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Sub-total : 259.97
Total : 3143.75 crore

As against the above classified loans & advances the amount of provision required was calculated to TK. 1388.42 while the amount of actual provision kept was TK. 670.20 crore, provision short - fall was TK. 918.22 crore. However the amount kept in interest suspense against classified advances was TK. 1016.46 crore.

3.8 Computerization Activities

Agrani Bank is one of the pioneers in the use of computers in Bangladesh. Great deals of important jobs of the bank are performed through computers. The function of computer system & procedure division (CSFD) is to maintain a database of the entire banking activities of agrani bank. This division is well equipped with IBM midrange computer and its staff with highly trained and experienced personnel. The division is now processing under mentioned jobs using its IBM AS/400.

i. On line banking (WAN)

This is "on-line" and "any branch banking" concept based process using wide area network (WAN). Agrani bank has introduced "online" banking 7 big branches in Dhaka city and one branch in Chittagong, more branches in all over the country will be covered WAN very soon. Customers of any of these branches can deposit or withdraw money from anyone of these branches. Agrani bank is the first in introducing "on-line" banking using in-house software in the nationalized banking sector.

ii. ATM

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CORPORATE RESTRUCTURING AND MERCHANT BANKING
HINDALCO-NOVELIS ACQUISITION
When asked whether Hindalco is paying a higher price, K.M. Birla said, "When you are acquiring a world leader you will have to pay a premium."
Made by: BFIA 3B- Priyank, Mira 75140, Pooja 75141, Shantanu Vashishth 75150, Ujjal Chopra 75162
Submitted to: Dr. Manoj Sharma





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EDUCATIONAL LOAN APPLICATION FORM

The Branch Manager,
Bank of Baroda,
_____ Branch,

Dear Sir,

I/ my ward have / has secured admission to _____ course conducted by _____ School/ University / College/ Institute located at _____
For my / his / her education we request you to provide us financial assistance of Rs _____ (Rs _____)
the details of which are as given in this request application.

We undertake to repay the loan in _____ monthly installments beginning _____ months starting after -1- year after the course period or -6- months after the borrower (student) getting the job.

Please complete all sections in BLOCK LETTERS and tick boxes wherever applicable

(A) PARTICULARS OF THE STUDENT:

Name: _____

Date of Birth: _____ (DD) _____ (MM) _____ (YYYY) Age:

Address: _____
(Overseas address if student going for overseas studies) _____

PIN: _____

Telephone: _____ Fax: _____ Mobile No. _____

Nationality: _____ Marital Status: _____ Caste/Religion: _____

Life Insurance Policy details (if any): _____

EDUCATIONAL DETAILS : Please enclose mark lists of the examination passed

Examination	Institution/University from which passed	Year Passing	Number of Attempts	Percentage of marks	Class Obtained	Specialisation if any
SSC						
HSC						
Degree						
Post Graduate*						
Any Other *						

*** To be specified in the column "Specialisation"**

PARTICULARS OF SCHOLARSHIPS / PRIZES WON FOR ACADEMIC DISTINCTION:

Examination	Specify the academic distinction for which the scholarship prize	Name of the Scholarship	Amount of Scholarship	Duration of Scholarship

