

From

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APPLICATION FOR ADVANCES

FRESH	RENEWAL	ENHANCEMENT
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To

The Branch Manager,  
  
CSB BANK LIMITED,  
  
.....

Dear Sir,

I/We hereby apply for the following credit facilities and furnish below the necessary details.

NATURE OF FACILITY

LIMIT REQUIRED

.....	.....
.....	.....
.....	.....
.....	.....
.....	.....

Approximate Date of Credit Requirement :

Purpose of credit facility

Annexure No.

CEN Form No.

.....

PART - 1

GENERAL INFORMATION

1. Name

.....
2. Address

a) Permanent

.....

.....

b) Present

.....

.....
3. Constitution

Individual / Partnership / Private Limited Co./ Public Co. / Public Limited Co. / Proprietary / HUF (Copies of Memorandum and Articles of Association, Certificate of incorporation / registration, Certificate of commencement of business, Bye-laws, Partnership deed etc., as the case may be should be enclosed.)

4. Name and Net Means of Promoters / Directors / Partners etc.

Name (Biodata in Annexure VIII should be enclosed)	Description (Partner / Director etc.)	Net Means as on ..... (Annexure IX should be enclosed)

5. Nature of business .....

6. Whether any of the Partners / Directors / Proprietors have at any time declared themselves as insolvent? (if 'yes' give details) YES / NO

7. Is there, any pending litigation against / by the concern? (if 'yes' give details) YES / NO

PART - II

Details of Existing Facilities (both in the names of applicants & Guarantors)

Name of the Bank / Financial Institution	Name of the Borrower	Facility	Limit (in lacs)	Balance as on .....	Purpose	Details of Security

PART - III  
FINANCIAL POSITION

(Balance Sheet & P L Account for the last two years and projections for the current year should be attached)

A. Liabilities		As per Balance Sheet		Projections
As on		.....	.....	.....
Capital		.....	.....	.....
Reserve		.....	.....	.....
Borrowings	a) Secured	.....	.....	.....
	b) Unsecured	.....	.....	.....
Current Liabilities		.....	.....	.....
Others		.....	.....	.....
		.....	.....	.....
TOTAL		<u>.....</u>	<u>.....</u>	<u>.....</u>
B. ASSETS				
Fixed assets		.....	.....	.....
Investments		.....	.....	.....
Inventories		.....	.....	.....
Receivables		.....	.....	.....
Advance Payments		.....	.....	.....
Cash & Bank Balance		.....	.....	.....
Others		.....	.....	.....
		.....	.....	.....
TOTAL		<u>.....</u>	<u>.....</u>	<u>.....</u>
C. WORKING RESULTS				
Purchase		.....	.....	.....
Sale		.....	.....	.....
Net Profit / Loss		<u>.....</u>	<u>.....</u>	<u>.....</u>

PART - IV  
SECURITY

A. Primary Security (If immovable property, Annexure X should be enclosed)

Description	Sy. No./ Ident- ification No.	No. / area / quantity	Value Rs.	Whether already offered as security

B. Collateral Security (If immovable property, Annexure X should be enclosed)

Description	Name of the owner	Sy. No./ Ident- ification No.	No. / area / quantity	Value	Whether already offered as security

C. Guarantee (If employee, salary certificate from the employer should be enclosed)

Name (Biodata in Annexure VIII should be enclosed)	Age	Occupation	Relationship if any with applicant	Net worth (Annexure IX should be enclosed)	Whether given any guarantee

D. Others

## PART - V

## MISCELLANEOUS

A. Details of latest tax assessment copies of assessment orders should be enclosed

	Assessment year	Income / turnover assessed	Tax assessed	Tax paid	Details of assessment
1. Income Tax	_____	_____	_____	_____	_____
2. Sales Tax	_____	_____	_____	_____	_____
3. Wealth Tax	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

B. Whether attracts the provisions relating to employee PF/ESI contribution. Yes / No.

If 'Yes' enclose copy of PF / ESI dues clearance certificate from PF / ESI authorities - Enclosed / Not applicable

## PART - VI

Particulars if any, not furnished enclosed here but relevant for considering the credit limits sought for.

## PART - VII

## PROPOSED REPAYMENT

Source of Income :

Repayment capacity :

If lumpsum on what date :

If instalments              a) No. of Instalments              :

b) Instalment amount :

c) Gestation period, if any,

required and reason thereof :

## PART - VIII

## DECLARATION

1. I/We hereby declare that the particulars given above and in the attached annexure/s are true and correct to the best of my/our knowledge and belief.
2. I/We hereby authorise the bank to disclose all or any particulars, details, information relating to my/our loan account/s with the bank to any other financial institution, Government, any agency/agencies as may be considered necessary or desirable by the bank.
3. It will be in order for the bank to disqualify me/us from receiving any credit facility/facilities from the bank in the case it is proved that the declaration of my/our outside borrowings given above contain misrepresentation of facts.
4. I/We hereby declare that I/We have no borrowings from any other bank or other agencies on the date of this application (delete if not applicable)
5. a) If the borrower is an individual/sole proprietor :

I am not a director of a specified near relation of a director of a banking company\*

I am a director of ..... bank\*

(Name of bank)

I am a specified near relation .....

of Sri. .... director of ..... bank  
(Name of director) (Name of bank)

b. If the borrower is a proprietary / partnership / joint stock Comapny :-  
None of the proprietors / partners / directors\* are directors / Specified near relations of directors of banking companies(\*)

The following proprietor(s) / partner(s) / Director(s) are Directors of Banking companies as detailed below(\*)

Name of proprietor / Partner / director	Name of the bank where he / she is director
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The following proprietor(s) / partner(s) / Director(s) are specified near relations of directors of banking companies as detailed below :-

Name of proprietor / Partner / director	Nature of relationship with the director of banking company	Name of the director of the banking company	Name of the Bank where the relative is a director
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6. I/We understand that if it transpires that the declarations / particulars given above are false, the bank is at liberty to recall the loan / advance forthwith.

Place.....

Date..... (Signature)

- Encls : 1. Annexure/s.....  
2. CEN Form  
3. Copies of the balance sheet, P & L account for the years .....  
4. Projections for the year .....  
5. Copies of income / sales / wealth tax assessment orders, PF/ESI dues clearance certificate etc.  
6. Memorandum and Articles of Association / Partnership deed / bye - laws.  
7. Biodata in Annexure VIII  
8. Financial statement in Annexure IX  
9. Details of properties offered as securities in Annexure X  
10. Others :

**PART - IX**  
**BRANCH REMARKS**

(Branch should verify the particulars furnished by the applicant in the application and the annexures should record their observations regarding connection, details of discrepancies, additional information, variation in financial position etc.)

For **CSB BANK LIMITED**

Place ..... Branch Manager  
Date ..... Branch

- (\*) Delete the items not applicable  
c) Whether belonging to scheduled caste / scheduled tribes / minority community