



# SREE NARAYANA GURU CO-OP BANK LTD.

Sree Narayana Nagar, P.L.Lokhande Marg, Chembur, Mumbai – 400 089

## APPLICATION FOR OVERDRAFT

To

The Manager,

Sree Narayana Guru Co-op Bank Ltd,

\_\_\_\_\_ Branch.

Date :

Affix  
Latest  
Photograph  
with Cross  
Signature

Dear Sir,

Re: Application for Business Loan/Cash credit/Overdraft & Bills Discounting Facility.

( For fresh limit/renewal /renewal-cum-enhancement of existing limit)

**(This form is to be filled in by the applicant only)**

The Branch Manager

Sree Narayana Guru Co-op Bank Ltd

\_\_\_\_\_ Branch

Date:

Dear Sir,

I/we hereby apply for granting a fresh/renewal/renewal-cum-enhancement of the credit facilities/ limits mentioned herein-below for the conduct of my/our business. I/we furnish below the details of my/our business standing, financial parameters supported by relevant document and all other information for consideration.

1. Trade name of the concern/firm/company: \_\_\_\_\_

2. Address: a) Business/office : \_\_\_\_\_

Mobile No. \_\_\_\_\_ Phone No. \_\_\_\_\_

b) Godown : \_\_\_\_\_

3. Business premises is owned by me/us : \_\_\_\_\_

Rented : \_\_\_\_\_ Rent agreement valid upto \_\_\_\_\_

4. Date of establishment/date of incorporation : \_\_\_\_\_

5. Constitution : Proprietorship /Partnership/ P.Ltd Co /Ltd Co. \_\_\_\_\_

6. Nature of activities: \_\_\_\_\_

7. a) Registration No & date of Partnership Deed.

b) In case of P.Ltd Co/Ltd Co: date of incorporation & date of commencement of business

c) In case of SSI/SME, registration No & date;

8. Banking with Sree Narayana Guru Co-op Bank Ltd since : \_\_\_\_\_

9. a) Credit limit enjoying since: \_\_\_\_\_ b) Amount of original limit: \_\_\_\_\_

10. Limit last renewed on : \_\_\_\_\_ 11. Renewal was due on: \_\_\_\_\_ 12. Reason for delay \_\_\_\_\_

13. Name & branch of other Bank where account is maintained : \_\_\_\_\_

Nature of account \_\_\_\_\_, Account No: \_\_\_\_\_ credit facility, if any \_\_\_\_\_

14. Shop & Establishment license valid upto:

15. Drug license valid upto:

16. GSTN :

17. Name & residential address of Prop / partners / Directors:

<u>NAME</u>	<u>AGE</u>	<u>ADDRESS</u>	<u>CAPITAL</u>
i)			
ii)			
iii)			
iv)			
v)			

18. Does the Proprietor / Partners / Directors belong to General /Scheduled Caste/ Scheduled Tribe/OBC category ?(required for statistical purpose only) : \_\_\_\_\_

19. Name of the sister/associate concern \_\_\_\_\_

20. Whether the sister/associate concern is enjoying any credit facility with SNGC Bank or any other Bank? If yes, give details: \_\_\_\_\_

21. **Particulars of existing limit with SNGC Bank:**

<u>No</u>	<u>Nature of facility</u>	<u>Limit</u>	<u>Margin</u>	<u>rate of interest</u>	<u>Securities</u>
i)					
ii)					
iii)					
<u>Total</u>					

22. **FACILITIES NOW REQUESTED FOR:**

	<u>Nature of limit</u>	<u>Amount</u>	<u>Additional Securities offered</u>
A. <u>Fund-based :</u>			
i)	Cash credit against hypothecation of stocks	Rs.	
ii)	Cash credit against hypothecation of book-debt	Rs.	
iii)	Overdraft against fixed deposit, LIC Policies	Rs.	
iv)	Mortgage loan	Rs.	
v)	Bills purchase/discounting	Rs.	
vi)	Cheque purchase	Rs.	
vii)	Drawal against un-cleared effect	Rs.	
viii)	Any other type of facility(specify)	Rs. _____	
Sub-total			

