

SRIKRISHNA FINANCIAL SERVICES (Regd.)

(Deal with personal Loans, Business Loans, Loans Against Property & Projects etc.)

Email: info@shrikrishnafinance.com



Terms and Conditions

- (1) Application with Bio Data.
- (2) Any person having minimum qualification 10th can apply for DSA/SUB DSA/AGENT.
- (3) Person having office space minimum 250 sq.ft.
- (4) Person should be holding permanent account no (PAN).
- (5) DSA/SUB DSA/AGENT will provide fresh loan cases and the cases will process on priority basis on the basis of required documents.
- (6) DSA/SUB DSA/AGENT will work only for company, If found works for another company then his/her DSA/SUB DSA/AGENT will be cancelled on a single notice.
- (7) DSA/SUB DSA/AGENT will forward application duly signed by the applicants after filling all columns with required information along with the documentary evidences and photographs of the applicants & guarantor.
- (8) DSA/SUB DSA/AGENT will collect the loan application of the interested parties after giving full details and deliver to the company immediately.
- (9) After carry on thorough verification of the application, guarantor's property loan will be provided for security of loan.
- (10) To ensure regular payment of installments in the accounts introduced by application and timely deposition of post dated cheques.
- (11) To ensure regular in the event of default/non payment.
- (12) To provide business to the company with minimum target of 5 to 50 files per month.
- (13) DSA/SUB DSA/AGENT have no right to violate existing terms & conditions of the company for granting of loan etc. on behalf of the company.
- (14) He will not collect any type of cash from the applicant other then commission provided by company.
- (15) The agreement with DSA/SUB DSA/AGENT will be force for the period of 3 months, Agreement copy will be provided only after receiving of Police verification report at least from concern Police station.
- (16) If at any time, DSA/SUB DSA/ AGENT is found violating the terms & conditions of the agreement, or is not able to achieve the set targets, then his/her DSA/SUB.

DSA/AGENT may be terminated, after such termination the DSA/SUB DSA/AGENT are not entitled to process further loan application on behalf of Shri Krishna Financial Services (Reg.) Agra.

(1) DSA/SUB DSA/ AGENT will neither applied for loan nor he will give guarantee in any case.

(2) Terms and conditions (in table)

S.N.	NATURE OF CONTRACT	MODE OF PAYMENT	IN THE NAME OF	AMOUNT
1.	D.S.A.	DEMANT DRAFT (DD) OR CHEQUE OR CASH	SHRI KRISHNA FINANCIAL SERVICES (REG.) AGRA	Rs. 11000
3.	SUB D.S.A.	"	"	Rs. 5100
4.	AGENT	"	"	Rs. 2100

REQUIRED DOCUMENTS FOR DSA

- (1) Bio Data.
- (2) Copy of Registration of firm.
- (3) Residential Address Proof.
- (4) ID Proof.
- (5) Pan Card
- (5) Education Qualification Certificates.
- (6) 5 Photo (Pass port size)
- (7) 4 Stamp papers worth Rs. 50/- each.
- (8) 1 blank cheque for security.
- (9) Police verification report (According to the authorisation, DD is compulsory)

