

GOVERNMENT DEPARTMENTS

- Disbursement of loan will be subjected to the condition at the time of disbursement.
- Final approval/section will be issued subject to fulfillment of existing terms & conditions of apply/search Report Compulsory
- Only 50% of net salary of Government Guarantor can be treated as EML.
- Net salary of Government Guarantor must be doubled from the E.M.I of loaner, if salary of Government Guarantor is less than double, then amount will be reduced.
- 2 months pay slip/ Bank pass book photocopy.
- H.O.D & salary in charge signature along with his/her stamp on official undertaking Bond page no. X2 is a compulsory.
- One photograph of each family member (above 18 years)(only in case of private limited guarantor).
- Advance E.M.I installment will be recovered from all the applicants/loaner, if applicant 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 applicable then.
- Company will accept only those applicant & Guarantor whose age should be 18 to 60 years.

Personal Loan

- Map of Property (Government Authority)
- No Dues Certificate ?
- Solvency Certificate(From S.D.M.)
- Valuation Report of Tehsildar
- Fitness Certificate Issued by any Govt. Doctor
- Character Certificate (From S.D.M.)
- Business Project Report
- Rent Agreement/ Rent Receipt of Shop
- Ownership Papers in Case of Owner of shop
- Two Photograph of Existing Shop (Post Card Size)
- Fund Availability for the Project (With Proof)
- Ownership Proof of Property
- Sales Tax Registration Certificate / Services Tax
- Guarante bond attached by Sub Rajistar & theseeldar

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)	D.I.O.S/D.E.O/Z.E.O	Account Officer(Lekha Adhikar)/BEO/ZEO
Education/Degree College	Principal/Regional Education Officer	Regional Education Officer
Education(Run by Management)	Principal/D.I.O.S/D.E.O	Lekha Adhikari/Regional Education Officer
Nagar Palika	Executive Officer	Executive Officer
Nagar Nigam	Nagar Swasthya Adhikari	Account Officer/Lekha Adhikari
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 Manager
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/
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 Agricultural Officer	District Agricultural Officer
Forest	D.F.O	D.F.O
NLC/CoalIndia	Assistant General Manager	Account Officer
Tehsil	Tehsildar	Lekhpal