22.B. Term Loan

i) Purpose:  
ii) Amount :  
iii) Period of repayment: \_\_\_\_\_  
Total of fund-based limit(A+B): Rs. \_\_\_\_\_

22.C. Non-fund based limit:

<u>Nature of limit</u>	<u>Amount</u>	<u>Securities offered</u>
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i) Bank Guarantee ( Financial)

ii) Letter of credit

iii) Deferred Payment Guarantee \_\_\_\_\_

Sub-total ©: \_\_\_\_\_

Total fund based limit (22B). :Rs.

Total non-fund based limit (22C) :Rs. \_\_\_\_\_

**Total limit requested** Rs. \_\_\_\_\_

**23. Securities offered:**

Particulars of security:    Cost price    Market value    Date of valuation & by

A) **PRIMARY** :

- i)
- ii)
- iii)

B) **COLLATERAL** :

- i)
- ii)
- iii)

**24. Justification for the limit requested/enhancement requested:**

**25. Assets & Liabilities position as on \_\_\_\_\_**

<u>Liabilities</u>	<u>Amount</u>	<u>Assets</u>	( Rs.in lakhs) <u>Amount</u>
1. Capital :	Rs.	1. Fixed assets :	Rs.
2. Borrowing from Banks	Rs.	2. Stock-in-trade :	Rs.
3. Borrowing from others	Rs.	3. Sundry debtors;	Rs.
4. Sundry creditors	Rs.	4. Cash & Bank :	Rs.
5. Other liabilities	Rs. _____	5. Other assets:	Rs. _____
Total	Rs. _____	Total	Rs. _____

( Copies of Balance sheet, profit & loss account for last 3 years for fresh limit and last year for renewal of existing limit, provided previous year's statements already submitted. Latest stock statement. P&L and Balance sheet to be audited if limit is for Rs.,10. lakhs or more and/or if turn over is Rs.40.lakhs or more. Audit report also should be attached. )

**26. PERFORMANCE HIGHLIGHTS :**

<u>Heads</u>	31.3.20_____ ( Actual)	31.23.20_____ (Actual)	( Rs.in lakhs) 31.3.20_____ (Projected)
a) Gross sales :			
b) Net sales :			
c) Gross profit :			
d) Net profit :			

e) Depreciation :

f) Income Tax paid :

g) Current liabilities

h) Current assets:

i) Non-current assets :

j) Capital :

k) Gross block :

l) Net block :

m) Retained profit : \_\_\_\_\_

Reason for decrease in sales & net profit:  
\_\_\_\_\_

27.a) Whether there was any change in the constitution during the last year? If yes, give details:

27.b) Whether any change in guarantors proposed?

28. Information about statutory payments:-

a) Income Tax paid during the current year : Rs.

b) Sales Tax paid during the current year : Rs.

c) Shop & establishment license renewed upto:

d) No of employees :

e) Salaries paid upto :

f) Provident Fund of the employees :

g) Insurance policy No: \_\_\_\_\_ Date \_\_\_\_\_ Amount \_\_\_\_\_ with  
\_\_\_\_\_ Insurance Co , Valid upto

h) Any other statutory dues pending or disputed ?

29. Names & addresses of the guarantors offered :

<u>No.</u>	<u>Name</u>	<u>address</u>	<u>Age</u>	<u>Relationship with borrower</u>	<u>Net worth</u>
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1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

30. Are you a guarantor of any other borrower of this Bank or any other Bank? If yes, give details:

I/we declare that all the above information furnished are true to the best of my/our knowledge.

Place:

Yours faithfully,

Date ;

\_\_\_\_\_  
Signature of Prop/Partners/Directors

Please attach request letter in your letter-head, P&L and Balance sheet, list of S/creditors & s/debtors, Photographs, PAN card copy, address proof & identity proof of borrower, guarantors,

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