



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

**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****Mortgager**

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.



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 network.

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 _____

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			
Total.2 Rs.			

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

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)



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 network.

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 _____

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Place : _____

Date : _____

HOD/Br. Manager

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Total.1 Rs.			

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Total.2 Rs.			

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1 Business		
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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

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1. My Date of Birth _____; Age _____ Years; Dependents _____; Occupation _____;

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Place : _____

Date : _____

Signature of Guarantor 2

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