



LOAN MANUAL

THE WBSCARD BANK LTD.

Glorious Sixty Years (1958 – 2018)

**THE WEST BENGAL STATE CO-OPERATIVE AGRICULTURE &
RURAL DEVELOPMENT BANK LTD.**

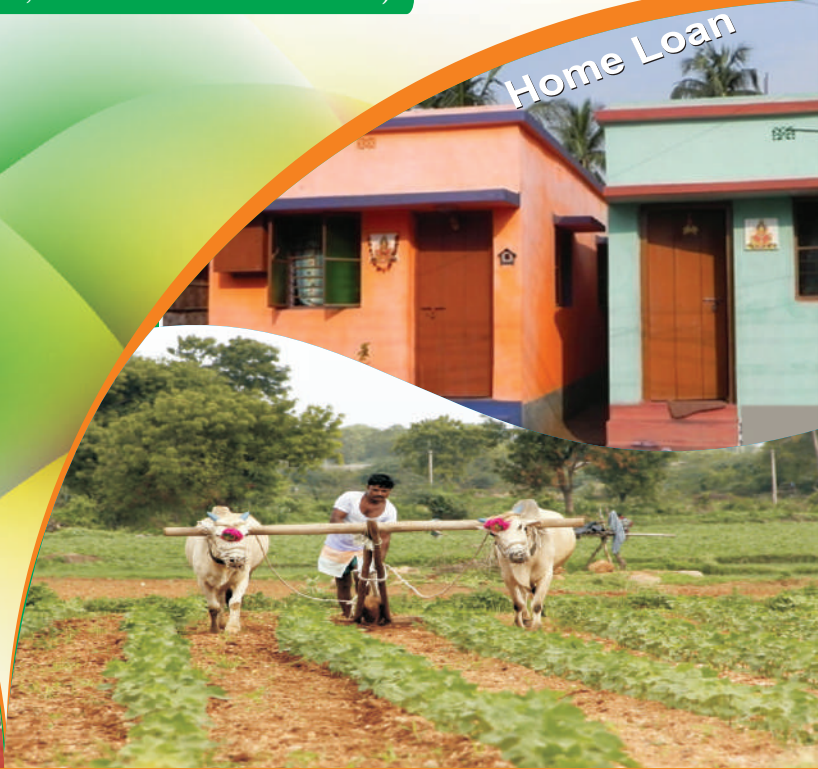
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VOLUME - II

**UNIFORM LOAN APPLICATION FORM
(FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)**



LOAN MANUAL



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Glorious Sixty Years (1958 – 2018)

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25D, Shakespeare Sarani, Kolkata- 700 017

Telephone No. : 033-2287 1786 /1787 / 1788, 033-2280 6681, Fax : 033-2287 7128

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Email : wbscardb@gmail.com, wbscardb@dataone.in

Memo No. 135/Oprn./1310

Date : 11/10/2018

PRELUDE

It has been felt necessary during last few years to make out a Comprehensive Loan Manual for the Long Term Cooperative Credit Sector (LTCCS) of the State of West Bengal considering the changing scenario in the Credit Sector as well as diversification of Loans. As such, the Apex Bank of LTCCS has prepared a revised Loan Manual for the LTCCS in order to cope with the New Situation. This Loan Manual will come into force with effect from 1st day of November, 2018 with Uniform Loan Application Format for different types of loan. We do hope and believe that this Loan Manual for the LTCCS will facilitate widening of Long Term Credit in the State through Primary Cooperative Agriculture and Rural Development Banks (PCARDBs). We express our sincere thanks to all the PCARDBs for extending their valued suggestions in framing this New Loan Manual.

(Ashis Kumar Mondal)

Managing Director

The West Bengal State Cooperative Agriculture
and Rural Development Bank Ltd.

LOAN MANUAL



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

APPLICATION FORM FOR FARM LOAN

Name of the Bank : _____

Address of the Bank : _____

Name of the Branch : _____

Address of the Branch : _____

Name of the Scheme/Activity: - _____

Amount of Loan applied for Rs _____ Repayment Period _____

A. Photo Identity

Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials
--	--	--	--	--	--

Signature of the concerned Bank Official.....

