



DOMINICA AGRICULTURAL INDUSTRIAL AND DEVELOPMENT BANK

P.O. BOX 215, CORNER OF CHARLES AVENUE AND RAWLES LANE

GOODWILL, DOMINICA Tel:(767)-448-2853

GENERAL APPLICATION FOR CONSUMER LOAN

APPLICATION DATE ____/____/____

1.0 **SECTOR:** _____

2.0 **PURPOSE:** _____

3.0 **PERSONAL DATA**

SURNAME	FIRST NAME	MIDDLE NAME	(ALIAS)
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Sex: Male Female Nationality: _____

Date of Birth: ____/____/____ (day/month/year)

Present Employer:

Years of Employment:

Occupation:

Previous Employer:

Marital Status:

Home Address:

Location of Project:

Telephone No.: Home Work Cell

Dependents including self:

4.0 **EXISTING LOAN DATA (if any):**

	LOAN #1	LOAN #2	LOAN #3
BANK			
Loan A/c#			
Date approved			
Amount approved			
Amount disbursed			
Outstanding balance			
Interest rate			
Term			
Installment			
Arrears: Principal			
Arrears: Interest			
Security			

5.0 FINANCIAL POSITION OF APPLICANT

a. ASSETS - Property owned (lands, buildings, vehicles, cash, other)

i.	\$
ii.	\$
iii.	\$
iv.	\$
v.	\$
TOTAL ASSETS	\$

b. LIABILITIES

i.	\$
ii.	\$
iii.	\$
iv.	\$
TOTAL LIABILITIES	\$
NET WORTH (Assets-Liabilities)	\$

c. MONTHLY INCOME ANALYSIS

i. Gross Monthly Income	\$
ii. Less Taxes & Social Security	\$
iii. NET INCOME	\$
iv. Other Income	\$
TOTAL NET MONTHLY INCOME	\$

d. MONTHLY EXPENDITURE

i. Other loan payments (Monthly installments)	\$
ii. Insurance: Home (\$) Life (\$)	\$
iii. Telephone, electricity & other utilities	\$
iv. Transportation/Car Operating	\$
v. Food	\$
vi. Clothing	\$
vii. Medical & Dental	\$
viii. Entertainment & Social	\$
ix. Other expenses	\$
x. Payment on proposed loan	\$
TOTAL EXPENDITURE	\$
SURPLUS (Income – Expenditure)	\$

6.0 NEW LOAN TERMS AND CONDITIONS

- Loan Amount
- Repayment Term
- Grace Period
- Interest rate
- Monthly Installment
- Appraisal Fees
- Legal Fees

SECURITY:

	SECURITY	Value	DF	Assessed Value
i.				
ii.				
iii.				
iv.				
Total Security				
Surplus				

I/WE AGREE:

- a. To furnish all particulars of the Title or other documents which may be requested in furtherance of this application
- b. To provide the Agricultural Industrial & Development bank with the true and correct answers to all questions arising out of this application and loan appraisal.
- c. To abide by the rules of the Agricultural, Industrial & Development Bank.
- d. To authorize the Bank to make reference about my/our credit worthiness and standing to other institutions in the country according to the decision of the Bank.
- e. In the event that the above information and attachments are found to be incorrect in any particular way, the loan/equity or such part as shall remain unpaid with interest thereon shall become due and payable immediately.

PLEASE READ CAREFULLY

1. Under Section 37 of the Dominica Agricultural Industrial and Development Bank Act, Chapter 74:03 of the Laws of the Commonwealth of Dominica, any owner of land, or any other person applying for a loan, who willfully fails to disclose any material information within his knowledge or who willfully makes any statement which he knows to be false or does not believe to be true, shall be liable, on summary conviction, to a fine or imprisonment.
2. Under Section 38 of the said Act any other person who applies any loan or part thereof to any unauthorized purpose is liable, on summary conviction to a fine or imprisonment.

Signature of Applicant

Signature of Service Provider

Date

Date