

Murshidabad District Central Co-operative Bank Ltd.

Registration No. 38/59 dated 25-07-1959,

RBI Licence No. RPCD.KOL.NO.10-C dated 30-04-2012,

Head Office: 48, 49 B.B. Sen Road, P.O. Berhampore,

Dist. Murshidabad (W.B.). PIN-742 101,

Phone: 03482 - 252804, E-mail : 123mdccb@gmail.com,



Jelar Bank Aapnar Bank

APPLICATION FOR CASH CREDIT LOAN / TERM LOAN

To
The Chief Executive Officer,
Murshidabad District Central Co-operative Bank Ltd.
Head Office, Berhampore, Murshidabad.

Photo duly
signed
across by the
applicant

Through the Branch Manager,Branch

- 1) Name of the applicant :
- 2) Father's Name :
- 3) Nature of business :
- 4) Address -
 - (a) Present :
 - (b) Permanent: :
- 5) i) Amount of loan prayer for (in Rs.) : Rs.
ii) Term in months : _____
- 6) Yearly turnover of the firm/ business (in Rs.) : Rs. _____
- 7) Value of land & building and other immovable properties : Rs. _____
(As per valuation report)
- 8) Loan liability of the firm :
- 9) Loan liability of the Prop. :
- 10) Nature of A/c maintained with Murshidabad Dist. Central Co-op. Bank Ltd./ Other Banks -
 - (a) Current A/C :
 - (b) Savings A/C :
 - (c) Cash Credit A/C :
 - (d) Other A/Cs if any, :
- 11) Name and address of any financial institution if any with whom any loan -
 - (a) Name of the Financial Institution :

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- (b) Nature of loan : _____
- (c) Amount of loan (in Rs.) : Rs. _____
- 12) Annual surplus for last 03 yrs. : _____
- 13) Income Tax paid for last 03 yrs. : _____
- 14) Sale Tax paid for last 03 yrs. : _____
- 15) Permanent A/c No. : (a) Income Tax _____
(b) Sale Tax _____
(c) Professional Tax _____
- 16) Trade reference : Name _____
Contact No. _____
- 17) Nature of Security offered :
(a) _____
(b) _____
(c) _____
(d) _____
- 18) Details of business Insurance :
- 19) **Operational results of last 03 yrs. (to be supported by documentary evidence like audited a/cs and or Income Tax returns) -**
- (a) Opening Stock : _____
- (b) Closing Stock : _____
- (c) Average Stock : _____
- (d) Purchase : _____
- (e) Sales : _____
- (f) Gross Income : _____
- (g) Net Income : _____
- (h) Capital : _____
- (i) Borrowings : _____
- (j) Debtor : _____
- (k) Profit to sales : _____
- (l) Sales to Closing Stock : _____
- (m) Turnover : _____

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PROJECTION

Projected purchase turnover of goods :

Sl. No.	Nature of goods	Nature of purchase	Quantity of goods purchase	Amount involved

Sales Potentials:

Sl. No.	Nature of goods	Estimated sales value per month if financial support is provided

I/ We declare that the above statement are correct to the best of my knowledge and belief.

Signature of the applicant with seal

Date _____

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FOR OFFICE USE ONLY

Murshidabad District Central Cooperative Bank Ltd.

Memo No..... _____ BRANCH _____ Date:

	Any adverse report, if so detail thereof.	: _____ _____
	Whether KYC norms in respect of all Applicants/co a applicants/guarantors Have been complied with	: _____
	Whether it is a takeover of Loan from Bank/ FI	: _____

Comments/recommendations of Appraising Officer :
 (Mention the date of visit at Borrower(s) residence/work place)

(Branch Manager/Supervisor may attached separate forwarding for comments)

Recommended for sanction of a Cash Credit/Term Loan of Rs. _____ favouring Sh./Smt./Km. _____ for the purpose of business of _____ (Type of the Business) subject to terms & conditions mentioned above. The loan is proposed to be guaranteed by Sh./Smt./Km. _____ collaterally secured by _____. The loan shall be repayable in _____ Equated Monthly Instalments (EMIs) of Rs. _____. The applicable rate of interest @ _____.

Signature with Seal:

Supervisor

Branch Manager

(Common Seal of the Office)