B. Personal Details of Applicant/s

Applicant Status	Name of the Applicant/ Applicants in Capital Letters (Full Name)	Father's/ Mother's/ Husband's Name	Sex	Age (Years)	Religion	Caste	Relationship with 1 st applicant	Profession
1st								
2nd								
3rd								
4th								
5th								
6th								

C. KYC Documents Furnished: -

Sl. No.	Identity Proof	Sl. No.	Address Proof
1	Voter ID Card	1	Voter ID Card
2	PAN CARD	2	Driving License
3	Driving Licence	3	Electricity Bill
4	Passport	4	Bank/ Post Office Passbook
5	Identity Card issued by the Government	5	Passport
6	Aadhaar issued by UIDAI	6	Telephone Bill
7	Identity Card issued by Educational Institutes approved by AICTE/ UGC	7	Ration Card
		8	Proof of LPG Connection
		9	Aadhaar issued by UIDAI
		10	Property or Municipal Tax Receipt

* Any one of the above

* Any one of the above

LOAN MANUAL



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

D. Date of Birth as per KYC:-

NAME:-	(DD/ MM/ YYYY)							

E. Marital Status: (Tick Appropriate Box):- Single () / Married () / Others ()

F. Residential Status:- Permanent/ Rental

G. Address of the Applicant / Applicants :

Present	Permanent
Plot/Holding No: _____	Plot/Holding No: _____
Village : _____	Village : _____
P.O. : _____	P.O. : _____
District : _____ PIN _____	District : _____ PIN _____
Phone / Mobile No. _____	Phone / Mobile No. _____
P.S. _____	P.S. _____
State _____	State _____

Enclose separate sheet where address of other applicants differs.

H. Qualification & Category :

Non- Matric	Under Graduate	Graduate	Post Graduate	Category	SC	ST	OBC	GEN	Big Farmer	Small Farmer	Marginal Farmer

I. Bank Account Details:

Name of Account Holder	Name of Bank	Branch Address	Current or Saving A/c	Account No (S)	Age of Account	Average Balance (Monthly)	PAN	Mobile / Phone No. Registered with The Bank
1.								
2.								
3.								
4.								
5.								
6.								

LOAN MANUAL



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

J. Whether the applicant has any loan outstanding at present with this Bank or other Banks/ Financial Institution:- Yes /No
(If yes, Present Status of Previous Loan along with membership details)

Name of Borrower	Date of membership	SRF No.	Loan Received	Date of Receipt	Purpose of loan	Repayment Period	Instalment	Present Outstanding	
								Principal	Interest

K. Plot details where the scheme will be implemented and/or mortgaged:-

Khatian No.	J. L.No.	Mouja	Dag No.	Area (Decimal)	Land Class	Conversion Done/ applied	Conversion to land class	Name of the Plot Holder

L. Post-Development Income Projection:-

A) Pre-Development Income						B) Post-Development Income						
Quantity of Agril. Land	Average Production per Acre	Total Production	Total Value of Produce	Total Expenditure for produce	Net Income for produce (A)	Quantity of Agril. Land	Average Production per Acre	Total Production	Total Value of Produce	Total Expenditure for produce	Net Income for produce (B)	Income Increase (B-A)

M. Net Income of applicant/s :-

Name	Total Land Holding	Annual Earnings from Various Crop	Income from any other source	Expenditure for Production	Total No. of Family Members	Annual Expenditure for family maintenance	Net Income
1	2	3	4	5	6	7	$8=(3+4) - (5+7)$
Total							

N. Detailed Project Report / Scheme to be submitted duly signed by the Applicant and vetted by the Competent Authority/Bank Official :-

Block Capital	Working Capital	Total Project Cost	Amount of Loan applied for		Total Loan	Subsidy (if any)	Own Contribution
			Block Capital	Working Capital			

