

## APPLICATION FORM

### A. GENERAL INFORMATION :

1. Name:
2. Address: (*furnish details of branches, if any*)
  
3. Constitution:  
(Partnership / Proprietorship/Joint Hindu Family/Co-operative Society/ Public Limited Company/Private Limited Company etc.)
4. *Date of establishment:*
5. *Names and addresses of Partners/ Directors etc.:*

<b>Name</b>	<b>Address</b>


6. *Brief details of business experience of persons managing the business:*

7. *Nature of business:*

8. *Names of associate concerns and nature of association (i.e. common partner, subsidiary etc.):*

<b>Names of associate Concerns</b>	<b>Nature of Association</b>	<b>Extent of Interest</b>

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**B. PROPOSAL:**

9. *Nature of facilities sought:* (Please indicate separately the types of facilities required, i.e. whether term loan or working capital advance i.e. cash credit/bill facilities/ clean overdraft etc.)

<b>Sl. No.</b>	<b>Type of facility</b>	<b>Amount</b>

10. **(1) Purpose of the advance:** (In case of working capital advance, please state with reasons whether the advance is required (a) for advance payment to suppliers; (b) for carrying higher stocks; (c) for extension of higher credit on sales; (d) to repay sundry creditors for purchases; (e) for repayment of borrowings from other banks/financial institutions; (f) for repayment of other outside borrowings e.g. against hundies etc.; (g) withdrawal of capital; (h) investment elsewhere; (i) any other purpose).

**(2)** These are In case of purchase of vehicle following details are required

- If already owning vehicle details (like manufacturing, cost price, present estimated value, income generated, if loan has been taken against
- Whether vehicle will be driven by applicant
- Data on vehicle propose to be purchased (type, make, manufacturing year, fuel used, dealer name and address)
- Carrying capacity of vehicle (person/load)
- Route where vehicle will be operated
  
- Position relating to obtaining necessary license.

11. (a) Existing arrangements from other banks/financial institutions and others:

(Amount in Rs. )

<i>Name of the Bank or</i>	<i>Nature of</i>	<i>Position of accounts as</i>	<i>Security, rates of</i>
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<i>Financial Institution</i>	<i>facility</i>	<i>on</i>		<i>interest, repayment terms, if any</i>
		<i>---/---/---</i>	<i>---</i>	
		<i>Limits</i>	<i>Outstanding</i>	

11. (b) *Other borrowings/liabilities:*

<b>Source</b>	<b>Amount</b>	<b>Security</b>	<b>Terms of repayment, if any</b>

11. (c) *Are you agree able to deal exclusively with us? If not, please give reasons:*

12. *Security offered:*

(a) *Stock, bills  
etc.*

(Please give brief details of stocks; also, what would be the types of bills, whether they would be clean or would be accompanied by documents, i.e., R.Rs., motor truck receipts, etc. If bills cannot be drawn, please indicate reasons therefor).

(b) *Mortgage of immovable  
properties:*

(Please indicate brief details of the properties offered, in whose names they stand, nature of mortgage, estimated market value, prior charges, if any).

(c) *Life Insurance Policies, Shares, Debentures, etc.:*

(Please give details of the security, surrender/market value, etc.)

(d)  
*Guarantee:*

(Please indicate brief details about the guarantor, his worth, etc.)

**C. FINANCIAL & OPERATIONAL DATA :**

13. *Performance :*

*(000's omitted)*

	<i>Actuals for last year</i>	<i>Estimates for current year</i>	<i>Projections for next year</i>
<i>Purchase</i>			
<i>Sale</i>			
<i>Net profit</i>			

14. *Plans and Prospects:* (Please indicate plans for expansion, diversification, etc. if any and prospects for the next year)

15. *Position regarding Income-tax Assessment:*

(Please indicate the year up to which assessment has been completed. If assessment is in arrears, reasons therefor, amount of arrears of income-tax, if any, and provision made therefor. Please attach copy of latest assessment/return.)

16. *Position regarding Sales-tax:*

(If there are arrears, these may please be indicated. Please attach copy of latest assessment return).

17. *Position regarding Wealth-tax:*

(If you are a wealth-tax payer, please attach a copy of the recent declaration and indicate position regarding assessment.)

18. *Financial position of the Proprietor/each Partner/ each member of JHF :*

(To be furnished in the case of proprietorship concerns partnership firms/joint Hindu family (JHF) concerns respectively.)

