Hyderabad,

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To The Manager
Navabharat Co-operative Urban Bank Ltd.

☐ Plot No. 12, Brindavan Colony, Dr. A.S. Rao Nagar, KAPRA-500 062.
☐ Balaji Nagar, Jawahar Nagar - 500 087.

APPLICATION FOR ADVANCES

For all purposes except Agriculture, Housing and Education

Dear Sir,

Re: Application for Term Loan (TL) and or Overdraft (OD)

Kindly sanction a loan for the purpose mentioned herein. I/We furnish herein the required information. I/We declare that the information furnished herein is true and correct in all respects. I mark herein the category under which my activity falls. I have registered my activity in UDYAM Portal; My MSME Certificate No. is furnished herein. I submit herein the purpose specific information required in the form of a project report or otherwise in the annexure enclosed herein.

Customer Id		TL/OD	
Membership		CASA	
Aadhar		Phone	
PAN		SCST	
GST		Woman	
MSME Certificate		Minorities	

1	Applicant Borrower	
2	Guarantor1	
3	Guarantor2	
4	Mortgager	

1	Category	
2	Purpose	
3	End Use	

☐	PS11AG	Agriculture – lending to Agriculture.
☐	PS12AGSMF	Small and Marginal Formers for purchase of land for agriculture purposes
☐	PS13AGO	Small farmers with <2 hectares, marginal farmers<1 hectare, land less agricultural labourers, tenant farmers, oral lessees and share - croppers with lands <2 hectares.
☐	PS13AG	Loans > Rs.2,00,000 to Individuals, solely engaged in Allied Activities without land
☐	PS211MEM-SSI	Micro Enterprises – Manufacturing – SSI
☐	PS212 MES-RT	Micro Enterprises- Services - Retail Trade
☐	PS213 MES-WT	Micro Enterprises- Services - Wholesale Trade.
☐	PS214 MES-BE	Micro Enterprises- Services – Business Enterprise
☐	PS215 MES-RTO	Micro Enterprises- Services – Road Transport Operators
☐	PS216 MES-PSE	Micro Enterprises- Services – Professionals and Self Employed
☐	PS217 MES-RE	Micro Enterprises- Services – Real Estate – Construction
☐	PS218 MES-KVIC	Micro Enterprises- Services – Artisans, Village and Cottage Industries - >Rs.1,00,000
☐	PS221 SEM-SSI	Small Enterprises – Manufacturing – SSI
☐	PS222 SES-RT	Small Enterprises- Services - Retail Trade
☐	PS223 SES-WT	Small Enterprises- Services - Wholesale Trade.
☐	PS224 SES-BE	Small Enterprises- Services – Business Enterprise
☐	PS225 SES-RTO	Small Enterprises- Services – Road Transport Operators
☐	PS226 SES-PSE	Small Enterprises- Services – Professionals and Self Employed
☐	PS227 SES-RE	Small Enterprises- Services – Real Estate – Construction
☐	PS231 MeEM-SSI	Medium Enterprises – Manufacturing – SSI
☐	PS232 MeES-RT	Medium Enterprises- Services - Retail Trade

Signature of the Applicant *Guarantor 1* *Guarantor 2*

- ❑ PS233 MeES-WT Medium Enterprises- Services - Wholesale Trade.
- ❑ PS234 MeES-BE Medium Enterprises- Services – Business Enterprise
- ❑ PS235 MeES-RTO Medium Enterprises- Services – Road Transport Operators
- ❑ PS236 MeES-PSE Medium Enterprises- Services – Professionals and Self Employed
- ❑ PS237 MeES-RE Medium Enterprises- Services – Real Estate – Construction
- ❑ PS31 ED Education Loans (ELs) < ₹ 20 lakhs to individuals for education, including vocational courses,
- ❑ PS32 ED-RL ELs for Take Over/Repayment of ELs availed from non-institutional lenders (NIL)
- ❑ PS41 HL House Loans (HLs) including Takeover/Repayment of HLs availed from NILs
  4.1.1 Loans to individuals up to ₹35 lakh in metropolitan centres (with population of > 10,00,000 and cost of dwelling unit is <Rs.45,00,000)
  4.1.2. Loans to individuals up to ₹25 lakh in other centres for purchase, construction of a dwelling unit per family (Cost of dwelling unit is <Rs.30,00,00)
- ❑ PS42 HL-R House Loans (HLs) including Takeover/Repayment of HLs availed from NILs for Repairs up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres to damaged dwelling units conforming to the overall cost of the dwelling unit as prescribed.
- ❑ PS51 EC Credit for Exports
- ❑ PS61 SI Credit for Social Infra Structure
- ❑ PS71 RE Credit for Renewable Energy
- ❑ PS81 ODP Other Loans to Distressed Persons > Rs.1,00,000 to prepay debt to NILs
- ❑ NP91 Loans and Overdrafts to other than Priority Sector Categories

