Navabharat Co-operative Urban Bank Ltd.

❑ Plot No. 12, Brindavan Colony, Dr. A.S. Rao Nagar, ❑ Balaji Nagar, Jawahar Nagar Branch.

Credit Appraisal Note dated __________

We present herein the credit xappraisal details for considering sanction of a credit facility limits referred to herein in favour of the applicant.

Customer Id No.		TL/Overdraft	
Membership No.		Appraisal Note	
Aadhar No.		MSME Regn. No	
PAN No.		Woman	
CASA No.		SC/ST	
GST No.		Minority Community	

1	Category	Priority Sector
2	Purpose	
3	End Use	

TL limit Applied for	Rs.	Repayable in ___ EMIs	EMI in Rs.
OD Limit Applied for	Rs.	Repayable in ___ years	Due on:

Name and address of the applicant			
Email Id		KYC Compliance	Complied with
Phone No		Annual Income Rs.	
Constitution		Net-worth in Rs.	

CIBIL Credit Score		Equarien Credit Score	
Equifax Credit Score		High Mark Credit Score	

Borrowers Income	FY	FY	FY
Income as per ITRs			

Repayment Capacity: Assessed annual Income: Rs.	

Past Experience	
Credit facilities availed earlier and repayment	

Name and address of the Guarantor1			
Email Id		KYC Compliance	Complied with
Phone No		Annual Income Rs.	
Constitution		Net-worth in Rs.	
Credit facilities availed earlier and repayment			
CIBIL Credit Score		Equarien Credit Score	
Equifax Credit Score		High Mark Credit Score	

Name and address of the Guarantor2			
Email Id		KYC Compliance	Complied with
Phone No		Annual Income Rs.	
Constitution		Net-worth in Rs.	
Credit facilities availed earlier and repayment			

CIBIL Credit Score		Equarien Credit Score	
Equifax Credit Score		High Mark Credit Score	

Name and address of the Mortgagor			
Email Id		KYC Compliance	Complied with
Phone No		Annual Income Rs.	
Constitution		Net-worth in Rs.	
Credit facilities availed earlier and repayment			

Single Borrower exposure limit		Exposure inclusive of proposed TL/OD	

Performance Analysis:

	Particulars	Previous Year	Current Year	Next Year
1	Sales			
2	Stocks			
3	Salary, Rent, Electricity			
4	Others			
5	Depreciation			
6	Total Expenses(2+3+4+5)			
7	Net Profit before Tax (1-5)			
8	Tax on Profit			
9	Profit after Tax – surplus			
10	Income Tax and GST assessments			
	Books of Accounts: maintained or not			

		Past Year1	Past Year2	Current Year
1	Average Income/Turnover			
2	Average Expenses			
3	Net Profit/Surplus - Post IT			
4	Net Profit/Sales/Turnover (%)			
5	Current Ratio* Current Assets/C Lia			

Basis for anticipated income and break-up of expenses shall be presented herein.

S.No.	**Equipment Details, its necessity**	**Supplier**	**Price Rs.**

Working Capital (WC) Eligibility: Finance to Traders upto Rs.2,00,00,000 shall be assessed on turnover method.

1	Accepted turnover for the next year	
2	WC requirement – Minimum 20% of accepted turnover	
3	Eligible Bank finance as per 2	
4	Working Capital required Rs.	

Annual Repayment obligations:

1	To existing TLs from Bank	
2	To proposed TLs from Bank	
3	To Working Capital – repayments from Bank	
4	To Other obligations (to be specified)	
5	Total Repayments	

Repayment Capacity:

1	Net surplus anticipated ( )	
2	Add back Depreciation	
3	Total Cash Accruals	
4	Total repayment (annual repayment obligations)	
5	Debt Service Ratio 4/3	

Collateral Security:
Equitable Mortgage by deposit of title deeds of: ____

____

____

____

Legal Opinion conveying that the mortgager is having valid, clear, absolute, good, perfect and marketable title over the property mortgaged is on record. Latest EC and Certified copies of title deeds are are on record.

Valuation Reports of Panel Engineer, Sub Registrar's Valuation and Manager are on record.

Mortgage Memo in favour of bank will be executed. Equitable Mortgage by deposit of title deeds will be created; Memorandum of Deposit of Title Deeds will be registered with SRO.