(a) *Particulars of immovable properties*

<i>Name of the individual</i>	<i>Nature of immovable properties</i>	<i>Location</i>	<i>Estimated value</i> <i>(000's omitted)</i>	<i>Prior charges, if any</i>


(b) *Particulars of movable assets*

<i>Name of the individual</i>	<i>Brief details of movable assets e.g., share, units, securities, etc.</i>	<i>Market/surrender value (000's omitted)</i>	<i>Prior charges, if any</i>

(c) *Particulars of borrowings/ liabilities, if any.*

<i>Name of the individual</i>	<i>Source</i>	<i>Amount in Rs.</i>	<i>Security</i>	<i>Terms of repayment, if any</i>

*Place.....*

*Date.....*

*Signature of Applicant*

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**NOTE:-**

- (1) This application form should be accompanied by two copies of the audited balance sheets and profit and loss account which are not more than 12 months old. (In case accounts are not audited, statements of assets and liabilities and supplementary information as per proforma Annexure-D should be furnished). In case of new connection, kindly submit the audited balance sheets and profit and loss accounts (or in the alternative, statements as per proforma Annexure-D) for the last three years.
- (2) Please fill in Appendix -A and/or - B, if the application is for a working capital advance and/or term loan.
- (3) Please attach two copies of Partnership Deed/Bye-laws / Memorandum and Articles of Association in case of new connection or change in the constitution of partnership firm/ co-operative society / joint-stock company.

## Appendix

(This form is to be completed only when a term loan is required)

Name of the Unit:

### 1. Cost of the Scheme

	Cost already met	Cost to be met	Total Cost	Basis of the Cost Estimate
Land				
Building				
Equipments (Please indicate nature of equipment)				
Others (Please specify)				
<b>Total</b>				

### 2. Corresponding Sources of Finance

	Cost already met	Cost to be met	Total cost
Own resources			
Borrowing from friends, relatives etc			
Borrowing from Bank			
Deferred payment			
Others (Please			

specify)			
<b>Total</b>			

3. Need for the Proposed Capital Expenditure

(Please indicate the background of the scheme viz, why it is taken up and what benefits accrue therefrom)

4. Time Schedule:

(Mention when scheme is to be completed)

5. Mode of Disbursement:

(Whether the loan is required in lump sum or in instalments and if in instalments, please indicate the dates and amounts of withdrawals)

6. i. Profitability:

Year	20---/--	20--/--	20--/--	20--/--
Sales				
Other income				
Total (A)				
Expenses				

Purchases				
Salaries & allowances				
Other establishment expenses				
Insurance				
Rent and taxes				
Advertisement and publicity				
Stationary				
Travelling expenses				
Other expenses (Please give details of major items)				
Depreciation				
Interest				
Total (B)				
Net Profit (A-B)				
Less: Income tax				
Net Profit after tax (C)				
Add back depreciation (D)				
Total cash				

accruals (C+D)				
Repayment of loan				

Note: In case the capital expenditure programme as well as plans for raising funds to meet the expenditure extends over a period of 2 to 3 years, a cash flow forecast statement as in item 6. (ii) given below should be furnished, otherwise statement 6 (i) given above would be sufficient.

6. ii. Cash Flow Forecast: (The statement should cover the entire period of the loan and requires to be completed only if the capital expenditure programme as well as plans for raising funds to meet expenditure extends over a period of 2/3 years or more)

a. Sources of Funds:

Year	20---/--	20--/--	20--/--	20--/--
1. Net Profit after taxes (Item (C) above)				
2. Add: back depreciation				
3. Total cash accrual: (1+2)				
4. Increase in capital				
5. Increase in terms loans and deferred payment guarantee				
6. Increase in current liabilities				
7. Increase in short term bank borrowing				
8. Increase in loans and deposits from friends and relatives,				

subsidiaries, etc.				
9. Decrease in fixed assets				
10. Decrease in stocks				
11. Decrease in book debts				
12. Decrease in other current assets				
13. Decrease in investments in associate concerns				
14. Other (Please specify)				
15. Total				

(b) Uses of funds

16. Repayment of term loans				
17. Repayment of instalments on deferred payments				
18. Increase in fixed assets				
19. Decrease in current liabilities				
20. Increase in book debts				
21. Increase in stocks				
22. Increase in investments in associate concerns				
23. Repayment of deposits/loan				
24. Dividends or funds required for personal maintenance				

25. Any other (Please specify)				
26. Total				
27. Surplus (15-26)				

7. Repayment Schedule: (Please indicate as to how you intend to repay the loan)

8. Security offered:

(Please give details of the security you propose to give to the bank and details of the existing charges thereon, if any)

9. Working Capital:

(Please indicate here the details of your working capital requirement and the sources from which they be met)

Place

Date

Signature of Applicant