Weaker Sections (WS) Category: The advance applied for is qualified to be classified as WS Advance in the category that is selected by ticking.

- ❑ WS01 SMF Small and Marginal Farmers
- ❑ WS02 AVCI Artisans, village and cottage industries with individual credit limits upto Rs.1,00,000
- ❑ WS03 NRLM Beneficiaries under Govt. sponsored Schemes – National Rural livelihood Missions (NRLM); National Urban livelihood Missions (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
- ❑ WS04 SCST Scheduled Castes and Scheduled Tribes
- ❑ WS05 DRI Beneficiaries of Differential Rates of interest
- ❑ WS06 SHG Self Help Groups
- ❑ WS07 DF Distressed farmers indebted to non-institutional lenders
- ❑ WS08 DP Distressed Persons other than farmers with loan amount not exceeding Rs.1,00,000 per borrower to prepay debt to non-institutional lenders
- ❑ WS09 W Individual women beneficiaries up to ₹1 lakh per borrower
- ❑ WS10 PD Persons with disabilities
- ❑ WS11 MCS Minorities: Muslims, Christians, Sikhs
- ❑ NWS12 The advance applied for is not qualified to be classified as WS Advance

List of Equipment (both existing and proposed) (Enclose a separate sheet if necessary)

Sr. No.	Name of Equipment (new / 2nd hand)	Date of acquisition	Name & address of Manufacturer	Name & address of supplier/seller	Price (Rs.)	Electric power required

	FY1	FY2	FY3
Income in Rs.			
GST Turnover in Rs.			
No. of Employees			

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

Undertaking/Declaration: I/We certify that all information furnished by me/us is true; that I / We have no borrowing arrangements for the unit with any bank; that no legal action has been / is being taken against me/us; that I/We shall furnish all other information that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and that you, your representatives, representatives of the Reserve Bank of India or any other agency as authorised by you, may, at any time, inspect/verify our assets, books of account, etc., in our business premises. I/we authorise you to share the details of my/our accounts with CIBIL or any other Credit Information Company.

Signature of the Applicant *Guarantor 1* *Guarantor 2*

Enclosures: The copies of latest 3 Balance Sheets along with the Trading and Profit & Loss Statements (in the case of existing units), 3 ITRs Project Reports, relevant estimates for construction of buildings, proforma invoices for machinery, etc. (where term loans for fixed assets are required).

Navabharat Co-operative Urban Bank Ltd.

❑ Plot No. 12, Brindavan Colony, Dr. A.S. Rao Nagar, Kapra-500 062.
❑ Balaji Nagar, Jawahar Nagar - 500 087.

BORROWER'S ASSETS AND LIABILITIES

Dear Sir,

Name and address of the Borrower	
e-mail address	Phone:

I have pleasure in furnishing herein, the particulars of my family, movable and immovable properties. There are no encumbrances on our properties except those noted. I hereby undertake not to alienate, encumber or charge any of my properties without discharging the advances, you have already made or may make from time to time me.

1. My Date of Birth ____________; Age ________ Years; Dependents______; Occupation ____________________;

2. **Constitution:** ❑ Individual; ❑ Joint. **Particulars of brothers / sons if joint with brothers and / or sons :***

Sl. No.	Name	Age	Relationship with Applicant	Occupation	Parment Address	Business Office Address

Annexure with details is enclosed

3. **Particulars of family members:** *(All the family members)*

Name	DOB	Relation-ship	Occupation/ Designation	Employer	Income	Adhaar, PAN	Bank A/C Details
1.							
2.							
3.							
4.							
5.							

