Navabharat Co-operative Urban Bank Ltd.
Plot No. 12, Brindavan Colony, Dr. A.S. Rao Nagar, KAPRA-500 062.

CREDIT FACILITIES SANCTION LETTER

Letter No.________________; Date of Saction:____________; Due Date (for ODCCs):____________

Customer ID No.____________; Membership No.____________; CA/SA/OD No.____________;

Name:________________________________

❑ NP; ❑ PS; ❑ AGL; ❑ MEM; ❑ SEM; ❑ MES; ❑ SES; ❑ MC; ❑ HL; ❑ EL; ❑ Women; ❑ Minorities; ❑ SC; ❑ ST

Dear Sir,

Re: Your application for credit facilities, dated__________ ____________________

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

1. **Limits** ODCC Rs.__________ Rupees____________________only

   Term Loan Rs.__________ Rupees____________________only
2. **Margin**:____________________
3. **Rate of Interest**:________%Subject to change from time to time depending on bank's/RBI's policy Interest will be charged monthly as per RBI guidelines in force from time to time. Overdue interest @2% p.a will be charged additionally on the outstanding balance for the period of installment in case of delayed payments.
4. **Repayment schedule**: Term loan is repayable in E.M.Is. of Rs.______ p.m. with a moratorium of____ months.
5. **Security**: a. Primary____________________

   ____

   b. Collateral____________________

   ____

   ____
6. **Gurantors**: a. Mr.____________________ worth Rs.__________

   ____

   b. Mr.____________________ worth Rs.__________

   ____
7. **Other Terms & Conditions**:
   ❑ Processing charges @ 1% of the limit, Documentation charges @ 0.5% of the limits and stamp duty shall be paid; ❑ Share Capital shall be subscribed @ 2.5 % / 5% of the limits sanctioned for the facilities with and without collateral securities respectively; ❑ Charges for obtaining legal opinion from the bank's panel advocate & Engineer's valuation fee shall be paid; ❑ Mortgage Memos shall be registered at SRO; ❑ For Vehicles, hypothecation endorsements shall be made in favour of bank; ❑ Salary undertaking letter from the employer shall be submitted; ❑ Post dated cheques towards repayment shall be submitted; ❑ Out of Pocket expenses and inspection charges shall be paid.

   ____

   ____

   ____

We wish you the best in your endeavor to improve the quality your life with our assistance

Yours faithfully

I/We have read the terms and conditions stipulated above and accept the same. I/We am aware that the bank reserves the right to recall the loan, alter/modify the terms and conditions without giving any notice.

Manager/Managing Director | Signature of Borrwer | Guarantor 1 | Guarantor 2

Disbursal

❑ **Certified** that the Applicant is a Member and Customer of the Bank, complied with KYC norms; the account opening form alongwith relative enclosures are on record

HOD, CASA Division

❑ **Certified** that Application filled in all respects, Assets and Liabilities Statements of Borrower and 2 Guarantors are filled in all respects.
❑ CA Certified Assets and Liabilities Statements, 3 years ITRs of Borrower and 2 Guarantors are on record.
❑ CA Certified Copies of title deeds of all properties including those not mortgaged are on record.
❑ Project Report is on record.

❑ Certified that there are no adverse findings in pre-disbursal inspection of the borrower's unit, residence and securities.
❑ Certified that CMC/Appraisal note is on record.
❑ Board/MD/GM/BM Sanction Note & Sanction letter is on record.
❑ Certified that Clear Legal opinion from Panel Advocate, NIL EC is on record.
❑ Panel Engineer's Valuation Certificate with adequate value is on record.
❑ SRO Valuation Certificate with adequate value is on record.

HOD, Advances/Br.Manager

❑ Certified that Application set containing Application, AL statements, Project Report, Appraisal/CMC Note and Sanction Letter without any unauthorized exceptions is in safe custody.

❑ Certified that Mortgage set containing Mortgage Memos registered with SRO.

❑ Title Deeds in original, legal opinion, Certified Copies of Title deeds and valuation reports from SRO, Engineer without any unauthorized exceptions is in safe custody.

❑ Mortgager is a Guarantor.

❑ Certified that Documents set containing, DPN, TL Agreement, Guarantee, AOD and Mortgage memos without any unauthorized exceptions is in safe custody.

Custodian of Records

Certified that the sanction and proposed disbursal Is in compliance with all the statutory/regulatory provisions/Bank's Policies; ❑ Collected Share Capital and charges for ❑ Processing ❑ Documentating/Stamp duty ❑ Legal Opinion; ❑ Valuation ❑ Misc.Expenses. ❑ There are no uncollected pre-disbursal dues.

HOD, Advances/Br.Manager

Navabharat Co-operative Urban Bank Ltd.

Br1: Plot 12, Brindavan Colony, Dr. A.S. Rao Nagar, Hyderabad - 500 062
Br2: Balajinagar, Jawahar Nagar - 500 087.

