such as cost of funds, risk premium and margin) that go into the interest rate as well as the permissible spread for each of the identified components is given below. The applicable interest rate for the loans will be determined from time to time based on this interest rate model.
3. For each approved loan, VMFL will take out an insurance policy (covering the loan amount) on the life of the borrower. The premia for the policy for a period of two years are payable by the borrower and Policy will be taken for a period of 2 years at the beginning of loan itself.

The rate of the insurance premium charged to the borrower will be as per the agreement signed by VMFL with the Insurance Provider. Currently this Rate is Rs. 3.85 per year per person per thousand. The insurance premium rate is subject to revision as and when the Insurance Provider modifies the same.

4. There will not be any charge for pre-payment. However, VMFL may charge penalty on the overdue amounts at 1% of the overdue amount for each month of delay subject to a maximum of Rs.250/-. The penalty charges may be periodically

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reviewed and revised by the Committee.

The management is empowered to grant a rebate of interest not exceeding 5% to one or more customers, if in their judgment such a rebate will be in the interests of VMFL. Such rebates shall be approved by the Committee of Designated Directors headed by the Managing Director with a quorum of 3 members. The above referred committee shall decide the eligible cases for such a rebate.

VMFL's Interest Rate Model:

In line with above guidelines and taking into consideration the Profit & Loss Projections for the year 2024 – 2025 as well as the past performance, the Pricing of Loans and the permissible limits for the various interest rate components have been worked out as under:

Pricing of Loans for 2024 - 2025		
Interest Component	Rate %	Range
Borrowing Cost	10.18%	9.5 – 11%
Staff Cost	4.07%	4 – 5%
Administrative Cost	3.73%	3.5 – 4%
Provision Cost	1.85%	1.5 – 3%
Tax Cost	2.04%	2 – 2.5%
Risk Premium	1.50%	1.5 – 2%
Cost of Capital	2.70%	2.5 – 3%

Based on the above, the Maximum and Minimum Interest Rates, Processing Fees and Insurance Premium for both MFIs and NON-MFIs shall be as under:

<u>Interest Rates:</u>
A. For MFIs: Minimum Interest of 23 % to Maximum Interest of 27 %.
B. For Non-MFIs: Minimum Interest of 24 % to Maximum Interest of 29 %.
<u>Processing Fees:</u>
A. MFIs: 1 % to 1.5 % of Loan Amount
B. Non-MFIs: 2 % to 3 % of Loan Amount
<u>Insurance Premium:</u>
A. MFIs: Currently Rs. 3.85 per year per person per Rs. 1000/-
B. Non-MFIs: Currently Rs. 3.85 per year per person per Rs. 1000/-

While approving disbursing loans, VMFL shall comply with the following:

- 1 VMFL shall not collect any security deposit/ margin from the borrower.
- 2 There shall be a standard form of loan agreement.
- 3 VMFL shall provide to each borrower the following:
 - a. A fact sheet (as per the specimen given in Annexure – 1) disclosing the pricing related information.
 - b. A loan card, which will contain the following:
- 4 The effective rate of interest charged;
- 5 All other terms and conditions attached to the loan;
- 6 Information which adequately identify the borrower; and
- 7 Acknowledgements by VMFL for all repayments including instalments received and the final discharge.
- 8 All entries in the Loan card shall be in the vernacular language.

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- 9 The effective rate of interest charged by the VMFL shall be prominently displayed in all its offices and in the literature issued by it and on its website.

MULTIPLE-LENDING, OVER- BORROWING AND GHOST -BORROWERS

VMFL can lend to borrowers who are members of Joint Liability Groups (JLG)/ Self Help Groups (SHG) as well as to individual borrowers who are not member of JLG/ SHG. Both types of borrowers should satisfy the following criteria:

- i. A borrower cannot be a member of more than one JLG/ SHG.
- ii. VMFL will provide a minimum period of moratorium between the grant of the loan and the first (repayment) instalment due date. The moratorium shall not be less than the frequency of repayment – for example, in the case of weekly repayment, the moratorium shall not be less than one week.

PROVISIONING

VMFL shall classify all its assets and make provisions as per the RBI guidelines issued from time to time.

KNOW YOUR CUSTOMER (KYC) & ANTI-MONEY LAUNDERING (AML) GUIDELINES

VMFL shall follow its Board approved KYC and AML Policies, which conform to RBI's guidelines. Accordingly, VMFL will ensure these policies are complied with while approving and disbursing loans and advances. All documents mandated by the KYC and AML Policies will be collected for borrowers and guarantors of loans and advances. The company shall switch over to the e-KYC based system as and when permitted by the regulations.

FAIR PRACTICES CODE (FPC)

VMFL shall comply with the Fair Practices Code approved by the Board at its meeting held on 19 Feb 2019. This Code is in conformity with the guidelines laid down by RBI. A new FPC will be placed to Board for approval in the next meeting.