Annexure with details is enclosed

4. **Net worth: Total Assets Rs.**__________ **- Total Liabilities Rs.**__________**= Rs.**__________ *(details next page)*

5. **Declaration:** I hereby certify that the particulars of assets and liabilities etc., furnished herein are true and correct to the best of my knowledge and belief and that no information has been withheld which materially affects my estimated networth.

Place : ______________

Date : ______________ ***Signature of Borrower***

Enclosures : ❑ Certified copies of Audited Balance Sheets of business concerns in support of Liquid Assets; ❑ Copies of documents of title in support of Immovable Properties; ❑ Copies of salary/income certificates / From 16/ I.T. Assessment orders/IT Returns and other material evidence wherever applicable.

6. **Branch Manager's Certificate :** We certify that we have made necessary enquiries from reliable and independent sources specified herein about the particulars of assets and liabilities etc. of the party mentioned above and that the particulars furnished herein represent a true and fair view of the estimated net worth of the party. The independent sources from whom enquires made include ____Copyofconfidential report obtained on the borrower is enclosed herein. A Certificate issued by the CA in respect of the Assets and Liabilities and other information of the person named herein is enclosed herewith. Borrower has; ❑ readily/willfully furnished the details ❑ expressed reservations in furnishing the details of Assets and Liabilities

Place :______________

Date :______________ ***HOD/Br. Manager***

❑ *This form shall be obtained from Borrower, Guarantor(s) / Surety (ies) / all partners/directors/members of HUF etc.*

ASSETS AND LIABILITIES

1. **Assets:**I furnish herein the summary of my assets; the details are furnished in an Annexure.

Nature of Assets	SRO value	Market value	Amount
1. Immovable Properties* (Aggregate Value)			
2. Liquid Assets			
2.1 Cash & Bank Balances*			
2.2 Term Deposits with Banks			
2.3 Investment in Jewellery			
2.4 Investments in GPNs, Shares, etc.			
2.5 LIC Policies			
2.6 Investment in Business Concerns			
2.7 Stock-in-Trade			
2.8 Realisable Book Debts			
2.9 Other assets *(Details shall be furnished)*			
		Total.1 Rs.	

2. **Liabilities:** I furnish herein the summary of my liabilities; the details are furnished in an Annexure.

From whom Borrowed	Particulars of Mortgage/ Security given	Amount (Rs)	*Liabilities (Rs.)
1 Borrowing from Banks*			
2 Borrowing from Others			
3 Sundry Creditors			
4 Guarantees			
5 Contingent Liabilities etc.			
6 Others *(Details shall be furnished)*			
7 Under Letters of Credit			
8 Statutory Liabilities			
*Details of the Present Bank Accounts with A/c No etc. shall be furnished.		Total.2 Rs.	

3. **Annual Income :** I furnish herein the summary of my annual income; the details are furnished in an Annexure.

Source	Particulars	Amount
1 Business		
2 Agriculture		
3 House Property		
4 Others		
	Total.3 Rs.	

4. Surplus: (*Amount available for repayment of the credit facilities after providing for all expenses including family maintenance)*

Surplus: Annual Income Rs.____________ - Annual Expenditure/Repayments Rs.____________= Rs.____________

Signature of Borrower

*The following details of the Immovable Properties of Applicant/family member's shall be furnished in an annexure alongwith the xerox copies of the title deeds.

Description f Property	Survey Plot/Door No.	Location	Extent Ac/Aq.yds	Market Value per Ac/Sq.yds (Rs)	Property Value (Rs)

Navabharat Co-operative Urban Bank Ltd.

❑ Plot No. 12, Brindavan Colony, Dr. A.S. Rao Nagar, Kapra-500 062.

❑ Balaji Nagar, Jawahar Nagar - 500 087.

GUARANTOR-1's ASSETS AND LIABILITIES

Dear Sir,

Name and address of the Guarantor-1	
e-mail address	Phone:

I have pleasure in furnishing herein, the particulars of my family, movable and immovable properties. There are no encumbrances on our properties except those noted. I hereby undertake not to alienate, encumber or charge any of my properties without discharging the advances, you have already made or may make from time to time me or to the above named applicant/borrower or to any person(s) to whom I stand as co-obligant / guarantor.

