

I.D. 1138

**CORP LAGHU UDYAMI CREDIT CARD SCHEME APPLICATION - CUM - APPRAISAL FORM**

From,

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Affix photograph of  
Borrower here

To,

The Manager / Senior Manager / Chief Manager,

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Dear Sir,

I / We request you to grant me / us following credit facilities for conduct of my / our business and to enable you to consider the proposal, I / We submit the following particulars, I / We affirm are true to my / our knowledge.

1. Trade Name				
2. Cosntitution* [Mark ✓]	<input type="checkbox"/> Individual <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Private Ltd. Company <input type="checkbox"/> Trust / HUF			
* Note : The date of registration of Partnership Firm with place and date, place and date of incorporation and Certificate of Commencement of Business in case of Private Limited Companies along with copies of Partnership Deed / Memorandum & Articles of Association / Trust Deed, whichever is applicable shall be furnished.				
3. If individual Applicant belongs to (Mark ✓)	<input type="checkbox"/> SC <input type="checkbox"/> Minority <input type="checkbox"/> Trust /HUF	<input type="checkbox"/> ST <input type="checkbox"/> Women	<input type="checkbox"/> BC <input type="checkbox"/> General	
4. Particulars of Individual / Proprietor / Jt. Member / Partners / Directors /Trustees				
Name	Age	Father's/Husband's Name	Relationship	Networth as per statement

5. Shop/Office Address			
6. Address of Godown/Factory (If applicable)			
7. Date when established			
8.a. Main Line Business [Mark✓]			
8.b. Sector	<input type="checkbox"/> Small Business <input type="checkbox"/> Retail Trade <input type="checkbox"/> Artisan <input type="checkbox"/> Village Industries <input type="checkbox"/> SSI <input type="checkbox"/> Tiny Units <input type="checkbox"/> Professional & Self-employed <input type="checkbox"/> Others .....		
9. Ancillary Business (if any)			
10. Since when dealing with our Bank			
11.a. Details of Credit Facilities availed at our Bank during the last 3 years (Rs. in lakh)			
Nature of facility and limit	Date of disbursal	Existing credit facilities	Balance outstanding
11.b Whether the above loan accounts are conducted properly and loans are repaid promptly?			
12. Details of Credit Facilities with other Bank (Rs. in Lakhs)			
Name of the Bank and Branch	Nature of Facility	Existing Credit Facilities	Balance Outstanding
13. Associate Concern/s			
Name/s of associate/sister concern and business location	Name/s of Applicant/s Proprietor/ Partner / Trustee / Director		Present Banker/s and the Nature & Extent of credit

14. Business figures for the last three years (Applicable to Small Business, Retail Traders, SSI units etc.) (Rs. in Lakhs)				Business Figures : Projection (Rs. in Lakhs)	
Parameter	20...	20...	20...	Current year (estimate)	Ensuing Year (Projection)
Sales / Turnover					
Purchases					
Gross Profit					
Net Profit					
Capital					
Reserves					
Reasons for fall, if any, in sales / Net Profit / Capital :					
15. Actual Turnover in the account during the last two years (Not applicable for professional and self - employed persons)				20....	20....
16. Gross Annual Income [As per I.T. return] During last Fiscal Year [Applicable only in case of professional and self - employed]					
17. Credit Limit sought under the card					
18. Purpose of Loan					
19. Details of securities offered					
Type of security	Name of owner/title holder/ insured/depositor	Location of property institution / Branch	Purchase price/ Face value/ cost	Market / Accured/ Surrender value & valuation date	
Primary securities					
Collateral securities					
Total vaoue of Securities					

