Hyderabad,

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APPLICATION FOR ADVANCES

Against Deposits

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.

Dear Sir,

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

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.

Authorisation/undertakings: I/We hereby declare that the above deposit(s) is/are free from any encumbrances. You are at liberty to adjust the said Loan/Overdraft from the proceeds of the above Deposit(s) and the renewals there of at any time without any references to me/us and until payment, you have a lien on the said deposit(s) and the monies due thereunder. You are at liberty to exercise lien on the above deposit(s) for all monies now owing or will at any time be owing by me/us in any manner whatsoever. You are at Liberty to cancel the above deposit(s) before the due date at your discretion to adjust the said loan/Overdraft Account according to the rules of the bank from time to time. Interest payable hereafter on the above deposit(s) may be credited to the said Loan/Overdraft. I/We hereby authorize you to make payment of the said advance to

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The above deposit(s) are in the name of Mr./Ms.______________________________

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who is a minor. I am the guardian being his/her father: / mother / appointed by Court. The Loan is required for the welfare of the said minor. I/We request you to release 1st installment of Rs.______________ from out of the sanctioned loan amount today.

Signature of the Borrower

❑ **Scheme1:** Repayable in 3 EMIs. ❑ **Scheme2:** Repayable in 2 EQIs. ❑ **Scheme3:** Repayable in 3 EQIs

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

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

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Signature(s) Borrower(s)/Co-obligant(s)/ Guarantor(s)

❑ 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
❑ 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

Signature(s) Borrower(s)/Co-obligant(s)/ Guarantor(s)

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

TL limit applied for Rs.		Repayable in ___ EMIs/EQIs of Rs.______________ each	
OD Limit applied for Rs		Repayable in ___ years	Due on:

Please grant a Loan / Over Draft of Rs. to me / us against the under mentioned deposits as per bank's rules. The relative Deposit Receipt(s) pass Book(s), duly discharged by me/us is/are enclosed herein.

Sl. No.	Deposit No.	Date of Deposit	Name(s) of Depositors	Pirncipal Amount (Rs.)	Due Date	Present Value (Rs.)

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.

Applicant's Signature

Recommendations:

❏ Account Opening Form with KYC compliance is on record; ❏ The Signature(s) and Photograph(s) of the Depositor(s) are tallied; ❏ The Lien on Deposit(s) is noted; ❏ There are no irregularities in the accounts; ❏ An advance of

Rs.______________ under the head______________ repayable on or before______________ may be sanctioned.

Present Value (Rs.)*	Margin	Advance Value (Rs.)	Int. Rate on TDs	Int. Rate on DL / OD**	Remarks
	Total		** of the deposits pledged, Including accrued Interest;*		*Br. Manager*

Rs:______________ Place: Date:

On Demand I/We, ____

____Jointly and severally

promise to pay Navabharat Co-operative Urban Bank Ltd., HO: Plot 12, Brindavan Clolony, Dr.A.S.Rao Nagar, Kapra, Hyderabad-500062, Branch____

Ranga Reddy Dist. or order the sum of Rs.______________ (Rupees______________________

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only) with Interest on such sum from this date at_____% per annum with monthly rests.

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Signature(s) Borrower(s)/Co-obligant(s)/ Guarantor(s)