1. My Date of Birth __________; Age ______ Years; Dependents______; Occupation ________________;

2. **Constitution:** ❑ Individual; ❑ Joint. **Particulars of brothers / sons if joint with brothers and / or sons :***

Sl. No.	Name	Age	Relationship with Applicant	Occupation	Parment Address	Business Office Address

Annexure with details is enclosed

3. **Particulars of family members:** *(All the family members)*

Name	DOB	Relation-ship	Occupation/ Designation	Employer	Income	Adhaar, PAN	Bank A/C Details
1.							
2.							
3.							
4.							
5.							

Annexure with details is enclosed

4. **Net worth: Total Assets Rs.**__________ **- Total Liabilities Rs.**__________**= Rs.**__________ *(details next page)*

5. **Declaration:** I hereby certify that the particulars of assets and liabilities etc., furnished herein are true and correct to the best of my knowledge and belief and that no information has been withheld which materially affects my estimated networth.

Place : ______________

Date : ______________ ***Signature of Guarantor 1***

Enclosures : ❑ Certified copies of Audited Balance Sheets of business concerns in support of Liquid Assets; ❑ Copies of documents of title in support of Immovable Properties; ❑ Copies of salary/income certificates / From 16/ I.T. Assessment orders/IT Returns and other material evidence wherever applicable.

6. **Branch Manager's Certificate :** We certify that we have made necessary enquiries from reliable and independent sources specified herein about the particulars of assets and liabilities etc. of the party mentioned above and that the particulars furnished herein represent a true and fair view of the estimated net worth of the party. The independent sources from whom enquires made include ____________________________________ Copy of confidential report obtained on the borrower is enclosed herein. A Certificate issued by the CA in respect of the Assets and Liabilities and other information of the person named herein is enclosed herewith. Borrower has; ❑ readily/willfully furnished the details ❑ expressed reservations in furnishing the details of Assets and Liabilities

Place :______________

Date :______________ ***HOD/Br. Manager***

❑ *This form shall be obtained from Borrower, Guarantor(s) / Surety (ies) / all partners/directors/members of HUF etc.*

ASSETS AND LIABILITIES

1. Assets: I furnish herein the summary of my assets; the details are furnished in an Annexure.

Nature of Assets	SRO value	Market value	Amount
1. Immovable Properties* (Aggregate Value)			
2. Liquid Assets			
2.1 Cash & Bank Balances*			
2.2 Term Deposits with Banks			
2.3 Investment in Jewellery			
2.4 Investments in GPNs, Shares, etc.			
2.5 LIC Policies			
2.6 Investment in Business Concerns			
2.7 Stock-in-Trade			
2.8 Realisable Book Debts			
2.9 Other assets *(Details shall be furnished)*			
		Total.1 Rs.	

2. Liabilities: I furnish herein the summary of my liabilities; the details are furnished in an Annexure.

From whom Borrowed	Particulars of Mortgage/ Security given	Amount (Rs)	*Liabilities (Rs.)
1 Borrowing from Banks*			
2 Borrowing from Others			
3 Sundry Creditors			
4 Guarantees			
5 Contingent Liabilities etc.			
6 Others *(Details shall be furnished)*			
7 Under Letters of Credit			
8 Statutory Liabilities			
*Details of the Present Bank Accounts with A/c No etc. shall be furnished.		Total.2 Rs.	

3. Annual Income : I furnish herein the summary of my annual income; the details are furnished in an Annexure.

Source	Particulars	Amount
1 Business		
2 Agriculture		
3 House Property		
4 Others		
	Total.3 Rs.	

4. Surplus: (*Amount available for repayment of the credit facilities after providing for all expenses including family maintenance)*

Surplus: Annual Income Rs.__________ - Annual Expenditure/Repayments Rs.__________= Rs.__________

Signature of Guarantor 1

*The following details of the Immovable Properties of Applicant/family member's shall be furnished in an annexure alongwith the xerox copies of the title deeds.

Description f Property	Survey Plot/Door No.	Location	Extent Ac/Aq.yds	Market Value per Ac/Sq.yds (Rs)	Property Value (Rs)

Navabharat Co-operative Urban Bank Ltd.

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❑ Balaji Nagar, Jawahar Nagar - 500 087.

GUARANTOR-2's ASSETS AND LIABILITIES

Dear Sir,

Name and address of the Guarantor-2	
e-mail address	Phone:

I have pleasure in furnishing herein, the particulars of my family, movable and immovable properties. There are no encumbrances on our properties except those noted. I hereby undertake not to alienate, encumber or charge any of my properties without discharging the advances, you have already made or may make from time to time me or to the above named applicant/borrower or to any person(s) to whom I stand as co-obligant / guarantor.