APPLICATION FOR ADVANCES

For all purposes except Agriculture, Housing and Education

Customer ID No.:____________________; Membership No.:____________________; CA/SA/TD/TL/OD No.:____________________

Name:______________________________; Nomination No.:______________________; Date:______________________________

Dear Sir,

Kindly admit me as a member of your bank and allot me__________ shares of Rs. 10/- each for Rs.______________. Rupees________________________ only. I undertake full liability to the extent of share capital held by me. I shall abide by the existing by laws and those may be enacted thereafter. I here by declare that the details furnished herein are true. Please open ❑**SC;** ❑**CA;** ❑**SA;** ❑**TD;** ❑**TL;** ❑**OD** account with the following particulars with provision for SMS alerts: Kindly accept the amount deposited herein and credit it to the account applied for.

Re: Application for credit facilities: ❑ Ind.; ❑ Prop.; ❑ Partnership; ❑ Ltd. Co.; ❑ Estd. on____________

❑ NP; ❑ PS; ❑ AGL; ❑ MEM; ❑ SEM; ❑ MES; ❑ SES; ❑ MC; ❑ HL; ❑ EL; ❑ Wo; ❑ Min; ❑ SC; ❑ ST; ❑ ExS; ❑ Oth.

Limit applied for Rs. ____________________ **Purpose**____

Kindly sanction a loan for the purpose mentioned below. I/we furnish hereunder the required information. I/we declare that the information furnished herein is true and correct in all respects.

1. **Name(s) & personal profile of the Proprietor / Partners / Directors :** (A separate sheet may be enclosed in case of >3 persons.)

   a. Mr.____________________________________ Qualifications__________________ Experience __________________

   DOB_______ Age_____ Years; ❑ Married; ❑ Single; Dependents_____ Worth Rs.________ ❑ EU; ❑ Employed

2. **Family's Present Income** Rs._______ + Rs._______ = Rs._______p.m. - Sustenance required Rs._______p.m.

   ____

3. **Source of present Income:**____

4. **Existing/Proposed line of Business activity** (brief description):____________________________________

5. **Employment Potential :** Persons employed:__________+ No. of persons to be employed__________: =__________

6. **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

7. **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.

8.

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

Enclosures: The applicant shall furnish: The copies of latest 3 Balance Sheets along with the Trading and Profit & Loss Statements (in the case of existing units) Project Reports, relevant estimates for construction of buildings, proforma invoices for machinery, etc. (where term loans for fixed assets are required). **Enclosures for Personal Loans:** Service cum salary certificate from employer in respect of applicant & co-obligant(s), Form 16s; Letter of undertaking from the employer, Statements of Quotations towards cost of the articles to be purchased.

INTERVIEW CUM APPRAISAL

1. **Identity:** Applicant, Guarantor1, Guarantor2 have Complied with KYC norms, submitted the Account Opening forms.
2. **Purpose:** For ❑ Equipment finance; ❑ Working Capital; ❑ New Limits; ❑ Enhancement of existing limits.
3. **Premises:** The business premises is ❑ own; ❑ rented; ❑ leased
4. **Associate concerns** if any *(names and advances)*____

   ____

5. **Marketing:**
   a. commodities traded in or services offered__________________________________

   b. Sources and major suppliers of the commodities______________________________

   c. Firms engaged in similar activity in the locality______________________________

   d. How can the competition be met successfully?______________________________
6. **Basic books of accounts:** ❑ being maintained ❑ not being maintained *(if not, steps should be initiated to introduce them)*
7. **Will applicant be able to route his trade proceeds through the Bank?** ❑ Yes; ❑ No; If not, reasons:

   ____

8. Performance and how the Activity was financed so far *(to be filled up in case of existing unit only)*

Particulars	Last Year	This Year	Next Year
a. Sales			
b. Stocks			
c. Salary, Rents, Electricity			
d. Others			
e. Depreciation			
f. Total Expenses (b+c+d+e)			
g. Net Profit before tax (a-f)			
h. Tax on Profit			
i. Net Surplus (g-h)			

Source*	Int.@	EMI	Liability	Overdues

*Indicate name & Address of the sources, i.e., banks/financial institutions etc. enclosing a separate sheet if necessary

13. Credit facilities required:	Rs.
a. Term Loan (Equipment)	
b. Working Capital Term Loan	
c. O.D.C.C. Limit	

9. **Performance Analysis** *Past Income and Expenses, anticipatory Income and Expenses* *Amount in Rs.*

	Past Year	Past Year	Current Year	Next Year	Basis*
1. Average income/Turnover ..A					
2. Average expenses ..B					
3. Net surplus *(after tax)* Net Profit					
4. Net Profit/Sales/Turnover (%)					
5. Current Ratio**					

**Basis for anticipated income and break-up of expenses; **(Current Assets/Current Liabilities)*

10. **Anticipated performance:** Is the anticipated turnover reasonable? How is it achievable? *(keeping in view the applicant's experience/ past performance and the market potential in the locality)*

    ____

11. **Repayment capacity:** *Amount in Rs.*

Net surplus anticipated *(Item 8i above)*	
Add back depreciation *(Item 8e above)*	
A. Total cash accruals	
B. Total repayment* *(Annual repayment obligations)*	
Debt Service Ratio (B/A):	

Amount in Rs.