Primary terms and conditions to know and use to be fulfilled by the applicant

- (1) Minimum Loan amount will be Rs. 100000/- (Rupees One Lakh only) and maximum Rs. 100,00,000 (Rs. One Crore only) in cases of Personal Loan.
- (2) Loan Amount will carry and interest rate of 4% to 12% per Annum (Flat).
- (3) Repayment of Loan will be on monthly installment bases along with interest.
- (4) Tenure of repayments will be minimum one year and maximum twenty years.
- (5) Loan may be given to any person working in State/Central Government within India.
- (6) Loan may be given to Government employee working in State/Central Government few Departments within India.
- (7) If the full and final repayment of the Loan amount is made before the stipulated period then application may get relaxation on interest.
- (8) File charge and expenditure regarding property verification, Mortgage deed, registration, Verification, Guaranty deed registration, Guarantor Verification, Agent Commission etc. will be bear by the applicant.
- (9) After considering all the facts and aspects of the loan application, applicant will be intimated in due course of time regarding approval of loan by the financial firm/Company.
- (10) After submitting all papers and completing all formalities as per firms/Company's requirement by the applicant, the financial Firm/Company will disburse the loan within one week through cheque or Bank Draft.
- (11) Agents responsibility will be to work as a mediator till the loan is approved and collect all the papers related to loan, Guarantor paper etc. and submit the same to financial Firm/Company. Moreover, the agent has no authority or responsibility in disbursing the loan to any applicant.
- (12) If the applicant can not submit necessary papers (related to loan) Guaranty Bond (to be prepared by Guarantor) within the stipulated period of time, papers found falls or incomplete Guarantor or Guarantor's H.O.D./Salary In-charge refuse the official

undertaking then financial Firm/Company will accept that applicant has failed to fulfill all the formalities of the financial Firm/Company.

In these circumstance financial Firm/Company will have a total right to reject the loan case of this particular applicant.

(13) In the event of rejected loan case, the applicant will have no right to ask/claim for the refund of deposited processing fees etc. (processing fees etc. is non-refundable to applicant).

(14) I applicant have read out the loan application form and understood each and every facts. In my full concise without any pressure and without taking any type of alcoholic/in toxicities substances. Hence I do accept the written conditions of application form as this application form carries only the primary conditions related to loan. So any other condition applicable related to loan after verification will also be acceptable to me.

(15) Process fees will be acceptable only by Bank Draft.

(16) Any disputes arise will come under the Jurisdiction of **Agra Civil Court** Only.

Guarantor

I case of loan to be applied or issued, it is a compulsory need of Loan affair to have a physical existence and involvement of Guarantor. As Shri Krishna Financial Services (Regd.) Agra is a modern economic system based company that work under the Constitution of Govt. of India. For the customer's convenience, we provides here the detail in contrast of the Guarantor.

Type of Guarantor

- (1) Government Guarantor
- (2) Private Guarantor
- (3) Property Guarantor

How much number of Guarantors the client need is a subject of Amount of Loan. Here it is in Detail.

Sr.N.	Amount of Loan	No. of Guarantors Required
1.	1 Lakh to 5 Lakhs	One
2.	5 Lakh to 10 Lakhs	Two
3.	10 Lakh to 25 Lakhs	Three

4.	25 Lakh to 50 Lakhs	Four
5.	50 Lakh to 1 Crore	Five

Government Department which are accepted as Guarantor

Department	H.O.D.	Salary In-charge
Education (Primary/ Middle School)	B.S.A./Z.E.O.	Account Officer (Lekha Adhikari)
Education (Middle School, High School, Inter College)	B.I.O.S. /D.E.O./Z.E.O.	Account Officer (Lekha Adhikari)/ BEO/ZEO
Education/Degree College	Principal/Regional Education Officer	Regional Education Officer
Education (/Run by Management)	Principal/D.I.O.S./D.E.O.	Lakha dhikari/Regional Education Officer
Nagar Palika	Executive Officer	Executive Officer
Nagar Nigam	Nagar Swasthya Adhikari	AccountOfficer/Lekha dhikari
Jilla Panchayat	Jilla Panchayat Raj Adhikari	Jila Panchayat Raj Adhikari
Nalkoop (Tube-Well)	Executive Engineer	Executive Engineer
P.W.D.	Executive Engineer	Executive Engineer
P.H.E.	Executive Engineer	Executive Engineer
Health	C.M.O.	Medical Officer
Electricity	Executive Engineer	Assistant Executive Manger
Bank	Bank Manager	Regional/Zonal Manager
L.I.C./G.I.C.	Branch Manager	Regional/Zonal Manager
Railway	As per Guarantor's Section D.D.O.	As per Guarantor's/Section Section/
Roadways	Station In-charge/A.R.M. Administrative	A.R.M. Finance
Irrigation	Executive Engineer	Executive Engineer
B.S.N.L.	S.D.O.	Account Officer (Finance)
Indian Postal	General Post Master (District-Level)	Account Officer
Agriculture	District Agriculture Officer	District Agricultural Officer
Forest	D.F.O.	D.F.O.
NLC/CoallIndia	Assistant General Manger	Account Officer
Tehsil	Tehsildar	Lakhpal

