

THE ORISSA STATE CO-OPERATIVE BANK LTD.  
H.O. Pandit Jawaharlal Nehru Marg, Bhubaneswar - 751 001

BRANCH

Affix  
photograph  
of the  
Applicant

Affix  
photograph  
of the  
Spouse

Affix  
photograph  
of the  
Guarantor

APPLICATION FORM FOR LOAN TO TRADERS FOR WORKING  
CAPITAL REQUIREMENT

1. APPLICANT'S INFORMATION

(in case applicant is a partnership, photos of all partners be affixed. In case of company, photo of the spouse is not required)

- (i) Name (in Block Letters) :  
(ii) Father's name :  
(iii) Spouse's name :

2. ADDRESS

- (i) **Permanent**  
Plot No. .... At..... P.O.....  
Dist..... Pin..... Tel.....
- (ii) **Present**  
Plot No. .... At..... P.O.....  
Dist..... Pin..... Tel.....  
E-Mail Address, if any ..... Mobile Tel. No.....

3. DATE OF BIRTH

Self			Spouse		
Date	Month	Year	Date	Month	Year

Age	Age

4. No. of dependants

Name	Relation	Age

5. Educational Qualification :

**6. Occupational / professional Information :**

a) Self Employed (MBA / Engineer / Doctor / Other wise employed ) :

b) Pensioner of PSU / State / Central Govt. / Bank :

Name & address of Ex-employer .....

At.....P.O. .... Dist.....Pin.....

c) Monthly Income :

(Proof of income tax return or certificate from a competent Govt. authority)

**7. Membership Particulars :**

(a) Date of application for enrollment as nominal member of the Bank:

(b) Amount of share paid :

**8. Financial Statement (Enclose latest audited financial statement) :**

**9. Enclose copy of latest Income Tax Return :**

**PAN NO.**

**10. Details of Bank Account :**

	Self	Spouse
Name of the Bank Branch		
Telephone No.		
Type of Account & No.		

*(In case of Partnership / Pvf. Ltd. Company, the above details be given in respect of each partner / company, as the case may be)*

**11. Business Particulars :**

a)	Name of the business centre/ house	
b)	Constitution : (Whether Proprietorship/ Partnership/ Pvt. Ltd. Co) (Names and residential address of Partners/ Proprietor/ Directors. In case of partnership, please state whether or not registered under Partnership Act and/or Income Tax Act)	
c)	Work experience of the applicant may be detailed	

d)	Date of establishment (if already in business) :	
e)	Business Address and Telephone Number / Mobile Number :	
f)	Dealing in (principal items may be listed) :	
g)	Whether the shop/ place of business is owned or rented or on lease and licence. If rented, in whose name (Rent/ compensation receipt to be produced):	
h)	If Income Tax is paid by the Firm and/or partners personally (amount(s) and date of tax last paid separately for each) :	
i)	Particulars of working :	

**(Amount in Rs.)**

Actual turn over in last 3 years (Wherever applicable)			Projected turnover in coming 2 years (after the advance is availed of)	
	200	200	200	200
Sales				
Purchase/ Expenses				
Gross Profit				

j)	Average Annual stock holding during last 3 years	
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12. Amount of loan required : Rs.....

**13. Guarantor's Information :**

a) Name :

b) Father's Name :

c) Spouse's Name :

d) Age :

e) **Permanent Address :**

Plot No. .... At..... P.O.....

Dist..... Pin..... Tel.....

f) **Present Address :**

Plot No. .... At..... P.O.....  
Dist..... Pin..... Tel.....  
E-Mail Address, if any ..... Mobile Tel. No.....

g)

(i) Particulars of the property and approximate value of the immovable property, if any

(ii) Other liabilities to the Branch as a borrower/ guarantor to other loan, if any

h) As a token of confirmation of the above statement and as acceptance to stand guarantor of the above loan I take responsibility of liquidation of the entire loan with interest if the borrower fails to repay.

Signature of the Guarantor

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**14. Collateral Securities to be offered :**

**a) Property Details (In case land and building) :**

Location Mauza / Khata No. / Plot No.	Type (Agr. / Commercial / Residential)	Size	Purchase value if applicable	Market Value	Whether free from encumbrance

**b) Other securities (Please specify) :**

**15. References (Give (3) references) :**

**a) Preferably from your own trade who knows you well :**

Name of the person : .....

Residential Address : .....

City : ..... Pin Code ..... Tel. No.....(O).....(R)

E-Mail Address, if any ..... Mobile Tel. No.....

Since how long business relationship is going on :.....month/ year

**b) Preferably your Supplier :**

Name of the person : .....

Residential Address : .....

City : ..... Pin Code ..... Tel. No.....(O).....(R)

E-Mail Address, if any ..... Mobile Tel. No.....

Since how long business relationship is going on :.....month/ year

**c) Preferably your Customer :**

Name of the person : .....

Residential Address : .....

City : ..... Pin Code..... Tel. No.....(O).....(R)

E-Mail Address, if any ..... Mobile Tel. No.....

Since how long business relationship is going on :.....month/ year

**16. Documents to be submitted (Tick where applicable) :**

a) Application form	
b) Photographs (Signed across) (Borrower, Spouse & Guarantor)	
c) Statement of Bank Accounts, if any	
d) Proof of Income (2 years IT returns)	
e) Proof of Turnover (Latest Sales Tax return)	
f) Proof of Identity & residence (any one) (Passport/ Driving Licence/ Voter I.D. Card/ PAN Card/ Voter Identity Card/ Telephone Bill/ Electricity Bill/ LIC Policy Receipt)	
g) Proof of Office (Any One) (Lease Deed, Utility Bill, Municipal Tax Receipt, Title Deed/ Rent Receipt)	
h) Proof of Qualification (For Professionals, copy of highest professional degree)	

i) Proof of collateral security to be offered (Original documents such as E.C. for 13 years – Rent receipt registration deed / R.O.R. etc has submitted along with application forms (2) Other than land, LIC policy and surrender value thereof / fixed deposit / NSC KVP).	
j) Memorandum of Association, Article of Association, Board of Resolution, Certificate of Incorporation, Certified Shareholder's Resolution (Yes for Companies)	
k) Copy of latest audited financial statement	
l) Quotation for the equipment/ plant and machinery to be purchased	
m) Copy of project report or profile	

**Declaration :**

I/ We certify that all information furnished by me/ us is true; that I / We have no borrowing arrangements for the unit with any Bank except as indicated in this application; that there is no overdues/ statutory dues against me/ us except as indicated in this application; that no legal action has been/ is being taken against me/ us ; that I/ We shall furnish all other information that may be required by you in connection with my/ our application; that this may also be exchanged by you with any agency you may deem fit; and you, your representatives, or representatives of the National Bank for Agriculture and Rural Development or any other agency as authorised by you, may, at any time, inspect/ verify my/ our assets, books of accounts etc., in our factory/ business premises as given above. Further, in case of default in repayment of loan instalment, the Bank shall have the right to publicise the details of default in any manner it likes.

**Signature of the Applicant**

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**For official use**

Received from.....a loan

application for.....loan on dt.....

**For Orissa State Cooperative Bank Ltd.**

.....Branch