

# **The Balasore District Co-operative Central Bank Ltd. Balasore**

## **APPLICATION FOR TERM LOANS/WORKING CAPITAL ADVANCE FOR MOTOR DRIVEN TRANSPORT (SRTO)**

Photograph

1.1 Name of the Applicant :

1.2 Name of the Father/Husband

1.3 Permanent address of the Borrower

1.4 Business address

1.5 Constitution

1.6 Date of admission as  
Associate Member of the Bank

1.7 Amount of share held

1.8 Experience  
Name(s) of proprietor/partners/  
Office Bearers of Co-operative  
Society

Age

Previous  
Experience

- 1.9 If already owing vehicles details (like type, Number of Vehicles, Year of manufacturer, cost price, present estimated value, income the reform, if a loan has been taken against them details)
- 1.10 Whether the vehicle will be driven by the Applicant?
- 1.11 Staff Employed. :
- 1.12 In the case of owner drivers :
- a) Number of dependents in the family :
  - b) Present monthly income :
  - c) Minimum sustenance amount required for the family. :
  - d) Whether belonging to the Scheduled Caste/Tribe :
  - e) If owing land & building, details of land & building with location, size and market value :
- 2.0 Date on which the vehicle is proposed to be purchased :
- 2.1 Type, Make year of manufacturer :
- 2.2 Fuel used. :
- 2.3 Dealer's Name and address :
- 2.4 Cost  
(Proforma Invoice to be enclosed)
- i) Chasis Rs. ....
  - ii) Body Building Rs. ....
  - iii) Others Rs. ....
- Total : .....
- Rs. ....
- Applicant's contribution (%) : .....
- Loan's required :

- 2.5 If a Working Capital loan is required details relating to purpose (inclosing estimates/ Invoices wherever applicable) amount involved etc.
- 2.6 Amount of working capital required.
- 3.0 Operational viability
- 3.1 Carrying capacity of the vehicles (persons/Loand)
- 3.2 Route on which or Area where the vehicle will operate.
- 3.3 Position relating to the obtaing obtaining necessary lisence/permit
- 3.4 Anticipated monthly earning
- 3.5 Factors which assure the applicant of achieving the above earnings and of a successful business in his area of operation.
- 3.6 Particulars of Sales Tax and Income Tax Assessments including any legal proceeding pending.
- 4.1 Outside borrowing if any-

Name of the reditor/ Bank	Purpose	Loan outstan ding on the Date of Application	Secutiry offered
(a)			
(b)			
(c)			
(d)			

4.2 Is the applicant a guarantor for  
Any loan, if so, furnish details :

Name of the principal Borrower	Name of creditor	Purpose of loan	Amount of loan outstanding
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5.0 Assets & Liabilities of the Applicant :

ASSETS	LIABILITIES
1. Cash & Bank Balance	1. Shares
2. Investments	2. Reserves
3. Stocks	3. Borrowings
4. Book value of the	4. Sundry Creditors
a) Vehicles	5. Other Liabilities
b) Machinery	6. Profit
c) Building	
5. Book Debts,	
6. Other Assets	
7. Loss	
TOTAL : _____	TOTAL : _____

6.0 Repayment

6.1 Start period required with reasons :

6.2 Monthly repayment towards  
Existing Bank Loan : Rs \_\_\_\_\_  
Monthly repayment towards  
Proposed Bank Loan : Rs \_\_\_\_\_  
Monthly repayment towards other  
Borrowings (to be specified) : Rs \_\_\_\_\_  
Total : \_\_\_\_\_  
Anticipated net cash accruals : Rs \_\_\_\_\_ (A) \_\_\_\_\_  
As per  
Debt Service Ratio (B, A) : Rs \_\_\_\_\_ (B) \_\_\_\_\_

7.0 Security

7.1 Collateral

a) Guaranter

- i) Name :
- ii) Father's/Husband's Name :
- iii) Address :

- iv) Age :
- v) Approximate monthly income :
- vi) Approximate value of immovable property :
- vii) Deposits :
- viii) Banker's name :
- ix) Other liabilities :

7.2 Immovable Property

Location	Type	Size	Book value	Market Value	Whether free from Encumbrance
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(Original records are to be attached)

Date .....

Place .....

Signature of the Borrower

### APPRAISAL

1. Income per month		
i) Number of days in a month the vehicle will be on the road	:	
ii) Number of Kilometers it will run per day		
iii) Fare/Rate per Kilometre	:	
iv) Average Income per month	:	(A)
v) Any other outside income	:	(B)
vi) Total income (iv) + (v)	:	
2. Expenses per month $\frac{XYZ}{N}$		
x) No, of days the vehicle will run per month.	:	
y) Cost of fuel per litre	:	
z) Kilometer run per day	:	
N) No. of Kilometer the vehicle Will run per litre	:	
i) Motor and other Municipal Taxes	:	
ii) Insurance premium	:	
iii) Garage Rent	:	
iv) Depreciation	:	
v) Interest on borrowing	:	
vi) Maintenance Expenses	:	
vii) Cost of oil, spares etc.	:	
viii) Staff Salary	:	
ix) Drawings of the operator	:	
x) Others	:	
TOTAL Expenses	:	(C)
3. Surplus (B) – (C)	:	
Income Tax if any	:	
Net surplus	:	
Depreciation added back	:	
4. Net cash accruals	:	