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GLOBAL TRUST BANK (GTB)  
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Branch: Main City Branch  
Address: 123 Finance Avenue, Metro City, Country  
Contact: +91-11-12345678 | Email: info@gtb.com

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LOAN PRODUCT DETAILS & APPLICATION FORM  
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1. LOAN PRODUCTS OFFERED:

- a. Personal Loan
- b. Home Loan
- c. Car Loan

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A. PERSONAL LOAN  
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Eligibility Criteria:

- Minimum Monthly Salary: ₹25,000
- Minimum Credit Score: 700+
- Employment: Salaried (minimum 6 months) or Self-Employed (minimum 1 year)
- Existing Debt: Must not exceed 40% of monthly income

Loan Amount & Terms:

- Loan Amount: ₹50,000 to ₹20,00,000
- Tenure: 12 to 60 months
- Interest Rate: 10.50% to 15.50% per annum (floating/fixed options available)
- Processing Fee: 2% of the loan amount
- Prepayment Charge: 2% of outstanding balance (if repaid before tenure)

Required Documents:

- Government-issued ID Proof (Aadhar, PAN)
- Address Proof (Utility Bill/Passport)
- Last 3 months' Salary Slips
- Last 6 months' Bank Statements
- Employment/Income Proof

Loan Application Form:

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Applicant Name : \_\_\_\_\_  
Date of Birth : \_\_\_\_\_  
PAN Number : \_\_\_\_\_  
Residential Address : \_\_\_\_\_  
Contact Number : \_\_\_\_\_  
Email Address : \_\_\_\_\_  
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Loan Details:

Loan Type : Personal Loan  
Loan Amount : ₹ \_\_\_\_\_  
Preferred Tenure : \_\_\_\_\_ months  
Mode of Repayment : \_\_\_\_\_ (EMI/Other)

Declaration:

I hereby declare that the information provided is true and accurate. I understand and agree to the terms and conditions of Global Trust Bank regarding this loan application.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
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B. HOME LOAN  
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Eligibility Criteria:

- Minimum Monthly Salary: ₹40,000 (or equivalent income if self-employed)
- Credit Score: 750+
- Loan-to-Value Ratio: Up to 80% (subject to property appraisal)

Loan Amount & Terms:

- Loan Amount: Based on property value and income (typically up to ₹1.5 Crore)
- Tenure: 60 to 360 months
- Interest Rate: 8.50% to 12.00% per annum (floating/fixed)
- Processing Fee: Flat ₹10,000 or 1% (whichever is higher)
- Prepayment: No charge for floating rate loans; applicable charges for fixed rates

Required Documents:

- Identity and Address Proof
- Income Proof (Salary slips, IT returns, Bank Statements)
- Property Documents (Sale Deed, Possession Letter, Property Tax Receipts)
- Home Loan Agreement Draft

Home Loan Application Form:

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Applicant Name : \_\_\_\_\_  
Property Address : \_\_\_\_\_  
Loan Amount Requested: ₹ \_\_\_\_\_  
Employment Status : Salaried / Self-Employed  
Monthly Income : ₹ \_\_\_\_\_

Declaration:

I confirm that all the details provided are correct and complete. I authorize Global Trust Bank to verify the information and process my application accordingly.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
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C. CAR LOAN

Eligibility Criteria:

- Applicable for salaried individuals with a minimum income of ₹20,000 per month
- Maximum Age Limit: 70 years at loan maturity
- Credit Score: 680+

Loan Amount & Terms:

- Loan Amount: Up to 90% of the car's on-road price
- Tenure: 12 to 60 months
- Interest Rate: 9.00% to 14.00% per annum
- Processing Fee: 1.5% of loan amount
- Insurance Requirement: Comprehensive car insurance mandatory

Required Documents:

- Identity & Address Proof
- Income Proof (Salary slips, Bank Statements)
- Car Quotation/Invoice
- Driving License Copy

Car Loan Application Form:

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Applicant Name : \_\_\_\_\_  
Vehicle Model : \_\_\_\_\_  
Loan Amount Requested: ₹ \_\_\_\_\_  
Car Dealer/Showroom : \_\_\_\_\_  
Monthly Income : ₹ \_\_\_\_\_

Declaration:

I hereby apply for a car loan with Global Trust Bank and confirm the accuracy of my details. I agree to the terms and conditions mentioned above.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
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