CIBIL AND OTHER CREDIT INFORMATION COMPANIES

Current regulatory guidelines require that every NBFC-MFI should be a member of all Credit Information Companies (CICs), established under the CIC Regulation Act 2005. They should also provide timely and accurate data to the CICs and use the data available with them to ensure compliance with the conditions regarding membership of SHG/JLG, level of indebtedness and sources of borrowing. While the quality and coverage of data with CICs will take some time to become robust, the NBFC-MFIs may rely on self-certification from the borrowers and their local enquiries on these aspects as well as the annual household income.

In line with the above guidelines VMFL has taken membership of CRIF Highmark, Equifax, Experian and CIBIL. VMFL may also register with other new Credit Information Companies that may come up in future.

VMFL may get necessary changes done in the Finable Software System for automating generation of periodic reports to the Credit Information Companies. This would help VMFL to share the financial details of irregular customers with other financial institutions who are also member of CIBIL.

VMFL will be predominantly utilizing services of CRIF Highmark for obtaining Credit Information on the prospective borrowers. This preferred since CRIF Highmark has

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information from most of the MFIs in Tamilnadu. However, VMFL will be sharing the data with all the four Credit Information Companies.

VMFL shall obtain reports from CRIF Highmark on each loan applicant and ensure that the applicant meets the basic eligibility criteria outlined in this policy. In exceptional cases, VMFL may at its discretion choose to supplement this report with additional reports from one or more of the other Credit Information Companies. However, VMFL may choose not to reject any loan application merely because of a 'not positive' credit report or credit profile received from one Credit Information Company.

RESTRICTIONS ON FUNDING

There are no specific restrictions on the funding of loans and advances regarding the customer profile, area/ address/ type of the borrower or guarantor, etc. But general prudence is to be observed during field investigations and enquiries about customers. VMFL shall not insist on lower funding and lower repayment tenure for loans and advances, without justifiable reasons.

Ensuring compliance with conditionalities

Channelizing Agents for Schemes operated by Central / State Government Agencies

- i. VMFL may act as Channelizing Agent for Schemes operate by Central / State Government Agencies subject to the following conditions:
 - a) Loans disbursed or managed by VMFL in its capacity as channelizing agent for Central / State Government Agencies shall be considered as a separate business segment. These loans shall not be included either in the qualifying assets or in the total assets for the purpose of determining compliance with the minimum qualifying assets criteria.
 - b) Consequent to (a) above, the interest charged on such loans shall be excluded for determining the variance between the maximum and minimum interest rate.
 - c) The cost of such funds shall not be reckoned for arriving at average cost of funds as well as interest rates charged to borrowers as above.
- ii. VMFL may also act as channelizing agent for distribution of loans under special schemes of Central / State Government Agencies subject to following conditions:
 - a) Accounts and records for such loans as well as funds received / receivable from concerned agencies shall be maintained in the books of VMFL distinct from other assets and liabilities and depicted in the financials/ final accounts/ balance sheet with requisite details and disclosures as a separate segment.
 - b) Such loans shall be subject to applicable asset classification, income recognition and provisioning norms as well as other prudential norms as applicable to VMFL except in cases where the VMFL does not bear any credit risk.
 - c) All such loans shall be reported to Credit Information Companies (CICs) to prevent multiple borrowings and present complete picture of indebtedness of a borrower.

RESPONSIBILITIES FOR OUTSOURCED ACTIVITIES RELEASED BY RBI

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A. Outsourcing of any activity by the RE does not diminish its obligations and the onus of compliance with these directions shall rest solely with the RE.

B. A declaration that the RE shall be accountable for inappropriate behavior by its employees or employees of the outsourced agency and shall provide timely grievance redressal, shall be made in the loan agreement and also in the FPC displayed in its office/ branch premises/ website

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Annexure – 1

Factsheet on Pricing of Microfinance Loans

Detailed Repayment Schedule

S. No.	Parameters	Details
1.	Loan amount (amount disbursed to the borrower) (in Rs)	40,000.00
2.	Total interest charge during the entire tenure of the loan (in Rs)	11,215.18
3.	Other up-front charges (break-up of each component to be given below) (in Rs)	1,328.00
A.	Processing fees (in Rs)	472.00
B.	Insurance charges (in Rs)	856.00
C.	Others (if any) (in Rs)	-
4.	Net disbursed amount (1)-(3) (in Rs)	38,672.00
5.	Total amount to be paid by the borrower (Sum of 1, 2 and 3) (in Rs)	52,543.18
6.	Effective annualized interest rate (in %)	28.65 %
7.	Loan term (in months)	24
8.	Repayment frequency by the borrower	Monthly
9.	Number of instalments of repayment	24
10.	Amount of each instalment of repayment (in Rs)	2140

