



NPR FINANCE LIMITED

Regd. Office : 19, R. N. Mukherjee Road, 1st Floor, Main Building, Kolkata - 700 001,
Phone : 033-2248-4788, Fax : 033-2243-0151, E-mail : npr@cal.vsnl.net.in

Applicant's
Recent
Photograph

Applicant's
Recent
Photograph

NEW / OLD VEHICLES LOAN APPLICATION FORM

Guarantor's
Recent
Photograph

Guarantor's
Recent
Photograph

Sr. No. NPR _____

Applicant Details - No. 1

Full Name (in Capital Letters) _____
 Father's / Husband's Name (in case of individual) _____ Date of Birth _____
 Registration Address _____
 P. S. _____ Rly. Stn. _____ P.O. _____ Tel. No. _____
 Location & Route detail _____

Gender : Male Female **Marital Status :** Single Married No. of Dependents _____
Business Activity :
 Distributor Employed Fleet Owner Manufacturer Professional Trader Driver Other
Status : Individual Partnership Firm Bodies Corporate HUF AOP

Permanent Resident Address (Owned / Rented) _____
 P. S. _____ Rly. Stn. _____ P.O. _____ Tel. No. _____
 Location & Route detail _____

Address for Correspondence / Business Address _____
 P. S. _____ Rly. Stn. _____ P.O. _____ Tel. No. _____
 Location & Route detail _____

BUSINESS DETAILS :
 Nature of business other than Transport _____
 Capital Investment in the business as on date Rs. _____ Present monthly Income Rs. _____
 Name & Address of Banker's with Account No. _____

ASSETS LIABILITIES DETAIL : / / We have the property and/or assets as set out hereunder :
 Landed or any other immovable property in the name/s or jointly with _____
 Particular & Location of Property _____
 Survey number / other Identification No. _____ Vill. + Town _____
 District & State _____ Area in acres or Sq. Ft./Mtrs. _____ Present Market Value Rs. _____

Do you have any existing relationship with NPR Yes No If yes
 Borrower Guarantor Name _____
 File No. _____ Date of Agreement _____ Tenure Completion Date _____ No. of Instalment _____
 Instalment amount _____ Maximum No. of Instalment overdue at any point _____

MOTOR VEHICLE/S PRESENTLY OWNED AND/OR HELD UNDER LOAN CUM HYPOTHECATION AGREEMENT

DETAILS	1	2	3	4
Registration No.				
Engine No.				
Chassis No.				
Make				
Model				
Type				
Financier's Name				

Distance from NPR Office :

Applicant's Residence is _____kms.

and Work Place is _____kms.

Signature of Applicant No. 1

Applicant Details - No. 2 (To be filled in case of Joint Applicant)

Full Name (in Capital Letters) _____
 Father's / Husband's Name (in case of individual) _____ Date of Birth _____
 Registration Address _____

 P. S. _____ Rly. Stn. _____ P.O. _____ Tel. No. _____
 Location & Route detail _____

Gender : Male Female **Marital Status :** Single Married No. of Dependents _____
Business Activity :
 Distributor Employed Fleet Owner Manufacturer Professional Trader Driver Other
Status : Individual Partnership Firm Bodies Corporate HUF AOP

Permanent Resident Address (Owned / Rented) _____

 P. S. _____ Rly. Stn. _____ P.O. _____ Tel. No. _____
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Particular & Location of Property _____

Survey number / other Identification No. _____ Vill. + Town _____

District & State _____ Area in acres or Sq. Ft./Mtrs. _____ Present Market Value Rs. _____

Do you have any existing relationship with NPR Yes No If yesBorrower Guarantor Name _____

File No. _____ Date of Agreement _____ Tenure Completion Date _____ No. of Instalment _____

Instalment amount _____ Maximum No. of Instalment overdue at any point _____

MOTOR VEHICLE/S PRESENTLY OWNED AND/OR HELD UNDER LOAN CUM HYPOTHECATION AGREEMENT

DETAILS	1	2	3	4
Registration No.				
Engine No.				
Chassis No.				
Make				
Model				
Type				
Financier's Name				

Distance from NPR Office :

Applicant's Residence is _____ kms.

and Work Place is _____ kms.

Signature of Applicant No. 2**Guarantor Details - No. 1**

Full Name (in Capital Letters) _____

Father's / Husband's Name (in case of individual) _____ Date of Birth _____

Registration Address _____

P. S. _____ Rly. Stn. _____ P.O. _____ Tel. No. _____

Location & Route detail _____

Gender : Male Female **Marital Status :** Single Married No. of Dependents _____**Business Activity :**Distributor Employed Fleet Owner Manufacturer Professional Trader Driver Other **Status :** Individual Partnership Firm Bodies Corporate HUF AOP

Permanent Resident Address (Owned / Rented) _____

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Location & Route detail _____

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DETAILS	1	2	3	4
Registration No.				
Engine No.				
Chassis No.				
Make				
Model				
Type				
Financier's Name				

Distance from NPR Office :

Guarantor's Residence is _____ kms.

and Work Place is _____ kms.

