
FUTURE FINANCE BANK (FFB)

Branch: Business Hub Branch

Address: 456 Economic Street, Industrial City, Country

Contact: +91-22-98765432 | Email: support@ffb.com

LOAN PRODUCTS & APPLICATION DETAILS

1. LOAN PRODUCTS OFFERED:

- a. Business Loan
- b. Education Loan

A. BUSINESS LOAN

Eligibility Criteria:

- Business Age: Minimum 2 years
- Annual Revenue: Minimum ₹10,00,000
- Credit Score (of business owner): 680+
- Debt-to-Income Ratio: Not exceeding 50%

Loan Amount & Terms:

- Loan Amount: ₹2,00,000 to ₹50,00,000
- Tenure: 36 to 120 months
- Interest Rate: 12.00% to 18.00% per annum
- Processing Fee: 1.5% of the loan amount
- Collateral: Required for loans above ₹10,00,000

Additional Requirements:

- Business Plan & Cash Flow Statement
- Collateral Documentation (if applicable)

Required Documents:

- Business Registration Certificate
- GST Returns (Last 1 year)
- Bank Statements (Last 12 months)
- Profit & Loss Statement
- Identity Proof of Owner

Business Loan Application Form:

Business Name : _____
Owner Name : _____
Business Registration # : _____
Loan Amount Requested : ₹ _____
Annual Revenue : ₹ _____
Collateral Offered (if any): _____

Declaration:

I declare that the information furnished above is accurate and true to the best of my knowledge. I understand the bank's terms and conditions regarding collateral and loan repayment.

Applicant Signature: _____ Date: _____

B. EDUCATION LOAN

Eligibility Criteria:

- Applicant: Must be an admitted student in a recognized institution
- Co-applicant (if required): Parent/Guardian with stable income
- Academic Performance: Minimum passing marks as per institution norms

Loan Amount & Terms:

- Loan Amount: ₹1,00,000 to ₹20,00,000 (depending on course and institution)
- Tenure: Up to 10 years (with moratorium period during studies)
- Interest Rate: 9.00% to 14.00% per annum
- Processing Fee: 1% of the loan amount

Required Documents:

- Admission Letter from the Institution
- Academic Records & Certificates
- Identity Proof & Address Proof
- Bank Statements of Co-applicant (if applicable)
- Collateral (if required, based on loan amount)

Education Loan Application Form:

Applicant Name : _____
Course/Program : _____
Institution Name : _____
Loan Amount Requested: ₹ _____
Co-applicant Name : _____
Annual Income (Co-applicant): ₹ _____

Declaration:

I affirm that all information provided herein is correct and I accept the terms and conditions of Future Finance Bank for an education loan.

Applicant Signature: _____ Date: _____