<p>I / We undertake to allow any representative of Bank/ RBI any other agency authorised by you to inspect / verify movable assets, godowns, books of account etc. and also furnish all such information that may be required by you.</p> <p>Place :</p> <p>Date :</p> <p style="text-align: right;">Signature of the Applicant/s</p>	<p>I / We am / are willing to stand as Guarantor/s for the facilities sought by the applicant/s</p> <p>Place :</p> <p>Date :</p> <p style="text-align: right;">Signature of Guarantor/s</p>
<p><b>Enclosure :</b></p> <p>Tick (✓) only such of applicable items that have been enclosed.</p> <ol style="list-style-type: none"> <li>1. Certified copy of the Partnership Deed/Registration Certificate / Trust Deed / Resolution / Proprietorship letter.</li> <li>2. Certificate of incorporation &amp; Certificate to Commence Business, Memorandum &amp; Articles of Association</li> <li>3. Networth statements of Proprietor/Partners/Directors/HUF/Jt. Family members/Trustees</li> <li>4. Profit &amp; Loss A/c. and Balance Sheet for the last three financial year.</li> <li>5. Copy of the Sales tax Assessment Order / Return for the year ...../Trade/Business Licence</li> <li>6. Lease deed/rent receipt in respect of leased / hired business premises / godowns.</li> </ol>	
<p><b>Notes : [Mark ✓]</b></p> <p>A. Incomplete forms will lead to non-consideration of credit proposal by the sanctioning authority. Similarly, non-submission of required papers/documents/data may cause delay in consideration of application.</p> <p>B. The application form should be submitted in duplicate in case of ZO level sanction.</p>	
<p>Branches should note that in cases where the credit limit/s sought exceeds the delegated lending powers of the Branch Manager, the application form and all other relevant papers / documents along with the duly completed process / review sheet should invariably be filled up.</p>	

**CORP LAGHU UDYAMI CREDIT CARD SCHEME**  
**Process Sheet - Fresh Sanctions**

Name of the Borrower : .....Dealing with us since .....

(Amount in lakhs)

1. Business figures for the last three years [Applicable to Small Business, Retail Traders, SSI Units etc.]				Business Figures : Projection	
Parameter	20..	20..	20..	Current Year	Ensuing Year
Sales / Turnover					
Purchases					
Gross Profit					
Net Profit					
Capital					
Reserves					
2. Actual turnover in the account during the last two years [Not applicable in case of professional and self - employed]				20..	20..
3. Gross Annual Income (As per I.T. return) during last Fiscal year (Applicable in case of professional and self-employed)					
<b>4. Assessment of Credit Limit for the Card</b>					
<b>In case of Small Business, Retail Trade etc.</b>					
a. 20% of annual turnover declared for tax purpose					
b. 20% of actual turnover in the operative account for last 12 months					
c. Permissible limit (higher of a or b)					
<b>Professional and Self - employed persons</b>					
a. Gross Annual Income during the last fiscal year					
b. Permissible limit (50% of gross annual income during the last fiscal year)					
<b>Small scale Industries (SSI)</b>					
a. Projected turnover for the year					
b. Permissible limit (20% of the projected turnover)					

5. Terms of Sanction				
5.1 Credit Limit Sanctioned				
5.2 Rate of Interest		(Compounded at monthly rest)		
5.3 Security Offered for the Credit Limit / Permissible Amount [Priority sector norms to be complied with]				
Primary Security	(1)	(2)	(3)	(4)
Value				
Aggregate amount of Primary Security				
Collateral Security (if any)	(1)	(2)	(3)	(4)
Value				
Aggregate amount of Primary Security				
5.4 Guarantor/s (if any)				
5.5 Others (if any)				
5.6 Recommendation				
Date :		Officer/Sub-Manager/Branch Manager		
Orders of the Sanctioning Authority :				
Date :		Branch Manager / Zonal Manager		

### **Certificate of Valuation of property offered as Collateral Security**

Certified that the property offered by the applicant/s as collateral security to the limit sanctioned has been

1. Valued by Bank's approved valuer
2. Examined by Bank's approved Legal Advisor
3. Inspected by the undersigned [visit report filed]
4. Verified that the same is the one offered and
5. That it stands in the name of the person as mentioned in the legal advisor's report / loan application.

**Date :**

**Signature of Branch Head**