Annual repayment obligations	
To existing term loans from bank	
To proposed term loans form bank	
To working capital loans form bank	
Other term obligations *(to be specified)*	
Total Repayment*	

12. **Weaknesses** of the unit that may require counselling from the bank ______

13. **Sales Tax & Income Tax Assessment** Particulars:

______

14. Eligibility for Working capital : Finance to traders upto Rs.2,00,00,000.00 shall be assessed on Turnover method, as per Bank's credit policy.

Amount in Rs.

a. Accepted turnover for the next year	
b. Working Capital requirement: Minimum 20% of the accepted turnover	
c. Required NWC at minimum 5% of accepted turnover as in (a)	
d. Eligible Bank Finance as per (b)	

Eligibility under Turnover method : *When the existing NWC is less than the required NWC of 5 % as in © above, additional long term funds is to be brought in by the borrower and a certificate to that effect from the borrower / auditor (turnover exceeding Rs. 40.00 lacs) is to be insisted upon. If the existing NWC is more than the required NWC of 5%, 20% of accepted turnover be financed.*

15. **Equipment Finance required :** Details of equipment required (invoices / estimates to be enclosed)

Sl.No.	Equipment Details (*Annexures to be enclosed**)	Supplier	Price Rs.	Necessity*

Total Cost of equipment required Rs.______ (-) less : Applicants contribution, Rs.______ = Rs.______.*

16. **Working capital loan required Rs.______ Purpose:______**

(enclose relative estimates/invoices and amount involved etc.) **(Loan required.)*

17. **Repayment capacity:** Debt Service Ratio (B/A)=______
A.Total cash accruals p.a.: Net Surplus Rs.______ + Depreciation Rs.______ = Rs.______

Less: B.Total repayments p.a.: Rs.______ + Rs.______ + Rs.______ + Rs.______ = Rs.______

18. Repayment programme: How long will it take for the equipment to be erected / anticipated sales to be reached? with start-up period required:______ months *(Adequacy / necessity shall be substained)*
Term Loan *(Equipment)*______ Working capital______

19. **Security:** primary *(to be indicated separately for term loan and working capital)*______

Collateralsecurity:______

20. **Coobligants / Guarantors, their worth:** *(Full details of Collateral Security; guarantor's, borrowings, in any capacity from the bank(s) shall be mentioned)*
Details of Securities, Guarantors agreed to be provided by the applicant are furnished at Item No.2 of Recommendations in page 6.

Date: HOD / Br. Manager *Signature of Borrower* *Guarantor 1* *Guarantor 2* Mortegager

RECOMMENDATIONS

1. Position of accounts as on______ *(in case of existing units having credit facilities with the bank)*

Facility	Limit	Advance Value of security	Drawing Power	Outstandings	Overdues (If any)	Proposed limits	Margins

2. Recommendations: *The applicant's experience, marketing skills and determination for achieving the anticipated turnover (substrantiate in brief)*

______

We recommend for sanction of the credit facilities detailed herein against the securities, guarantees specefied herein:

a. Security, primary:______

Collateralsecurity:______

b.otherstipulations:______

HOD / Br. Manager Date:

Navabharat Co-operative Urban Bank Ltd.
Plot No. 12, Brindavan Colony, Dr. A.S. Rao Nagar, KAPRA-500 062.

ASSETS AND LIABILITIES

❏ Borrower; ❏ Guarantor-1; ❏ Guarantor-2

Dear Sir,

Re: Customer ID No.________________; Membership No.____________________; CA/SA/OD No.____________________

Name:____

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 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 networth 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 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.

ASSETS AND LIABILITIES

❑ Borrower; ❑ Guarantor-1; ❑ Guarantor-2

Dear Sir,

Re: Customer ID No.__________; Membership No.__________; CA/SA/OD No.__________

Name:__________

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

ASSETS AND LIABILITIES

❑ Borrower; ❑ Guarantor-1; ❑ Guarantor-2

Dear Sir,

Re: Customer ID No.__________; Membership No.__________; CA/SA/OD No.__________

Name:__________

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

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Name	DOB	Relation-ship	Occupation/ Designation	Employer	Income	Adhaar, PAN	Bank A/C Details
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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 networth 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

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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.	

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*Details of the Present Bank Accounts with A/c No etc. shall be furnished.		Total.2 Rs.	

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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

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