

# Shree KVO Sthanakwasi Jain Mahajan –Mumbai



70/80, Dr. Ambedkar Road, opp. Voltas, Chinchpokli [E], Mumbai-400012

## Business Loan 2026

Applicants  
Photo

Form No.:

Sthanakwasi Mahajan / Deravasi Mahajan Membership No.: \_\_\_\_\_

Applicants Full Name: \_\_\_\_\_  
Name      Father/Husband Name      Grand Father/Father in law      Surname

Education: \_\_\_\_\_ Village: \_\_\_\_\_ Age: \_\_\_\_\_

Maternal / In-law's name: \_\_\_\_\_

Residential Address: \_\_\_\_\_

Email: \_\_\_\_\_ Mobile No: \_\_\_\_\_ Whatsapp No: \_\_\_\_\_

Business Address: \_\_\_\_\_

Email: \_\_\_\_\_ Mobile No: \_\_\_\_\_ Whatsapp No: \_\_\_\_\_

What business are you going to do with the loan amount (Item details)?

How many years has it been since the business started? \_\_\_\_\_

Area of business premises: \_\_\_\_\_ Sq. Ft.

Details if self or family has benefited from any organization under this scheme earlier.

Total amount required for the business \_\_\_\_\_

Amount of loan required from the institution - Rs. \_\_\_\_\_

How will you repay the amount? Per Month Rs: \_\_\_\_\_

Details of loans taken from any institution/bank for other activities

PAN No.: \_\_\_\_\_

Aadhar Card No.: \_\_\_\_\_

GST No.: \_\_\_\_\_

If running food business FASSAI License no.: \_\_\_\_\_

### Details of other Family Members:

No	Name	Business/ Job	Age	Relation with Applicant	Monthly Income	Education	Mobile No.
1							
2							
3							
4							
5							
6							

# Shree KVO Sthanakwasi Jain Mahajan –Mumbai

## Rules for Business Loan 2026

1. This scheme is only for needy K.V.O. is for individual/family.
2. Any person who wants to start a business or to develop running business can take an interest-free loan under this scheme.
3. The decision of Shree K.V.O. Sthanakwasi Jain Mahajan regarding this loan form will be binding on all and the Mahajan is not bound to give any reason for the same.
4. Along with the loan application form, the applicant has to provide a letter of recommendation (as surety) from two householders residing in Greater Mumbai recommending him for the loan. This recommendation letter must contain the address, mobile number and rubber stamp of the housemates. Shree KVO Sthanakwasi Jain Mahajan can seek further information from him. Name, address, mobile number, rubber stamp of two officials of Mahajan Mandal of the village must be there.
5. **The applicant has to submit the following photocopies of documents along with the application.**
  - Self photo
  - Photographs of other family members
  - House rent receipt
  - Copy of Leave License Agreement
  - Copy of maintenance bill
  - Proof letter of each person if other person in the household is employed
  - Place of purchase/sale of business (with name, address, phone number)
  - Xerox copy of first and last page of ration card
  - One outside and two inside (5\*7) size photographs of the business premises
  - Copy of Aadhar Card
  - Last 2 (Two) years ITR Return
  - Proof of business income
  - Evidence of other income if any
  - Last 6 (Six) months bank statement
  - Copy of last 3 months electricity bill of Household
  - PAN Card / TIN Number
6. Officials or designated persons of Shree KVO Sthanakwasi Jain Mahajan may visit the home or business premises of the borrower at their convenience and inquire about business matters.
7. Complete information of your business purchases, sales, and expenses should be given every three months after taking the loan.
8. The borrower has to give monthly instalment cheques of the loan amount in advance. And if anyone fails to repay the loan, legal action will be taken against him. Their names will be published in the Khabar Patrika.
9. The borrower will have to take out a loan insurance policy in which the nominee will be Shree KVO Sthanakwasi Jain Mahajan – Mumbai. If the borrower dies, the KVOSJM will be entitled to the sum insured.
10. In case of sudden untimely death of the borrower in whose name the loan is due to illness or any other reason, the undersigned members of the family will be responsible for paying the loan instalments.
11. If a loan is not repaid or if the loan is taken on false details, Shree KVO Sthanakwasi Jain Mahajan can take legal action and seize and sell any property of him or his family to recover the money.
12. Shree KVO Sthanakwasi Jain Mahajan may formulate additional rules for this Family Wealth Scheme or modify any of the above rules. Intimation about which will be done by simple post at home address or verbally and the rules will be binding on the borrower.
13. In case of any change in the address and mobile number of the applicant and the recommender, inform the institution immediately.
14. It is essential that the application form is completely filled. Incomplete application forms will be rejected and the authority to approve the amount for the loan will be entirely with the officials of Mahajanashree.
15. While sanctioning the loan, the original school leaving certificate of the borrower or his family member has to be submitted. After the loan is repaid, it will be the borrower's responsibility to take it back.
16. KEEP A XEROX SIGNED COPY OF THIS FORM AND RULES WITH YOU.
17. This loan is only for K.V.O.
18. The loan amount will be limited to 1/3 (33%) of their investment and a maximum of 5 lakhs.
19. This loan will be repayable in maximum 20 months.
20. According to circumstances, in some cases immovable property will be taken as security.
21. A person/family who has taken loan more than 3 times earlier in this scheme will not be able to avail the loan in this scheme.