Instalment No.	O/S Principal (in Rs.)	Principal Paid (in Rs.)	Interest Paid (in Rs.)	Instalment Paid (in Rs.)	<p>Note:</p> <p>1. Borrower shall not be charged any penalty on prepayment of loan at any time.</p> <p>2. Penal charges in case of delayed payments – 1% on Overdue Amount per Month, subject to a maximum of Rs. 250/-</p>
-	40,000	1,328	-	1,328	
1.	38,681.92	1,318.08	821.92	2,140.00	
2.	37,363.25	1,318.67	821.33	2,140.00	
3.	36,016.58	1,346.67	793.33	2,140.00	
4.	34,616.65	1,399.93	740.07	2,140.00	
5.	33,211.66	1,404.99	735.01	2,140.00	
6.	31,754.09	1,457.57	682.43	2,140.00	
7.	30,288.32	1,465.77	674.23	2,140.00	
8.	28,791.43	1,486.89	643.11	2,140.00	
9.	27,203.59	1,587.84	552.16	2,140.00	
10.	25,641.20	1,562.39	577.61	2,140.00	
11.	24,028.07	1,613.13	526.87	2,140.00	
12.	22,398.26	1,629.81	510.19	2,140.00	
13.	20,718.50	1,679.76	460.24	2,140.00	
14.	19,018.41	1,700.09	439.91	2,140.00	
15.	17,282.23	1,736.18	403.82	2,140.00	
16.	15,497.34	1,784.89	355.11	2,140.00	
17.	13,686.39	1,810.95	329.05	2,140.00	
18.	11,827.62	1,858.77	281.23	2,140.00	
19.	9,938.75	1,888.87	251.13	2,140.00	
20.	8,009.78	1,928.97	211.03	2,140.00	
21.	6,023.39	1,986.39	153.61	2,140.00	
22.	4,011.28	2,012.11	127.89	2,140.00	
23.	1,953.70	2,057.58	82.42	2,140.00	
24.	0.00	1,953.70	41.48	1,995.18	

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Annexure – 2



விவர்தனா மைக்ரோ ஃபைனான்ஸ் லிமிடெட்
அலுவலக முகவரி : நெ .41 / 7 , ராஜா தெரு , ஆர்.எ. புரம் ,
சென்னை -600028.
தொ.எண் : 044-24621742 இ - மெயில் : info@vivardhanamfi.co.in

மதிப்பீட்டு அறிக்கை

சொத்து விவரம் :

சொந்த வீடு / வாடகை வீடு

மாதவாடகை : ரூ

சொத்து வரி ரசீது / மின் கட்டண ரசீது :

ஆம் / இல்லை

இதர வசதிகள் :

மின்சாரம் / எரிவாயு / கழிவறை

குடும்ப உறுப்பினர்கள் :

வருமானம் ஈட்டும் உறுப்பினர்கள் :

மொத்த குடும்பத்தின் ஆண்டு வருமானம் (நகரம் / கிராமம்):

ஆண்டு / மாத செலவினங்கள் : வாடகை: _____ உணவு: _____

கடன் தவணை: _____ கல்வி: _____ இதர செலவுகள்: _____

வருமானம் வழிமுறை : மாதம் / தினம் / வர்த்தகம் / விவசாயம் / மற்றவை

விண்ணப்பதாரரின் வருமானம் / சம்பளச் சீட்டு / வங்கி பாஸ் புத்தகம் / வாழ்க்கைத் தரம் / வணிக முறை / வருமானத் தரம் ஆகியவற்றைச் சரிபார்ப்பதன் மூலம் கடன் ஒப்புதல் செய்யப்படும்.

வாகனம்: இரு சக்கரம் / முச்சக்கரம் / நான்கு சக்கரம் / மற்றவை

வாகன எண் :

அலைபேசி எண் :

இதர கடன் விவரம்: ஆம் / இல்லை

மொத்த தொகை: தவணை தொகை:

அசலுடன் இணைக்கப்பட்ட ஆவணங்களை சரிபார்த்தல் :-

விண்ணப்பதாரர் ஆதார் எண் : ஆம் / இல்லை

விண்ணப்பதாரர் வாக்காளர் அடையாள அட்டை : ஆம் / இல்லை

வங்கி கணக்கு புத்தகம் : ஆம் / இல்லை

பரிந்துரைக்கப்பட்டவர் ஆதார் எண் : ஆம் / இல்லை

பரிந்துரைக்கப்பட்டவர் வாக்காளர் அடையாள அட்டை : ஆம் / இல்லை

விண்ணப்பதாரர் குடும்ப அட்டை : ஆம் / இல்லை

விண்ணப்பதாரர் நிலவரம் : நல்ல நிலை / சராசரி நிலை / மோசமான நிலை

பெறப்பட்டவர் பெயர் / விலாசம் :

கையொப்பம்

(கள பணியாளர் / நடுநிலை மேலாளர் / உயர் அதிகாரிகள்)