LOAN MANUAL



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

O. Details of properties to be mortgaged. (Total Area _____ Decimal):-

P.S.	Mouja	J.L. No.	Hal Khatian	Hal Plot No.	Quantity of Land (Dec)	Land Class

P. Cash/ Liquid Security:-

Sl. No.	Instrument	No.	Date of Issue	Face Value	Date of Maturity	Percentage of face value considered as security	Security Amount
1	NSC/KVP						
2	SV OF LIC						
3	FD with Branch / ARDB						

Other Profession of the Applicant / Applicants :

1. Name of the Institution _____
2. No. of years engaged _____
3. Annual Income _____

NOMINEE_ (NAME) _____ RELATION _____

Declaration

I/We do hereby declare that the statement made in the Loan Application is true to my/our knowledge and belief and I/We agree to repay the Loan amount as per the repayment schedule which may be fixed by the bank.

Signature of Witness

Name & Address

Signature of Applicant/ Applicants

Name & Address

APPLICATION FOR MEMBERSHIP & NOMINATION DECLARATION*

I/We desire to be admitted as member(s) of the above bank and hereby deposit a total amount of Rs. of being the value of one ordinary share including Admission fee of Rs. I/We hereby agree to abide by the Laws, Rules and Regulation as are in force at present or as may be made out in future to conduct the business of the bank.

I/We hereby nominate Sri.....

S/O D/O W/O..... Age.....

Address.....

..... as my/our Nominee .The nominee shall have interest in the share and dividend as may be declared thereon.

* In case of New Member

Signature of Witness

Signature of Applicant/ Applicants



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

FOR OFFICE USE ONLY:

Loan Application Received on	Entrusted for field enquiry to with date	Comment/ s of CEO/ CAO/ Manager for any specific enquiry	Received by Supervisor / Field Officer (Name)	Date

Field enquiry Report and appraisal:

Spot Verification & Date of Enquiry (As per Loan Policy of WBCARDB appraisal of Loan cases to be made)	Report
<p>a) i) Field enquiry regarding Residence & Landed Property</p> <p>ii) Project Spot Verification Report</p>	
<p>b) Assessment of Repayment Capacity</p> <ol style="list-style-type: none"> 1. Income from mortgaged Land 2. Income from other than mortgaged Land 3. Income from other sources 4. Income from the project 5. Family Expenses 6. Other Expenses 7. Repaying Capacity $= (1+2+3+4)-(5+6)$ 8. Amount of Loan recommended 	
<p>c) Income Verification & Loan eligibility</p>	
<p>Enquiry on Past Loan History of the Applicant/s & Observations</p>	

9. Rent & taxes paid upto ::

10. Status of loan of the member in Co-operative Societies & Commercial Banks if any: Current/ OD

11. Value of total assets.

LOAN MANUAL



THE WBSCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

ACTUAL LOAN REQUIREMENT

	Project Cost	Bank Loan	Own Contribution	Subsidy
Block Capital				
Working Capital				
Total				

Details of Documents Submitted

1. Original copy of Deed/s No. & year
2. Certified copy of Deed/s No. & year.....
3. LR Record.....
4. Rent Receipt (if available).....
5. Possession Certificate issued by.....
6. No Dues Certificate obtained from.....
7. Legal Heir/ Warrission certificate issued by.....
8. Co-Shareer declaration-cum-No Objection Certificate (if applicable).....
9. Scheme/project vetted by.....
10. Sanctioned Plan & Estimate (if applicable).....
11. Valuation of Building (if applicable).....
12. Conversion Certificate (if applicable).....
13. Sketch Map(if applicable)
14. Trade License / Other license/Permit (if applicable)
15. Search Report
16. Legal Advisor Report
17. Any other documents(if applicable)

Valuation of Securities:-

Sl. No.	Category of Security	Area/Quantum	Rate	Value (in Rs.)
1				
2				
3				
4				
5				
6				
TOTAL				

Signature with Office Seal & date:

Supervisor

Manager

CAO/CEO/District Manager



THE WBCARD BANK LTD.