SRO Value		TDR F No.	
SRO Valuation date		Title Deed's certified copy dt.	
Engineer's Value Rs.		Latest EC date	
Engineer's Valuation date		Legal Opinion date	
Manager's Value Rs.		CERSAI-Registration	
Manager's Valuation dt.		MMR-SRO-Registration	

1. End use of funds: The purpose of the TL/OD as applied for will be complied with. Direct payment to suppliers is initiated for purchase of assets. Direct payment to the creditor of the borrower or to the borrower a/c against borrower's undertaking that he will pay the creditor and clear the debts. Transfer to CA/SA account of the borrower for using it working capital needs of the enterprise.
2. We note ensure system driven recovery to the extent possible; obtaining standing instructions, we note to recover from their CASA accounts with other banks and recovery at source etc.,
3. We note ensure that the borrower routes all his transactions through our bank.
4. Membership Fee, share capital, Processing Charges, documentation charges Stamp Duty are collected up to date.
5. **Terms and Conditions:** In case the Board approves the proposal for sanction, the terms and conditions as detailed in draft sanction letter and the annexure will be incorporated in the sanction terms.
6. **Recommendations:** The applicant and the guarantors are credit worthy and trust worthy. We recommend for sanctioning the limits with interest rates and penal charges proposed herein.

5.1 TL Limit Rs. _____________ with interest @____%pa., Repayable in ___ EMIs of Rs._____________
5.2 TL Limit Rs. _____________ with interest @____%pa., Repayable in ___ EMIs of Rs._____________
5.3 Penal Interest/Charges @ 2% pm

Asst. Manager Manager Chief Manager
Date:

CMC Resolution date		Board Resolution date	

Sanction Approval dated ____________

Sanctioned the following credit facilities in favour of Mr. ____

1. Term Loan of Rs.____________ with interest @ ___% pa repayable in ___ EMIs of Rs._______ each
2. Overdraft limit of Rs.__________ repayable in/for _____ years; due on _________________

The exposure to the proposed borrower would be Rs.______________inclusive of the proposed sanction and his exposure is within the bank's single borrower exposure limit of Rs._______________ as on date.

The limits sanctioned are within the powers delegated to us, vide Board resolution dated _____________.

I note to seek confirmation of the Sanctioning Authority - CMC/Board since the limits sanctioned are beyond the powers delegated to us.

Asst. Manager Manager Chief Manager Officer
Sanctioning Authority

CMC Meeting dated:

The CMC considered the credit proposal and resolved to sanction the following credit facilities in favour of

Mr. ____

1. Term Loan of Rs.____________ with interest @ ___% pa repayable in ___ EMIs of Rs._______ each
2. Overdraft limit of Rs.__________ repayable in/for _____ years; due on _________________

The CMC noted that the exposure to the proposed borrower would be Rs.______________inclusive of the proposed Sanction; the bank's exposure is within the bank's single borrower exposure limit of Rs.______________as on date.

The limits sanctioned are within the powers delegated to CMC vide Board resolution dated _____________.

CMC resolved to seek confirmation of the board since the limits sanctioned are beyond the powers delegated to CMC.

Managing Director Vice Chairman Chairperson

Board Meeting dated:
The Board considered the credit proposal and resolved to sanction the following credit facilities in favour of

Mr. ____

1. Term Loan of Rs.____________ with interest @ ___% pa repayable in ___ EMIs of Rs._______ each
2. Overdraft limit of Rs.__________ repayable in/for _____ years; due on _________________

The Board noted that the exposure to the proposed borrower would be Rs.______________inclusive of the proposed sanction and

The bank's exposure is within the bank's single borrower exposure limit of Rs._______________ as on date.
The limits sanctioned are within the powers delegated to the Board vide Board resolution dated _____________.
Board resolved to confirm the CMC's action of sanctioning the limits referred to herein.

Managing Director Vice Chairman Chairperson

Navabharat Co-operative Urban Bank Ltd.
❑ Plot No. 12, Brindavan Colony, Dr. A.S. Rao Nagar, ❑ Balaji Nagar, Jawahar Nagar Branch.

Credit Facilities Sanction Letter

Hyderabad,

____

Dear Sir,
Your application for credit facilities, dated

Customer Id		TL/OD	

We are pleased to inform you of sanctioning the following credit facilities on the terms and conditions detailed herein:

1	Borrower		Worth Rs.
2	Guarantor1		Worth Rs.
3	Guarantor2		Worth Rs.
4	Mortgager		Worth Rs.

1	Category	
2	Purpose	
3	End Use	

TL limit Rs. ____________ with interest @____%pa repayable in ___ EMIs of Rs.________ each with a moratorium of ___ months
OD Limit Rs. ____________ with interest @____%pa repayable in ___ years; Due on:

Interest will be charged monthly as per guidelines in force; subject to change from time to time. Penal Charges/ Overdue interest @ 2% pa will be charged additionally on the outstanding liability for the period of instalment in case of delayed payments.

Collateral Security: Equitable Mortgage by deposit of title deeds of: ____________________________

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____

Terms and Conditions: End use of funds be ensured. The purpose of the TL/OD as applied for shall be complied with. TL will be transferred to your CA/SA account for using it as your working capital needs. Direct payment to suppliers will be made for purchase of assets; to your creditors or to your a/c against your undertaking that your will pay your creditors and clear the debts.

