

# The Balasore Bhadrak Central Co.-Op. Bank Ltd.

## BALASORE

### APPLICATION FORM WORKING CAPITAL / EQUIPMENT FINANCE FOR RETAIL TRADERS / BUSINESS ENTERPRISES

(To be submitted in duplicate)

To  
The Branch Manager  
Balasore – Bhadrak Central Co.-Op Bank Ltd.  
\_\_\_\_\_ Branch

Passport size photo  
of the applicant to  
be affixed dully  
attested by any  
gazetted officer.

1- Personal Information :

a) Application Name in full  
(Block letter)

\_\_\_\_\_ Date of Birth

\_\_\_\_\_ Married/Unmarried

b) Father's/Husband's Name : \_\_\_\_\_

c) No. of shares hold : \_\_\_\_\_

Date of Admission : \_\_\_\_\_

Share Capital hold : \_\_\_\_\_

d) Address for correspondence : \_\_\_\_\_

: \_\_\_\_\_

: \_\_\_\_\_

: \_\_\_\_\_

: \_\_\_\_\_

e) Permanent Residential Address : \_\_\_\_\_

: \_\_\_\_\_

: \_\_\_\_\_

2- Proposal

a) WORKING CAPITAL

Existing

LIMITS

Application for a cash  
Credit accommodation

Proposed

Remarks

b) EQUIPMENT FINANCE

Application for a term Loan Rs..... calculated as under  
repayable ..... monthly/quarterly installments, beginning from  
..... month for purchase of  
.....

**PARTUCLARS OF EQUIPMENTS :**

- i) Cost Price Rs. \_\_\_\_\_
- ii) Down payment proposed Rs. \_\_\_\_\_
- iii) Unpaid balance Rs. \_\_\_\_\_
- iv) Amount of loan required Rs. \_\_\_\_\_

**3- Business Information :**

- a) Name of Business \_\_\_\_\_
- b) When established \_\_\_\_\_
- c) Address \_\_\_\_\_

Telephone No. : Office \_\_\_\_\_ Res. \_\_\_\_\_

- d) Whether business premises are rented or owned

- e) Constitution  
(Whether Individual Sole Proprietor, partnership Firm Undivided Hindu Family Limited Company)

Name of proprietor/ partners/ Director of Company	Age	Educational Qualification	Past Experience
1			
2			
3			
4			
5			

- f) Commodities traders in \_\_\_\_\_
- g) Capital invested in \_\_\_\_\_
- h) Other liabilities to Bank                      Direct                      Indirect

- i) Details of out side Borrowing              Amount              Nature of loan              Rate of Interest

- i) From other credit institution
- ii) From other  
( Deposit to be treated at outside borrowing )
- iii) Are basic books of accounts  
being maintained.

4- Collateral :  
Guarantor No. 1

- a) Name \_\_\_\_\_ Address \_\_\_\_\_
- b) Occupation \_\_\_\_\_
- c) Approximate monthly income \_\_\_\_\_  
Correspondence \_\_\_\_\_

- d) ADDRESS
- i) Permanent

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

ii) Phone : Officer \_\_\_\_\_ Residence \_\_\_\_\_

e) Banker's name, if any

f) Approximate value if  
immovable property, if any

g) IS the immovable property  
encumbered  
If so, please furnish brief  
details to the extent possible

h) Other liabilities to Bank :

i) Details of Owner's  
immovable property :

a) Location :

b) Particulars :

c) Approximate Value :

(As a token of confirmation of the above statement and as acceptance to stand surety and guarantor is order to take the responsibility of liquidation of the entire loan if the principal borrowers fall to repay)

Signature of the Guarantor / Surety



Miscellaneous Information :

i. PURCHASE

(Brief comments on purchasing arrangements)

ii. STORAGE

(How much of stocks are public display and how much in reserve whether facilities are adequate and satisfactory.

iii. MARKETING

a) Comments on class of clientele and locational advantage, if any

b) Value of daily/monthly sales and proportion of cash sales and credit sales.

c) Commodities traded in or service offered

d) Source/major suppliers of the commodities

e) Number of firms engaged in similar Activity in the same locality.

iv. PERFORMANCE ANALYSIS

Sl. No.	Particulars	Last Year	This Year	Next year (Anticipated)
1-	Sales			
2-	Stocks			
3-	Salary			
4-	Rent & Electricity			
5-	Others (specify)			
6-	Depreciation			
7-	Total Expenses (2 + 3 + 4 + 5 + 6)			
8-	Net Profit (before tax) (1 – 7)			
9-	Tax on profit			
10-	Net Surplus (8 – 9)			

v) MANAGEMENT AND ORGANISATION

- |  |                |
|--|----------------|
| a) Who looks after day-to-day management :                                   | No. of Workers |
| b) Experience of proprietors partners  |                |
| c) Number of staff-employed  |                |
| permanent employees  |                |
| Temporary employees  |                |
| Expected increase in the No. of employees after availing the bank's advance. |                |

vi) INCOME TAX / SALES TAX

- a) Income tax assessment
  - i) Furnished upto .....
  - ii) Arrears of income tax if any
- b) Sales tax assessment
  - i) Finalised upto
  - ii) Arrears of sales tax, if any

10- Any other General information

I/We confirm that

- a) The particulars in the application are to the best of my/our knowledge and belief, true and correct.
- b) I/We have no borrowing arrangement(s with any other bank/financial institution other than those mentioned above nor shall I/We resort on any borrowing arrangements) with other bank/financial institution during to currency of Bank's advance & that I/We shall confine all my dealings to your bank.
- c) I/We shall furnish as at the end of every quarter ending 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December a certificate in the form required by the Bank regarding my/our sales turnover.
- d) No judgment guarantees or other legal proceedings are pending against.

PLACE :

DATE :

\_\_\_\_\_  
Signature of the Applicant