## CONFIRMATION CUM ASSURANCE CUM UNDERTAKING RECEIPT

I/We, the undersigned, Shri/Smt./ Messrs. \_\_\_\_\_

Residing / having business at \_\_\_\_\_

Hereby CONFIRM that I have received the Interest Free Loan of Rs. \_\_\_\_\_

\_\_\_\_\_ From SHREE KUTCHHI VISHA  
OSWAL STHANAKWASI JAIN MAHAJAN MUMBAI (KVOSJM) Mumbai 400012 on Dated  
by way of cheque No. \_\_\_\_\_ Dated \_\_\_\_\_ Issued on \_\_\_\_\_  
Bank, \_\_\_\_\_ branch \_\_\_\_\_ Mumbai.

I/We, Shri/Smt./ Messrs. \_\_\_\_\_ Hereby confirm that

I have issued \_\_\_\_\_ cheques nos. from \_\_\_\_\_ to \_\_\_\_\_

Drawn on \_\_\_\_\_ Bank, \_\_\_\_\_ branch, Mumbai for

\_\_\_\_\_ (Rupees \_\_\_\_\_) EACH towards the re  
payment of the above said Interest Free Loan received by me.

I/We hereby undertake to honour all the cheques issued by me towards the re-payment of the above said loan and also agree not to stop payment against the above cheques issued by me and I shall not close my said bank account without re-payment of the entire loan amount received by me from Shri KVOSJM. I also undertake to replace the above said cheques with new cheques in case of close of my bank account for any unforeseen circumstances.

I/We hereby agree and undertake to pay the penalty decided by Shri KVOSJM from time to time for either dis-honour of above said cheques or any delay in repayment of the above said Interest Free Loan.

This CONFIRMATION, ASSURANCE CUM UNDERTAKING shall be valid till the completion of re-payment by me of the entire loan amount received by me.

I/We AGREE that on the event of any default in honouring of any of the above cheques issued by me in favour of Shri KVOSJM, Shri KVOSJM or its Trustees and/or Office Bearers shall be at liberty to take appropriate legal action against me/us for dis-honour of any of the above cheques under sec. 138 of the Negotiable Instrument Act or any other Law of India.

Revenue  
Stamp

1) Name \_\_\_\_\_

2) Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

**I have read the rules of this scheme and I am bound by it.**

Name of Applicant: \_\_\_\_\_ Signature of Applicant: \_\_\_\_\_

Name of other family member: \_\_\_\_\_ Signature: \_\_\_\_\_

Name of other family member: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Name, Address and Rubber Stamp of the Borrower's Village Mahajan /  
Mandal and Recommendation**

Name and address of the institution: \_\_\_\_\_

1. Name and address of the Adhikari: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Mobile Number: \_\_\_\_\_

Signature: \_\_\_\_\_

**Name, Address and Rubber Stamp of the Borrower's  
Business Place Local KVO Sanstha**

Name and address of the institution: \_\_\_\_\_

1. Name and address of the Adhikari: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Mobile Number: \_\_\_\_\_

Signature: \_\_\_\_\_

**Details of last three months**

Period \_\_\_\_\_ to \_\_\_\_\_

Monthly Sales                      Rs. \_\_\_\_\_      Rs. \_\_\_\_\_      Rs. \_\_\_\_\_  
 Monthly purchase                Rs. \_\_\_\_\_      Rs. \_\_\_\_\_      Rs. \_\_\_\_\_  
 Monthly business expenses Rs. \_\_\_\_\_      Rs. \_\_\_\_\_      Rs. \_\_\_\_\_  
 Monthly Income                  Rs. \_\_\_\_\_      Rs. \_\_\_\_\_      Rs. \_\_\_\_\_  
 Phone Number: \_\_\_\_\_                      Phone Number: \_\_\_\_\_  
 Mobile Number: \_\_\_\_\_                      Mobile Number: \_\_\_\_\_

Electric bill house                Rs. \_\_\_\_\_      Rs. \_\_\_\_\_      Rs. \_\_\_\_\_  
 Electric bill business            Rs. \_\_\_\_\_      Rs. \_\_\_\_\_      Rs. \_\_\_\_\_  
 Monthly household expenses Rs. \_\_\_\_\_      Rs. \_\_\_\_\_      Rs. \_\_\_\_\_  
 House Rent / Maintenance Rs. \_\_\_\_\_      Business rent Rs. \_\_\_\_\_  
 Number of servants \_\_\_\_\_                      Total Salary Rs. \_\_\_\_\_

**For Office use only**

Loan Sanction by :	Signature:
Sanction Date :	Amount Sanctioned:
Monthly Instalment Amount :	Repayment date(DD/MM/YY):
Cheque Series :	Total Number of Cheques:

Remarks: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_