Borrower shall ensure routing all his banking transactions through his account with our bank. Repayment of the TL/OD shall be through standing instructions, ECS mandates or as specified by the bank from time to time. Bank reserves the right to cancel the limits sanctioned; alter/modify the terms and conditions without giving any notice.

Membership Fee, share capital @2.5%/5% of credit limits sanctioned, Processing Charges @1% of limits sanctioned, documentation charges and Stamp Duty shall be paid; mortgage memos shall be registered at SRO. Hypothecation endorsements for vehicles shall be made in favour of the bank. Post-dated cheque for repayment shall be issued. Out of pocket expenses like inspection charges shall be paid. Advocates fee for legal opinion on title deeds to be deposited for creating mortgage; engineer’s valuation charges for valuation of collateral securities shall be paid. Other Terms and Conditions are detailed in the annexure.

We wish you the best in your endeavour to improve the quality of your life with our assistance.

Manager We have read the terms and conditions stipulated herein and accept the same.

Borrower	Guarantor1	Guarantor2	Mortgager

Disbursal Note dated ____________

Certified that the following documents are handed over to the Joint Custodians (JCs) of Records:

		Pages	Duly Filled in	Initials	Initials
1.1	KYC Compliance Certificate with CASA No.				
1.2	Application for advances with AL statements	8			
1.3	MSME Registration Certificate				
1.4	Balance sheets				
1.5	ITRs				
2.1	Other Enclosures to application; quotations				
2.3	Trans Union CIBIL Score Report				
2.4	Equifax				
2.5	Experian				
2.6	CRIF High Mark				
2.7	Appraisal Note				
3.1	TDR Folio				
3.2	Title Deeds in original with link deeds				
3.3	Certified Copy of Title Deeds				
3.4	EC before MM Registration				
3.5	Legal Opinion				
3.6	Engineers Valuation Report				
3.7	SRO Valuation Report				
3.8	Manager's Valuation Report				
3.9	CERSAI Registration				
3.10	Mortgage Memo				
3.11	Mortgage Memo Registration				
3.12	EC after MM Registration				
4.1	Sanction Approval by Manager/CMC/Board				
4.2	Sanction Letter duly acknowledged by B,G1,G2,G3				
5.1	Take Delivery Letter				
5.2	Demand Promissory Note				
5.3	Composite Agreement				
5.4	General Form of Guarantee				
6.1	Membership Share Capital Folio				
6.2	Membership Fee Voucher				
6.3.	Processing Charges voucher				
6.4	Documentation Charges – Stamp duty				
6.5	Advocate's Fee				
6.6.	Engineer's Fee				
6.7	Manager's Valuation charges				
6.8	TL/OD Disbursal Voucher				
6.9	Post Dated Cheques				
6.10	Scanned Documents File Name in system/hard disk				
6.11	JCs' Certificate of Documents on record				

Certified that the documents noted herein are bound into 2 books – TL/OD Documents and Title Deeds and related Documents and presented the same along with Hard Disc with the documents copied therein.

Asst. Manager Manager Chief Manager
Date:

Certified that the documents referred to herein are received by us and they are on record.

Joint Custodian1 Joint Custodian2
Date:

Navabharat Co-operative Urban Bank Ltd.
❑ Plot No. 12, Brindavan Colony, Dr. A.S. Rao Nagar, ❑ Balaji Nagar, Jawahar Nagar Branch.

Hyderabad,
____

To
Manager, Navabharat Co-operative Urban Bank Ltd., Dr.AS Rao Nagar, Hyderabad 500 062.

Dear Sir,

Re: Application for closure of Term Loan (TL) and or Overdraft (OD) and Share Capital Account

Customer Id		TL/OD		Share Capital	

1	Applicant Borrower	
2	Guarantor1	
3	Guarantor2	
4	Mortgager	

I/we have verified all the transactions, the interest, charges debited and the credits in my/our Term Loan/Overdraft (TL/OD) account and confirm that they are correct and I don't have any claim whatsoever against the bank in respect of any account including the TL/OD, being closed today. I have signed on the statement of my/our TL/OD account, confirming its correctness.

My/our share capital account is settled in full and it is closed by transferring the balance therein of Rs.________, to the credit of my TL/OD account on ________.

I have failed to comply with the terms of sanction and the related agreement executed by me/us and I/we have requested for waiver of interest of Rs._______ for which the bank had agreed to and allowed such concession.

Kindly return the title deeds of my/our property that is mortgaged as security for the loan/overdraft availed from the bank. I/we are aware that the bank will levy charges for safe custody of our title deeds, at the rate of Rs.1,000/pm till the date of our collecting them back, if they are not taken back by us on the date of closure of our Term Loan/Overdraft.

Borrower/s | Guarantor/s | Mortgagor/s