Signature of Guarantor No. 1

Guarantor Details - No. 2 (To be fill up in case of Joint Guarantor)

Full Name (in Capital Letters) _____

Father's / Husband's Name (in case of individual) _____ Date of Birth _____

Registration Address _____

P. S. _____ Rly. Stn. _____ P.O. _____ Tel. No. _____

Location & Route detail _____

Gender : Male Female **Marital Status :** Single Married No. of Dependents _____**Business Activity :**Distributor Employed Fleet Owner Manufacturer Professional Trader Driver Other **Status :** Individual Partnership Firm Bodies Corporate HUF AOP

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Registration No.				
Engine No.				
Chassis No.				
Make				
Model				
Type				
Financier's Name				

Distance from NPR Office :

Guarantor's Residence is _____ kms.

and Work Place is _____ kms.

Signature of Guarantor No. 2

**Details of Products Purchased /
 To be Purchased against which the Loan Facility is required**

- Product is for Personal use Commercial use
- Product Description (as per proforma invoice) _____
- Name of the Manufacturer / Seller _____ if old vehicle, name of seller.
- Name of the Dealer _____
- Registration No. _____ if old vehicle.
- Engine No. _____
- Chassis No. _____
- Model _____
- Product Condition New Used if used, year of manufacturer _____

10. Product is to be Purchased Already owned by the Applicant
11. Product is Load Carrier Passenger
12. Product is Petrol Diesel CNG
13. Particulars of Route Permit :
- A. Name & Address of Permit Holder _____

 Permit No. _____ Date of Issue & Expiry _____
- B. Route / Area for which the Permit is valid _____
14. Address where Product is already kept / located OR is to be kept / located _____

15. Objects of the present Loan and other relevant particulars
- a. State in which the proposed Vehicle will be used / route in which it will ply _____
- b. The State in which the proposed Vehicle will be registered and will continue to be registered until all dues under proposed Agreement are paid _____
- c. Name & Address of the fleet operator with whom the Vehicle will be attached _____
16. Asset Value
- A. Invoice Amount (Ex-showroom Price) Rs. _____ (For New Vehicle). Valuation amount Rs. _____ (For Old Vehicle)
- B. Insurance Premium Rs. _____ for one year. C. Registration Charges Rs. _____
- D. Body Cost Rs. _____ E. Permit Cost Rs. _____ F. Total Product Value Rs. _____
17. Loan / Credit Facility Amount Rs. _____ Interest % _____
18. Tenure of the Loan / Credit Facility _____ Months. Repayable in _____ instalment
19. Flat Rate of Interest P. A. _____
20. Processing Fee amount Rs. _____ or @ _____ % of Loan / Credit Facility amount
21. Stamp duty charges collected in addition to Processing fee if any Rs. _____
22. VIABILITY :
- Estimated net Income from proposed Vehicle : Per day Rs. _____ per month Rs. _____

23. POST DATED CHEQUES DETAILS
- PDC Bank Name _____ PDC Bank Address _____
 _____ City _____ State _____
- EMI Amount _____ No. of Cheque _____ PDC Start date _____
- End date _____ PDC Start Cheque No. _____ End Cheque No. _____
- PDC A/c. No. _____ Account type _____ PDC Bank A/c. opening date _____

Signature of Applicant No. 1

Signature of Applicant No. 2

DOCUMENT REQUIRED

24. (A) Proforma Invoice (If New Vehicle)
- (B) Registration Certificate (If Old Vehicle)
- (C) Address Proof Election Identity Card Electricity Bill BSNL Telephone Bill Ration Card
 Driving License (mandatory) if applicant is driver Driving Licence
- (D) For Non individuals following additional documents are required :
- Corporates :
- (a) Last 3 years Annual Report
- (b) Memorandum & Articles of Association

(c) Certified true copy of Board Resolution.

Partnership Firm : Certified true copy of Partnership Deed.

HUF : Declaration as per the prescribed format.

AOP : Deed or any other documentary proof.

(E) Photograph should be latest (two in numbers) of both Borrower and Guarantor

(F) Xerox copy of Bank Pass Book / Bank statement for the last six months.

(G) Post Dated Cheque (s) for the entire tenure.

(H) Cover Note & Insurance Policy

(I) Vehicle Particulars issued by concern Registering Authority.

(J) In case the product is Auto Rickshaw (3 Wheeler) following additional documents are required

i) Xerox copy of Road Permit Form IV A & IV B

ii) Xerox Copy of replacement order issued by the Regional Transport Authority.

iii) Xerox Copy of Agreement in between Permit Holder and Borrower duly Certified by Notary Public on Non-Judicial Stamp Paper of Rs. 10/-.