**UNIFORM LOAN APPLICATION FORM
(FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)**

The Enquiry Report shall be prepared and signed by the appropriate official / officer as per stipulation mentioned in the Loan Policy depending upon the quantum of loan.

Legal Opinion based on Actual search of Landed document:

Perused the landed documents as submitted in the loan file and based on such documents, actual search conducted at the concerned Sub - Registrar Office on _____ for the land/s in question as detailed below:

Deed No.	Mouja	J.L. No.	Khatian No.	Plot No.	Land Area

(Searching must be conducted on the Landed Asset where Unit to be constructed & all other Lands where creation of charge is necessary. Copy of Searching

Fee Receipt of Sub-Registry Office which is paid by the Bank/Lawyer is also to be enclosed in loan file.

Based on actual Search at SRO _____, _____, it is opined that the above plot is free/not free from all encumbrances

and absolute charge can be/ cannot be created on the Asset by way of equitable Mortgage by the Bank Authority.

SIGNATURE OF THE LAW OFFICER OF THE BANK WITH DATE

Recommended/not recommended a Loan of Rs. _____

(Rupees _____) with repayment period of months including moratorium period of months.

Applicants/ s Further advised to submit following documents for further verification:

i) _____

ii) _____

iii) _____

Supervisor/ Enquiry Officer.

Perused the submissions and found satisfactory/ unsatisfactory.

Recommended/not recommended a Loan of Rs. _____

(Rupees _____) with repayment period of months including moratorium period of

Manager

CEO/ CAO / District Manager



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

Recommendation of the Authority for BoD Sanction:

Based on the above appraisal & Legal Opinion, a Loan of Rs. _____ (Rupees.. _____) is recommended for sanction in the BoD meeting on _____.

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

BoD of the Bank sanctioned the Loan on _____ (date) for an amount of Rs. _____,

(Rupees _____) for a total repayment period of _____

Months including a moratorium period of _____ Months & Interest to be Charged @ _____ %P.A.

Loan File is forwarded to Apex Bank for Final sanction/ The Instant Loan case is within the Self-Sanction Limit.

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

Received the Loan Sanction Order (LSO) from Apex Bank on _____ (Date) along with the Loan File
Loan now be released subject to Compliance of following Conditions:

1. Compliance of all other conditions as imposed by WBCARD Bank in its Final Loan Sanction Order to be fulfilled properly & to be included in Loan Sanction Order.
2. Issuance of Loan Sanction Order stating terms & Conditions in prescribed format and acceptance of the same by the Borrower/s
3. In case of Salary Earners, information to Employer and execution of Agreement in Stamp Paper U/s 59(1) of WBCS Act 2006as Circulated by WBCARDB
4. Creation of Charge on all Loan Documents including execution of Mortgage on the landed Properties
5. Receipt of Balance Share and any other collaterals/ Term Deposits as contained in Loan sanction Order as IBSD.
6. Second search of the property to be conducted covering the date of application to the date of registration of the mortgage deed in favour of the Bank and the report should be filed properly. Third search of the property to be conducted covering the date of execution of the mortgage deed and upto a period of 4 months and the report should be filed properly.

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

Note: Separate Order Sheet is to be maintained by the ARDB/ Branches of Apex Bank for release of Loan Installments based on Loan Utilisation Certificate & Borrower's Contribution to be utilised 1st in the Project in terms of the Loan Policy of The WBCARDB Ltd.



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

APPLICATION FORM FOR NON-FARM LOAN (EXCEPT SRTO)

Name of the Bank : _____

Address of the Bank : _____

Name of the Branch : _____

Address of the Branch : _____

Name of the Scheme/Activity: - _____

Amount of Loan applied for Rs _____ Repayment Period _____

A. Photo Identity

Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials
--	--	--	--	--	--

Signature of the concerned Bank Official.....

