

PERSONAL ASSETS AND LIABILITIES STATEMENT

(For Loans up to 25 Lacs)

Please note the following before compiling Opinion Report

- Copies of Documentary evidence in respect of assets of Borrowers/ Guarantors to be obtained and kept on record.
- Bank account statement for the past one year to be obtained.
- Self certification will be the basis for the Opinion Report.
- Other assets to include cars etc.

Name: Shri/ Smt/ Kum. SINI HAL P.V.
 S/o, W/o, D/o. G.VASU
 Aadhar Number : 4826 0467 9938
 Resident of Vythiri, Wayanad Mobile No. 8075 361824
 Landline or Alternate Mobile No. 9846611548 PAN No. ETOPS0438K
 DOB 20/07/1978 Age 42 Date of Retirement Not Applicable
 Profession MI Net Annual Income/ NMI Not Applicable
 Description of immovable property

House / Flat No (Area of land and House)	Address/ Location	Owned / Leased	Value, Encumbrance, if any, for loan availed and amount.
<u>13/33c</u>	<u>Vathuvayal, Vythiri, Chundathur</u>	<u>Owned</u>	<u>340 lakhs</u>
<u>153/4</u>			<u>31.5 lakhs</u>

Other assets-Description and value

Description	Value	Description	Value	Description	Value
NSCs		PF		Gold Ornaments	
		PPF			
Mutual Funds		Shares / Debentures		Others (please specify)	

Total Assets Rs.

Liabilities Nil

Description	Amount	Description	Amount
Home Loan		Personal Loan	
Car Loan		PF Loans	
Other Loans		Other liabilities	
Total Liabilities Rs.	<u>Nil</u>		

I hereby declare that the particulars furnished by me are correct. I enclose photocopies of relevant documents on support of my statement. I undertake to furnish original documents, if needed by Bank, for verification.

Signature of the applicant/ Guarantor

For Office Use only

Opinion Report

After perusal of relative documents and on discreet enquiries made by me it is observed that Shri / Smt / Kum..... is a person of Net Worth of Rs. and has capacity to repay the..... loan (Scheme) of Rs. applied for. His / Her Networth is Rs..... which is good for the loan amount and therefore, he/ she has capacity to stand as Borrower/ Guarantor to Shri / Smt/ Kum.....

Market Value of immovable property (A)	12.50	12.50
Other Liquid Assets (B)	50.00	50.00
Total (A+B)	62.50	62.50
Less Liabilities (C)	22.50	22.50
Net Worth (A+B)-(C)	40.00	40.00

I/We estimate the net means of Shri/Smt..... and therefore the his/her rating is at Rs..... and therefore the his/her rating is

Signature	CSO/Field Officer/ Authorised Officer	Relationship Manager / Branch Head / Unit Head
Name & PF No.		
Date		

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