THE WEST BENGAL STATE CO-OPERATIVE BANK LTD. 24A, Waterloo Street, Calcutta-700 069

APPLICATION FORM (For Non-Agricultural Purposes)

From No. L. IA/78 (To be filled in properly by the applicant)

- 1. Full name of the Applicant: (in block letters)
- 2. Status of the Applicant (Co-operative Society/Proprietory or Partnership firm/Company/Individual)

Attested Copies of Bye-Laws; Memorandum & Articles of Association; Regd Partnership Deed; Authority to borrow from the Bank/ branch under a resolution of the Managing Committee, Trade Licence/I.T./S.T. clearance Certificate from individual/firm as applicable may be furnished withoriginals for verification.)

- 3. Regd. No. & Date of Registration.
- 4. Regd. Address
- 5. Office Address with Telephone No.
- 6. Location of Godown/Factory/Showroom etc.
- 7. If the applicant is a Coopt. Society or a Limited Company:

Please specify:

- (i) Nos. of members/shareholders
- (ii) Paid-up Share Capital
- (iii) Date of Last A. G. M.
- (iv) Maximum borrowing power.
- 8. Amount applied for
- 9. Nature of accommodation (Please specify short term/medium term/Cash Credit or Overdraft
- 10. Purpose of the loan (Please specify the nature of business as also for working capital/block capital
- 11. Maximum period for which accommodation is applied.
- 12. A brief outline of the scheme total costs involved as per scheme. (Original scheme duly vetted by competent authority should be attached)
- 13. (a) Of which amount to be borne by the applicant
 - (b) Please also specify borrower's involvement in percentage.

- 14. What are the sources for meeting own involvement as at 13(a) above.
- 15. How the loan is to be repaid with interest?
- 16. Details of securities offered:(Please specify the nature, extent and value of such security in each type)
 - (a) Hypothecation of stocks or other marketable securities.
 - (b) Pledge of stocks or other marketable securities,
 - (c) Lien on Fixed Deposits/Recurring Deposits or other deposits.
 - (d) Mortgage of immovable properties
 - (e) Guarantee of Central/State Govt. or any other Financial Institution,
 - (f) Personal mortgage of Guarantor's properties,
 - (g) Any other security.
- 17. Name of Bank and branches, other than West
 Bengal State Coopt, Bank with which any A/c.
 is maintained by the applicant.
- 18. (a) Name of the branch of the West Bengal State Coopt. Bank with which the loan account will be operated.
 - (b) Please specify the nature of account maintaining with the said branch and from which date.
- 19. In case the applicant Society/Firm/Company carrying business for more than one year (one to three years' audited Balance Sheet, Profit & Loss A/c together with Audit reports and a proforma balance sheet of a recentdate shall be furnished for examination and record).
- 20. No. of employees :-
 - (i) Regular-
 - (ii) Casual

In case of a Gooperative Society how many are members?

- 21. Labour problem (e.g. Strike, Lockout, Lay-off etc.) if expired please specify with duration and loss of production.
- 22. Any other remarks the applicant likes to furnish to the Bank in respect of its/his business.

I/We solemnly declare that the particulars and information furnished above are true and correct to the best of my/our knowledge and belief.

Signature of applicant	with
designation and office	

Date....

In case of Salary Earners' Society

- 1. Name address and telephone No. of Employer
- 2. Name designation and telephone No. of the Salary Drawing & Distributing Authority
- Total number of members as on the date of application
- 4. Of the three above, number of permanent employees
- 5. Paid-up Share Capital
- 6. Reserves
- 7. Of the reserves, what amount has been invested separately, if so, where and how
- Maximum borrowing power of the Society as per Act. Rules and Byelaws
- Maximum borrowing power as fixed in the last annual general meeting of the Society with date of the meeting.
- 10. Maximum admissible rate of interest on borrowings and lendings as per byelaws
- 11. A statement of the intending borowing members covering the following points should be attached (Name of members, if permanent employees, basic salary, allowances, total salary drawn, monthly deduction, if any, net salary drawn, paid-up share capital help in the Society by the members, maximum borrowing power as perbyelaws, present loan outstanding, if any, of which overdue, purpose of the loan applied for, securities offered, amount and period of loan recommended by the Society and made of repayment proposed, deposits held by the members with the Society, remarks)
- 12. An undertaking of the drawing and distributing authority for deduction of monthly instalment of loan out of the salary of the members (employees concerned) out of monthly salary bill and depositing the same to the Bank towards repayment of loan instalment in case of default by the Society.
- 13. Any other relevant information not covered above

I/We solemnly declare that the above information are true to the best of my/our knowledge and belief.