Credit history: As personal loans are unsecured loans, lenders face credit risks by lending to borrowers who may default on loan repayment. You can follow up on the status of your personal loan verification process by calling the lender's personal loan customer care department. And finally, the loan amount gets credited to your account, which you can use it to fulfill your requirements. This requires stringent document verification process. Usually, the processing fee is deducted from the loan amount before it is credited to your account. How do I find out if I am eligible for a personal loan? This factor speeds up the loan verification process for instant loans. This will expedite the loan verification process. can be provided as proof of income. Aadhaar card, utility bills like telephone and electricity bills, PAN card, Passport, Voter's ID card, ration card, etc. can be provided as address proof of residence or place of business. Applicants with a high credit score usually get personal loans at competitive interest rates. Along with the loan application form, you need to submit all the required documents and 2 passport size photograph. What are the documents required for address proof? Will I be able to choose between the floating or fixed interest rates? There is no hidden cost or administrative charges for the processing of the loan. Firstly, you need to fill up the personal loan application form of Aditya Birla Finance. After the disbursement of loan, if you cancel the loan then you have to pay 4% of the amount disbursed. Yes, you will be able to choose between the floating or fixed interest rates. After the successful submission of your application form, Aditya Birla Finance professionals will verify the documents. The rejection criteria of a personal loan application vary with lenders. The minimum monthly or annual requirement differs with lenders and it also depends on whether the applicant is a self-employed individual or salaried employee. However, personal loans fall under the unsecured loans category. Why is the personal loan verification process quicker for pre-approved loan applications? If an applicant fails to meet the eligibility criteria set by the lender, then the loan application will be rejected, such as: If you are an employee of a delisted company. Only 1% of the processing fees for personal loan is charged. Therefore, lenders check the credit history of an applicant to ensure he or she has a clean loan repayment record. Salaried applicant: Employment ID card, last 3-6 months' salary slips, IT Returns with Form 16 of last 2 years, bank statements of last 3-6 months, etc. If there is any discrepancy in the information you provided. The lender will directly transfer the approved loan amount to your bank account within a few minutes of you signing the loan agreement. If you have a poor credit score and credit history. You can also call the lender's customer care department to get guidance on how to proceed with the personal loan application process. You can enter the basic details such as your age, income, employment status and so on into the tool to find out if you are eligible for the loan. After positive verification of your documents, the loan approval process starts. You can apply for a personal loan online by downloading the application form from the lender's official website or by visiting the nearest branch office of the lender. PROOF OF EMPLOYMENT Salaried: Form 16 or appointment letter of 2 years earlier. Features of Aditya Birla Personal Loan Customers with low income are eligible for Aditya Birla Personal Loan. If my loan application is rejected can I reapply for a personal loan? You don't have to keep a mortgage as security with the lending institution. Aditya Birla Personal Loan involves fast loan approval process, no collateral, flexible loan tenure, and hassle-free loan disbursement process. Aditya Birla provides special offers for the pensioners. EMI is the fixed payment amount that the borrower pays to the lender at a pre-specified date of each month. Is it possible to include the income of my spouse to calculate the loan amount? If your debt-to-income ratio is more than 40%. People take personal loan for various reasons like wedding, home renovation, festive related expenses, or to clear existing debts. Credit score: This is a major factor in deciding whether your loan application will be approved or rejected as it represents your creditworthiness. Verification process widely differs from bank to bank. KYC Documents- Pan Card, Aadhar Card, Voter's ID card, Passport, size photo. You can also pay more than the EMI, without paying any prepayment penalties. Minimum documents are required to apply for the personal loan. Where do I check the status of my personal loan application verification process? You can schedule your repayment through monthly installments via Equated Monthly Installment. Eligibility Criteria Minimum age of 21 years and maximum of 60 years. Minimum net monthly income of Rs. 25,000 Minimum CIBIL score 750 Documents required KYC DOCUMENTS: Pan Card Aadhar Card Voter's ID Passport Size Photo INCOME DOCUMENTS: Last 3 years of PAYSLEIPS, 6 months salary account bank statement. Interest Rates Aditya Birla Personal Loan Amount of Loan Minimum- Rs. 25000 Maximum- Rs. 15 lakhs Rate Of Interest 14%-26% Tenure of Loan Minimum- 1 year Maximum- 5 years Pre-closure charges Pre-closure is applicable after 6 months. 4% of the principal outstanding in the 1st year, 3% in the 2nd year and 2% thereafter. Processing Fees 1% of the loan amount Guarantor required No Approval & Disbursal Aditya Birla Personal Loan ensures quick loan approval process and easy disbursement mechanism. The process of personal loan verification from the bank's perspective is as follows: If you are planning on applying for a personal loan to meet your financial needs, go ahead and have all your documents ready. Income details: It is important to meet the income criteria set by the lender to obtain a personal loan. You can easily repay your loan amount through Equated Monthly Installments or EMIs. FAQs Prepayment is not applicable for the first 6 months of the loan tenure. Multiple personal loan rejections will have a negative impact on your credit score as lenders make a hard enquiry into your credit history every time you apply for a loan. Then, the bank professional will contact you for the disbursement process. The option of partial prepayment is available without paying any prepayment penalties. Applicant must be salaried individual. An alternate method of checking your personal loan eligibility is by going through the eligibility criteria mentioned on the lender's website and cross-checking if you meet all of them. If you don't have a stable source of income. Personal Loan Aditya Birla is one of the largest private Non-Banking Financial Institution. You will have to provide recent passport-size photographs along with the filled-up loan application form. Yes, you can reapply for a personal loan but only after you make sure that this time you meet all the eligibility criteria set by the lender and also improve your credit score and credit history, otherwise you may face rejection again. If you don't fall between the age limit expected by the lender. If you don't meet the minimum income requirement. Some lenders may have a personal loan eligibility calculator on their official website. Personal loans are one of the most sought-after loans in India. Aditya Birla provides the personal loan at a low rate of interest. What is the repayment process? How is the loan amount disbursed after personal loan approval? Installments applicant is currently paying, all the numbers of credit cards and credit limit applicant has. You can submit your Aadhaar card, PAN card, Passport, Voter's ID card, and Driving License as proof of identification. Pre-approved loans are usually offered to existing customers; therefore, the lender already has the banking details, income and employment details, credit score and credit history, and KYC details of the borrower in the database. How do I get hold of a personal loan application form? What are the documents required to submit for Aditya Birla Personal Loan? Those with a poor credit score may face loan rejection. What do lenders check for when approving or rejecting a personal loan application? What is the processing fees? Without paying any prepayment penalties, you can pay partial prepayments. The option of National Automated Clearing House payment solution and Electronic Clearance Service can be used to repay the loan. EMI is abbreviated form of Equated Monthly Installments. What is EMI? What are the documents required for identity proof? The following are the set of documents which are required to submit for applying for Aditya Birla Personal Loan- Income Documents- 6 months salary account bank statement and last 3 years payslip, Installments that the applicant is currently paying, all the number of credit cards and credit limit applicant has. Yes, it is possible to include your spouse's income given the condition that the loan is taken jointly, your spouse guarantees the loan. If you have applied for multiple loans at the same time. Employment Proof- Form 16 or appointment letter of 2 years earlier. What happens to my credit score if my personal loan application is rejected? In order to meet the financial requirements of customers, Aditya Birla is offering Personal Loan. Personal Loan is an unsecured loan which is used to meet financial requirements like- home renovation, medical emergency or wedding. KYC details: Basic information about the applicant such as bank details, identity proof, address proof, and so on will be cross-verified by the lender during the personal loan verification process. What are the reasons for personal loan rejection? What are the documents required for income proof? Then you need to specify your basic details and also your required loan amount. Self-employed applicant: Balance sheet with profit & loss statement, business ownership certificate, partnership deed, bank statements of last 3-6 months, IT Returns with Form 16 of last 2 years, etc. Employment status: Lenders check the employment status of an applicant to ensure he or she has a stable source of income so that the loan will be repaid on time. Aditya Birla Personal Loan can be used to pay off other loan. If the borrower is an existing customer of Aditya Birla Financial Services Group, he won't have to pay the processing fee for the loan.