1. My Date of Birth ____________; Age ________ Years; Dependents_______; Occupation ____________________;

2. Constitution: ❑ Individual; ❑ Joint. **Particulars of brothers / sons if joint with brothers and / or sons :***

Sl. No.	Name	Age	Relationship with Applicant	Occupa-tion	Parmanent Address	Business Office Address

Annexure with details is enclosed

3. Particulars of family members: *(All the family members)*

Name	DOB	Relation-ship	Occupation/ Designation	Employer	Income	Adhaar, PAN	Bank A/C Details
1.							
2.							
3.							
4.							
5.							

Annexure with details is enclosed

4. Net worth: Total Assets Rs.__________ **- Total Liabilities Rs.**__________ **= Rs.**__________ *(details next page)*

5. Declaration: I hereby certify that the particulars of assets and liabilities etc., furnished herein are true and correct to the best of my knowledge and belief and that no information has been withheld which materially affects my estimated networth.

Place : ______________

Date : ______________

Signature of Guarantor 2

Enclosures : ❑ Certified copies of Audited Balance Sheets of business concerns in support of Liquid Assets; ❑ Copies of documents of title in support of Immovable Properties; ❑ Copies of salary/income certificates / From 16/ I.T. Assessment orders/IT Returns and other material evidence wherever applicable.

6. Branch Manager's Certificate : We certify that we have made necessary enquiries from reliable and independent sources specified herein about the particulars of assets and liabilities etc. of the party mentioned above and that the particulars furnished herein represent a true and fair view of the estimated net worth of the party. The independent sources from whom enquires made include ____Copyofconfidential report obtained on the borrower is enclosed herein. A Certificate issued by the CA in respect of the Assets and Liabilities and other information of the person named herein is enclosed herewith. Borrower has; ❑ readily/willfully furnished the details ❑ expressed reservations in furnishing the details of Assets and Liabilities

Place :______________

Date :______________

HOD/Br. Manager

❑ *This form shall be obtained from Borrower, Guarantor(s) / Surety (ies) / all partners/directors/members of HUF etc.*

ASSETS AND LIABILITIES

1. Assets:I furnish herein the summary of my assets; the details are furnished in an Annexure.

Nature of Assets	SRO value	Market value	Amount
1. Immovable Properties* (Aggregate Value)			
2. Liquid Assets			
2.1 Cash & Bank Balances*			
2.2 Term Deposits with Banks			
2.3 Investment in Jewellery			
2.4 Investments in GPNs, Shares, etc.			
2.5 LIC Policies			
2.6 Investment in Business Concerns			
2.7 Stock-in-Trade			
2.8 Realisable Book Debts			
2.9 Other assets *(Details shall be furnished)*			
		Total.1 Rs.	

2. Liabilities: I furnish herein the summary of my liabilities; the details are furnished in an Annexure.

From whom Borrowed	Particulars of Mortgage/ Security given	Amount (Rs)	*Liabilities (Rs.)
1 Borrowing from Banks*			
2 Borrowing from Others			
3 Sundry Creditors			
4 Guarantees			
5 Contingent Liabilities etc.			
6 Others *(Details shall be furnished)*			
7 Under Letters of Credit			
8 Statutory Liabilities			
*Details of the Present Bank Accounts with A/c No etc. shall be furnished.		Total.2 Rs.	

3. Annual Income : I furnish herein the summary of my annual income; the details are furnished in an Annexure.

Source	Particulars	Amount
1 Business		
2 Agriculture		
3 House Property		
4 Others		
	Total.3 Rs.	

4. Surplus: (*Amount available for repayment of the credit facilities after providing for all expenses including family maintenance)*

Surplus: Annual Income Rs.____________ - Annual Expenditure/Repayments Rs.__________= Rs.______________

Signature of Guarantor 2

*The following details of the Immovable Properties of Applicant/family member's shall be furnished in an annexure alongwith the xerox copies of the title deeds.

Description f Property	Survey Plot/Door No.	Location	Extent Ac/Aq.yds	Market Value per Ac/Sq.yds (Rs)	Property Value (Rs)