

[Application for Renewal/ Enhancement of limit shall reach H.O. at least one month before the date of expiry of the limit]

FORM NO. RE(NA)/02/96

## WEST BENGAL STATE CO-OPERATIVE BANK LIMITED

24-A, Waterloo Street, Calcutta-700 069

### APPLICATION FORM FOR RENEWAL / ENHANCEMENT OF CASH CREDIT OR OVERDRAFT OR OTHER TYPE OF WORKING CAPITAL LIMIT

[All Columns shall be duly filled in. Columns not applicable shall be struck out]

For Office use

Renewal/ Application Received on .....
Existing Limit Rs. ....
Enhancement/ Renewal/ upto Rs. ....
Limit recommended for consideration of Renewal/ Enhancement of Rs. ....
Processing fees realised on .....
Signature of Br Manager .....

To  
The General Manager (operation)  
The West Bengal State Co-op. Bank Limited  
24-A, Waterloo Street  
Calcutta-700 069

Through: The Branch Manager/ Unit Manager  
Branch / Unit

1. Name of Applicant
2. Address with Telephone No./ Fax No.
3. Nature & Type of Existing limit (enjoying):
  - i) Cash Credit/ Overdraft/ Any other type of working Capital limit Rs. ....  
(Please strick out whichever not applicable)
  - ii) Valid upto.
  - iii) Specify the purposes of the limit enjoyed:
4. Authority and date of sanction of the existing limit.  
(Specify the date of the meeting of L/L committee/ the Board of Directors & H/O Letters No. & Date)
5. Nature and value of securities offered against the existing limit (Please specify Primary Securities & Collateral securities in details)
6. Margin to be maintained by the borrower:
7. Indicate sources of Funds for meeting margin:

8. Insurance cover obtained :
- Sum Insured Rs.
  - Name & Address of the Insurance Co. :
  - Policy No. ....
  - Risks Covered.....
  - Valid upto .....
9. Stock statement whether furnished fortnightly/ Monthly
10. If stock statement submitted / submitting regularly as per terms of sanction
11. Past performance [Rs. in lakhs]
- |           |           |           |
|-----------|-----------|-----------|
| Year..... | Year..... | Year..... |
|-----------|-----------|-----------|
- Total Production
  - Total Purchase
  - Total Sales
  - Net Profit (+)
  - Net Loss Loss (-)
- 11.2 Turn over in Cash credit/ overdraft A/c during the last one year
- \*c) Total debits in the account from ..... to .....
- Rs. ....
- \*d) Total credits in the account from ..... to .....
- Rs. ....
- \*e) Balance outstanding as on : Rs. ....  
the latest date (specify date)
- \*f) Maximum outstanding as on ..... Rs. ....
- \*g) Minimum outstanding as on ..... Rs. ....
- \*h) If margin has always been maintained as stipulated.
12. Renewal of the existing limit/ Enhancement of overdraft/ Cash credit limit applied for : Rs.....
- from ..... to .....
- 12.2 Period for which Renewal/ Enhancement applied From..... To.....
- 12.3 Specific reasons for enhancement of limit applied for

13. Statutory dues, if any on the date of application an account of :

Income Tax, Sales Tax, Excise Duty, ESI/PF etc .....

14. Any other relevant information not covered above.

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

Place : .....

Date : .....

Signature of the applicant borrower/  
authorised officer with Seal & Designation

Encl :

The application for Renewal / Enhancement of Cash Credit/ Overdraft limit shall accompany the following documents/ statements :

- 1) A Copy of the last audited Profit & Loss A/c. and Balance Sheet together with Audit Reports and a Proforma Balance Sheet of a recent date;
- 2) Certified copy of the Resolution of the Competent Authority for renewal/enhancement of limit (in such cases, where applicable);
- 3) In cases of enhancement of limit scheme for expansion of business if any justifying enhancement;
- 4) Where limit attracts prior authorisation from NABARD under CAS, Statements under NABARD prescribed forms;
- 5) Any other documents to be specified.

# WEST BENGAL STATE CO-OPERATIVE BANK LIMITED

..... Branch /Unit

For use of Branch/  
Unit Manager

## Brief Review of Borrowal Account to be Submitted by Branch Manager/ Unit Manager with Proposal for Renewal/Enhancement of C.C/O.D. or other Type of working Capital Limit.

1. Name of Borrowing Unit with :  
brief history & line of activity

2. Facilities enjoyed : Limit Outstandings  
(Type of limit & Purposes)

3. Authority sanctioning :  
renewal of the loans  
(with date of I/L Com./  
Board's meeting)

4. Security a) Primary :  
b) Collateral :  
Guarantee :

5. Position of documents :

6. Conduct of the facility :

a) Whether stock statements  
are submitted regularly  
& D.P. calculated

b) Position of stock as per  
latest stock statement  
with date

c) Whether Insurance  
Policy renewed & Valid  
(Specify sum of Insurance Cover & date of validity)

d) Position of DICGC Cover

e) Sales so far this year

f) Sales last year

g) Profit earned this year

h) Latest Debit/ Credit  
summations in OD/CC/A/c for the last year :

(i) Total Debits	...	...	Rs.
(ii) Total Credits	...	...	Rs.
(iii) Present dues outstanding	...	...	Rs.

- (iv) Max. outstanding during the period      date      ..      Rs.
- (v) Min. outstanding during the period      "      ..      Rs.
- (vi) Did the A/c show any credit Balance      "      ..      Rs.
- (If so, specify date/ dates)

- i) Date of last deposits
- j) Position of borrower's equity
- k) Whether any unsatisfactory :  
features noticed during the period/ during the periodical inspection
- l) Whether outstanding in CC/OD A/c exceeded D.P/ limit at any time during the period under review, if so, the reasons therefor with dates shall be specified.
- m) Whether the entire sale proceeds deposited to CC/OD A/c (Give details in the Pro-forma)

7. Comments on the general working of the borrowing Unit

	Year												Total
	(Figs. in lakhs Rs. )												
	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	
(i) Sales during last 12 months													
(ii) Deposits to OD/CC A/c during the last 12 months													

- 8. Reasons for unit becoming sick/ suspension of business with date
- 9. Efforts taken for nursing the unit and the outcome
- 10. Scope for rehabilitation compromise
- 11. General observations
- 12. Recommendation for continuance of the facility or enhancement of limit or otherwise (with specific reasons)  
(If necessary, separate sheet may be used)

For West Bengal State Co-operative Bank Ltd.  
..... Branch

Dated : .....

Branch Manager