REFERENCES

25. REFERENCE (must be from existing customer)

a. Name _____
Father's / Husband's Name _____
Relationship with Applicant _____
Address _____

Telephone No. _____ Agreement No. _____

b. Name _____
Father's / Husband's Name _____
Relationship with Applicant _____
Address _____

Telephone No. _____ Agreement No. _____

OTHER INFORMATION

26.	1.	Rate of Interest in %	_____	
	2.	Documentation Charges	Rs. _____	
	3.	Service Charges	Rs. _____	
	4.	Overdue interest	_____	3% per month compounded monthly.
	5.	Collection charges for Non PDC	_____	Rs. 100 per collection + Service Tax
	6.	Collection charges for OBC	_____	Rs. 150/- per charges per instance + Service Tax
	7.	Cheque Bouncing charges	_____	Rs. 250/- per cheque per instance + Service Tax
	8.	Prematured Charges	_____	5% of principal Loan outstanding as per reducing balance method on the date of payment + Service Tax

All fees and charges are to be paid only after approval of the Loan Application

Signature of Applicant No. 1

Signature of Applicant No. 2

COMMON DECLARATIONS

28. a) I / We hereby apply for the above mentioned vehicle(s) and certify that all the information (including information furnished by the guarantor) in this Application Form is true, complete & correct in all respects.
- b) I / We have not withheld any information on our financial position / any other relevant issue that might effect the decision made by NPR Finance Limited on this Application.
- c) I / We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my / our assets or properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I / We have never been adjudicated insolvent by any court or other authority.
- d) No action nor other steps have been taken or legal proceedings started by or against me/us in any court of law / other authorities for winding up, dissolution, administration or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for my/our assets.
- e) I / We hereby authorise NPR Finance Ltd. and / or its associates to verify any information and/or visit my/our office(s) residence(s) to contact me/us, my/our employee my/our Banker and such other persons as may be required and/or deemed necessary by NPR Finance Ltd. Further I / We agree that NPR Finance Ltd. is free to obtain / share any information about me/us to any organisation / person as you deem fit and I / we will not hold you responsible for the use of such information by any person / organisations.
- f) I / we agree that approval of this application is at your sole discretion.
- g) I / we hereby authorise NPR Finance Ltd. to deduct an amount of Rs. _____ towards the Instalments amount and Rs. _____ towards handling charges from my loan disbursement amount.

Signature of Applicant No. 1

Signature of Applicant No. 2

Please ensure that all payments are made directly to NPR Finance Ltd. only by Cash / Cheque / Demand Draft whatsoever. Including services charges.

BRANCHES :

<i>Agra</i>	: 18/163-B/5, Fatehabad Road, Opp. Hanuman Temple, (Near Taj View Hotel), Agra - 282 001 Phone : (0562) 2223 4053
<i>Ahmedabad</i>	: 106-107, 1st Floor, "Samedh" Above Oriental Bank of Commerce, Near Associated Petroleum, C. G. Road, Panchavati, Ahmedabad - 380 006, Phone : (079) 2640 1482/3 (2 lines), Fax : (079) 2640 4346
<i>Bhubaneswar</i>	: A-163, Sahidnagar, Bhubaneswar - 751 007, Phone : (0674) 235 1873
<i>Chennai</i>	: No. 35/36, Greams Road, Ground Floor, Thousand Light, Chennai - 600 006 Phone : (044) 2829 5745, Fax : (044) 2829 5746
<i>Jaipur</i>	: 301, Shalimar Complex, 2nd Floor, Church Road, Opp. Mirza Ismail Road, Jaipur - 302 001, Phone : (0141) 2237-4273, 2236 6052, Fax : (0141) 2236 9371
<i>Kochi</i>	: 41/1787, Chitoor Road, Opp. Sree Sudheendra Hospital, Kochi-682 018, Phone : (0484) 22351589, Fax : (0484) 2235-1589
<i>Mumbai</i>	: 218, Majestic Shopping Centre Premises Society, 144, Jagannath Shankar Seth Road (J.S.S. Road), Girgaun, Mumbai - 400 004, Phone : (022) 2380-1507, Fax : (022) 2380-2715
<i>New Delhi</i>	: 8C/6, W.E.A. Abdul Aziz Road, Karol Bagh, (Opp. Shastri Park), 2nd Floor, New Delhi - 110 005 Phone : (011) 2875-2585 / 2481 / 2081, Fax : (011) 2875-0672
<i>Pune</i>	: A-17, Surya Prakash Apartment, Market Yard Road, Pune - 411 037, Phone : (020) 2422-6810

NPR FINANCE LTD.

S. No. NPR _____

Dear Sir / Madam,

This is to acknowledge receipt of your loan facility Application No. _____ dated _____ and thank you for the same. You will be informed of the acceptance / rejection of the application within 30 days from the date of receipt of Form.

For **NPR FINANCE LTD.**

Dated _____

Authorised Signatory / Representative