



## **CREDIT COUNSELLING BASIC APPLICATION FORM**

(The Form has 6 sections. Section 1 to 5 are mandatory. Section 6 is for providing additional information and is optional)

### **Section 1 – Basic Information**

#### **Name of the Applicant:**

..... (First) ..... (Middle) ..... (Last)

Date of Birth: ...../...../..... (DD/MM/YYYY)

Gender: M /F/Others

Occupation: Salaried / Self-employed / Professional / Housewife/ Student/ Retired

#### **Name of the Co- applicant:**

..... (First) ..... (Middle) ..... (Last)

Date of Birth: ...../...../..... (DD/MM/YYYY)

Gender: M /F/Others

Occupation: Salaried / Self-employed/ Professional / Housewife/ Student/ Retired

### **Section 2 – Employment/ occupation related information**

#### **If Salaried,**

Name of the Organization: .....

Type of the Organization: Private Ltd / Public Ltd / Govt / Trust/ Others (If "others", then please specify) .....

Number of years in the current Organization: .....(Years)

Total Work Experience: ..... (Years)

Profile/Area of expertise: .....

Qualification: Graduate / Postgraduate/ Others - .....

Gross Annual Salary: ..... (In Lakh Rupees)

Net Annual Salary: ..... (In Lakh Rupees)

Number of Ongoing Loans .....

Total EMI/ Instalments of the Live Loans .....(Amount in Rupees per month)

**If Self Employed / Professional**

Name of the Establishment: .....

Address of the Establishment.....

Type of the Establishment: Proprietorship / Partnership /Private Ltd/ Trust/ Others  
.....

Number of years in the current occupation: .....(Years)

Total Work Experience: ..... (Years)

Profile/ Area of expertise: .....

Qualification: Graduate / Postgraduate.....

Gross Annual Income: ..... (In Lakh Rupees)

Net Annual Profit: ..... (In Lakh Rupees)

Gross Turnover in Last 2 Financial year (FY)

FY (Current) ..... (Lakh)

FY (Previous) ..... (Lakh)

Number of employees/ staffs/ workers in the establishment.....

Estimated outflow of Salary/ Remuneration to these employees per month ..... (Lakh)

Number of Ongoing Loans .....

Total EMI/ Instalments of the Ongoing Loans ..... (Amount in Rupees per month)

**Section 3- Details of the ONGOING Loans:**

Type of Loans	Loan Amount (In Lakh)	Total Tenor (Years)	# of EMIs Paid	# of EMIs unpaid	Total Overdue (In Lakh)
Personal Loan					
Housing Loan					
Education Loan					
Consumer Durable Loan					
Auto Loan					
Two-Wheeler Loan					
Loan against Property					
Credit card					
Gold Loan					
Agriculture Loan					
Commercial Vehicle Loan					
Construction Equipment Loan					
Other (Please specify)					

**Section 4- Other Sources of Income:**

Rental Income from Property.....

Interest/Dividend Income from Investments.....

Income from Part time engagement like Consulting/ Tuition/ Job work etc.....

Other earning member in the family. If YES, then mention monthly income .....

**Section 5 - Reason for applying for Credit Counselling**

**(1) Serious Medical conditions leading to Bed rest/ Hospitalization**

If “Yes”, Name of the Hospital.....

Address of the Hospital:  
 .....(City).....

(Pin Code) .....

Name of the Doctor(s):.....

Contact number of the Hospital:.....

Brief about the Medical conditions and Ailments.....

**(2) Loss of Job:**

If yes, number of months without Job .....

Have you applied for another Job - Yes / No?

Did your last employer offered benefits under Provident Fund/ Gratuity: Yes / No

**(3) Loss in Business:**

Is the Business currently running – Yes (running) / No (closed)

GST # of the Business .....

Registration Number of the Business .....

Do you have latest ITR along with Computation of Income - Yes / No?

Have you been Credit Counselling before - Yes / No

If “Yes”, then please specify the following,

Date and month (of counselling) -.....

Name of the bank (that offered the counselling)-.....

**Section 6 – Please describe any point which is over and above the information provided in this form. For ex. Concerns, issues faced, etc.**

**(This is an open-ended space to mention any additional information which you as a “customer” are opting to seek from “Credit counselling”)**

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Name of the Customer:.....

Contact Number of the Customer:.....

Email ID of the Customer.....

Loan account number of the Customer.....

Current Address of the Customer (along with City and Pin code).....

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\*Based on Retail Loan book size (excluding mortgages). Source: Annual Reports FY 20-21 and No.1 on market capitalisation based on BSE data as on 31<sup>st</sup> Dec, 2021