**** Other departments are also application with respect to the case of applicant.****

Document Required

- (1) 8 recent Passport Size Photographs (Valid up to last six months captured).
- (2) Last two months Pay Slip.
- (3) Address Proof.
- (4) I.D. Proof.
- (5) 7 Stamp Papers of Rs. 50/- in favor of applicant.
- (6) Bank Statement of last six months.
- (7) File Charges.....

Documents Valid As Address Proof

The company accept following document from the client side in the case of loan :

- (1) Ration Card.
- (2) Electricity Bill.
- (3) Mobile Bill.
- (4) Land Line Bill.
- (5) Passport.
- (6) Mool Niwas Patra.
- (7) House Tax Slip.
- (8) Water Bill.
- (9) Gas Bill etc.

Documents Valid As I.D. Proof

- (1) PAN Card.
- (2) Voter Card.
- (3) Driving License
- (4) Job certificate (at present) issued from company in which works.
- (5) College Identity Card.
- (6) Etc.

Documents of Guarantors Required

- (1) 5 Recent Photograph.
- (2) Address Proof.
- (3) I.D. Proof.
- (4) 3 Stamp Paper of Rs. 50/- in favor of guarantors.
- (5) E.M.I. (according to tenure & amount of Loan)

In case of Government Guarantor and private Limited

- (1) 2 Months pay slip/Bank pass book photocopy.
- (2) H.O.D. & Salary in charge signature along with his/her stamp on official undertaking Bond page no. X2 is a compulsory.
- (3) One photograph of each family member (above 18 years) only in case of private limited guarantor)

(Above mentioned Terms & Conditions may change from time to time as per firm/company policy without any prior information)

- (1) Disbursement of loan will be subjected to the condition at the time of disbursement.
- (2) Final approval/section will be issued subject to fulfillment of existing terms & conditions of apply/search Report Compulsory.
- (3) Only 50% of net salary of Government Guarantor can be treated as EML.
- (4) Net Salary of Government Guarantor must be double from the E.M.I. of loanee, if salary of Government Guarantor is less than double, then amount will be reduced.
- (5) Advance E.M.I. installment will be recovered from all the application/loanee, if application depositing their E.M.I. without bouncing till completion of Loan. On demand, company can provide loan equal to double in future in case a single bouncing, this facility will not be application then.
- (6) Company will accept only those application & Guarantor whose age should be 18 to 60 years.
- (7) In case of Property Guarantor, the Property of any Blood relative will not be accepted.

Paper for self employed youth having own business already

- (1) ID, Address Proof.

- (2) Bank Statement Last six months.
- (3) Business project report.
- (4) Shop rent agreement rent receipt.
- (5) IT R at last two or three years.

Paper for unemployed youth:

- (1) Education certificate
- (2) ID address proof.
- (3) Bank account number with statement.
- (4) Business project report of newly established.
- (5) Business with balue.
- (6) Rent agreement of shop/cant receipt owner of shop.

Loan available as per qualification :

- (1) 8th pass up to 3 lack one guarantor.
- (2) 10th pass up to 5 lack one guarantor.
- (3) 12th pass up to 10 lack one guarantor.
- (4) Graduate pass up to 15 lack one guarantor.

Note : - above mentioned terms & condition may change then time to time as per company/firm policy without any pries notice.