

THE CHEMBUR NAGARIK SAHAKARI BANK LTD.

Checklist for documents :

- i) Application in prescribed format duly filled and signed by the applicant and Surety.
- ii) KYC of Borrower & Surety should be Self Attested- Aadhar Card, PAN Card, Electricity bill, Ration Card, Employee ID Card, Business Licence proof.
- iii) 3 Photographs of borrower & 2 Photographs of Surety.
- iv) Income proof of Borrower & Surety - Latest 3 months salary slips of Salaried person and / or Latest 3 Years financial statements with Annexure and Income Tax returns of Businessman. (Surety should be a salaried person).**
- v) Latest 1 year Salary Bank account statement of Borrower & Surety. For Businessman, Latest 1 Year Current Account Statement.
- vi) Fees schedule / letter of the college.
- vii) Salary bank account / liability report should be obtained by the borrower from concern Bank.

Loan Repayment Schedule:

EMI depends on Loan Sanction Amount.

EXAMPLE:

Academic Year	Loan Sanction Amount	Disbursement	Repayment Period	Int Rate	EMI
1 st Year to 4 th Year	Rs.5.00 Lakhs	1 st Year - Rs.1.25 Lakhs 2 nd Year - Rs.1.25 Lakhs 3 rd Year - Rs.1.25 Lakhs 4 th Year - Rs.1.25 Lakhs	48 Months	12.00%	Rs.13,167/-
2 nd Year to 4 th Year	Rs.3.75 Lakhs	2 nd Year - Rs.1.25 Lakhs 3 rd Year - Rs.1.25 Lakhs 4 th Year - Rs.1.25 Lakhs	36 Months	12.00%	Rs.12,455/-
3 rd Year to 4 th year	Rs.2.50 Lakhs	3 rd Year - Rs.1.25 Lakhs 4 th Year - Rs.1.25 Lakhs	24 Months	12.00%	Rs.11,768/-
4 th Year	Rs.1.25 Lakhs	4 th Year - Rs.1.25 Lakhs	12 Months	12.00%	Rs.11,106/-

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