B. Personal Details of Applicant/s

Applicant Status	Name of the Applicant/ Applicants in Capital Letters (Full Name)	Father's/ Mother's/ Husband's Name	Sex	Age (Years)	Religion	Caste	Relationship with 1 st applicant	Profession
1st								
2nd								
3rd								
4th								
5th								
6th								

C. KYC Documents Furnished: -

Sl. No.	Identity Proof	Sl. No.	Address Proof
1	Voter ID Card	1	Voter ID Card
2	PAN CARD	2	Driving License
3	Driving Licence	3	Electricity Bill
4	Passport	4	Bank/ Post Office Passbook
5	Identity Card issued by the Government	5	Passport
6	Aadhaar issued by UIDAI	6	Telephone Bill
7	Identity Card issued by Educational Institutes approved by AICTE/ UGC	7	Ration Card
		8	Proof of LPG Connection
		9	Aadhaar issued by UIDAI
		10	Property or Municipal Tax Receipt

* Any one of the above

* Any one of the above

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UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

D. Date of Birth as per KYC:-

NAME:-	(DD/ MM/ YYYY)							

E. Marital Status: (Tick Appropriate Box):- Single () / Married () / Others ()

F. Residential Status:- Permanent/ Rental

G. Address of the Applicant / Applicants :

Present	Permanent
Plot/Holding No: _____	Plot/Holding No: _____
Village : _____	Village : _____
P.O. : _____	P.O. : _____
District : _____ PIN _____	District : _____ PIN _____
Phone / Mobile No. _____	Phone / Mobile No. _____
P.S. _____	P.S. _____
State _____	State _____

Enclose separate sheet where address of other applicants differs.

H. Qualification & Category :

Non- Matric	Under Graduate	Graduate	Post Graduate	Category	SC	ST	OBC	GEN	Big Farmer	Small Farmer	Marginal Farmer

I. Bank Account Details:

Name of Account Holder	Name of Bank	Branch Address	Current or Saving A/c	Account No (S)	Age of Account	Average Balance (Monthly)	PAN	Mobile / Phone No. Registered with The Bank
1.								
2.								
3.								
4.								
5.								
6.								

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J. Present Business (if any):-

Name of Proprietor/ Owner/s/ Organization	Existing Business detail	Trade License/ Registration No	Validity of Registration/ Trade License	Total Year in Business	Present annual turnover	Present annual profit

K. Whether the applicant has any loan outstanding at present: Yes /No If yes, Present Status of Previous Loan along with membership details

Name of Loanee	Date of membership	SRF No.	Loan Received	Date of Receipt	Purpose of loan	Repayment Period	Installment	Present Outstanding	
								Principal	Interest

L. Whether Scheme & Economics is vetted by sponsoring Agency & signed by borrower: Yes/ No:

M. For Non- sponsored cases

- i. whether the Project / Scheme & Economics Signed by the Borrower & checked by Bank Officials with signature: Yes/ No
- ii. whether vetted by DIC or any other competent authority: Yes/ No

N. Plot details where the scheme will be implemented and/or mortgaged:-

Khatian No.	J. L. No.	Mouja	Dag No.	Area (Decimal)	Land Class	Conversion Done/ applied	Conversion to Land Class	Name of the Plot Holder

O. Post Developmental Income Projection

A) Pre-Development Income						B) Post- Development Income						
Present Unit Capacity/ Day	Average annual Production From Unit	Total Annual Production	Total Value of production	Total Expenditure for production	Net Income (A)	Present Unit Capacity/ Day	Average annual Production From Unit	Total Annual Production	Total Value of production	Total Expenditure for production	Net Income (B)	Increase in Income (B - A)

P. Details of the Trade Licence:

Name of the Activity With the name of the Unit and Entrepreneur	Trade License Issuing Authority with Number and issuing date	Experience of Entrepreneur	Trade License valid upto	Address of the Unit (If it is in a rented premises, the copy of the tenancy agreement to be attached)

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UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

Q. Details of ITR submitted:

PAN No. _____

Year	Assessment Year	Gross Income (In Rupees)	Net Income (In Rupees)	Date of Submission
1				
2				
3				