23/3/2020 · In case of any tax-related complaints, you can now get in touch with the IT department online. Online grievance redressal is known to be faster and more efficient. Check out this post to know 2 different ways in which you can file a complaint with the IT department online. 9,500+ (2018) Parent: Piramal Group; Website: www.dhfl.com; Piramal Capital and Housing Finance Limited (earlier Dewan Housing Finance Corporation Ltd. (DHFL)) is a non-deposit taking housing finance company, headquartered in Mumbai with branches in major cities across India. DHFL was established to enable access to economical housing finance to the lower and ... Sun Life Financial Inc. is a Canadian financial services company; it is primarily known as a life insurance company. Sun Life has a presence in investment management with over CAD\$1.3 trillion in assets under management operating in a number of countries. It has over \$125 billion in assets under administration as of 2020. Sun Life ranks number 273 on the Forbes Global 2000 ... 15/3/2022 · Usually, the lease agreements are for a period of more than 11 months. Lease agreements are made for a duration ranging between 3-10 years. Any lease agreement executed for more than 11 months has to be registered to be valid. For registration of the lease agreement, the landlord and the tenant have to be present in the Sub-Registrar's office. 21/4/2020 · Similarly Aditya Birla Money Insurance Advisory Services Limited and Aditya Birla Insurance Brokers Limited are insurance intermediaries and engaged in the distribution of Insurance Products and it may services may include products of Aditya Birla Sun Life Insurance Company Limited and Aditya Birla Health Insurance Company Limited. 12/10/2021 · India-Sri Lanka Free Trade Agreement (ISLFTA): This agreement is a free trade agreement between India and Sri Lanka. Under this agreement, EIC has the sole authority to issue Certificate of Origin. Indo-Thailand Free Trade Agreement: This agreement between India and Thailand is to implement the Early Harvest Scheme where products under this protocol are ... 26/8/2019 · Letting go of an asset funded through life savings can be a soul-crushing experience. However, it is a possibility you need to be prepared for in case of a slowdown-induced job loss or business failure. Remember, even if a borrower defaults, she does not surrender all rights to the asset or to fair treatment.

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