R. Detailed Project Report / Scheme to be submitted duly signed by the applicant and vetted by the Competent Authority:-

Block Capital	Working Capital	Total Project Cost	Loan applied		Total Loan	Subsidy (if any)	Own Contribution
			Block Capital	Working Capital			

S. Details of properties to be mortgaged. (Total Area _____ Decimal)

Land

P.S.	Mouja	J.L. No.	Hal Khatian	Hal Plot No.	Quantity of Land (Dec.)	Land Class

Building & other Assets

P.S.	Mouja	J.L. No.	Hal Khatian	Hal Plot No,	Quantity of Land (Dec.)	Land Class

T.

DIC Entrepreneur Memorandum Card No.	WBPCB Clearance		Supply of Electric Power - whether last energy bill or application documents submitted		Plan of Shed & Building Sanctioned by Authority	Estimate of shed & Building prepared by Technically Qualified person Reg. No. _____
	Ref. No. & date	Valid upto	HT	LT		
			Yes/ No	Yes/ No	Yes/ No	Yes/ No



THE WBSCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

U. Supplier details:-

<u>Name of supplier & Address</u>	<u>Mobile and Landline No.</u>	<u>Items to be supplied</u>	<u>GST No. (If req.)</u>	<u>Trade Lic. No.</u>	<u>Quotation No. & date</u>	<u>Amount quoted</u>	<u>Warranty Period & Delivery Time</u>

V. Cash/ Liquid Security:-

<u>Sl. No.</u>	<u>Instrument</u>	<u>No.</u>	<u>Date of Issue</u>	<u>Face Value</u>	<u>Date of Maturity</u>	<u>Percentage of face value considered as security</u>	<u>Security Amount</u>
1	NSC/KVP						
2	SV OF LIC						
3	FD with Branch / ARDB						

Declaration

I/We do hereby declare that the statement made in the Loan Application is true to my/our knowledge and belief and I/We agree to repay the Loan amount as per the repayment schedule which may be fixed by the bank.

Signature of Witness

Name & Address

Signature of Applicant/ Applicants

Name & Address

APPLICATION FOR MEMBERSHIP & NOMINATION DECLARATION*

I/We desire to be admitted as member(s) of the above bank and hereby deposit a total amount of Rs..... of being the value of one ordinary share including Admission fee of Rs.....I/We hereby agree to abide by the Laws, Rules and Regulation as are in force at present or as may be made out in future to conduct the business of the bank.

I/We hereby nominate Sri.....

S/O D/O W/O..... Age.....

Address.....

..... as my/our Nominee .The nominee shall have interest in the share and dividend as may be declared thereon.

* In case of New Member

Signature of Witness

Signature of Applicant/ Applicants



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

Documents Received	
a) Land Deed	In Original/Certified Copy
b) Parcha	In Original (all landed properties) to be mortgaged/ applied cases
c) Training / Experience Certificate	In Original/ Certified copy
d) NOC from Pollution Control Board	In Original/ Certified Copy
e) IT Return for last 3 Years	In Original/ Certified Copy
f) All KYC	In Original/ Certified Copy
g) Valid Trade License	In Original/ Certified Copy
h) Any other document	Valid Sanction Plan with DOS
i) Project Report (duly signed)	In Original/ Vetted/ not vetted
j) Quotations of suppliers	In Original & Signed
Entrepreneur Memorandum Card	
Electric Power - last energy bill or application documents submitted	
Sanctioned plan & Estimate of civil Construction and receipt copy of fees	
Clearance from local Panchayet/ Municipality	
Site map of the project spot	
PDC for 12 months	

A separate list is to be prepared by the Applicant on the submissions of Documents and to be verified by the Bank Official and a copy to be handed over to the Applicant with his signature.

Signature of Bank Official with date

Technical & Financial Appraisal of the PCARDB

Spot Verification & Date of Enquiry	Report/ Findings
1. Academic Qualification :-	
2. Having any Professional Training that may be relevant to the Proposed Project :	
3. Family Background :	
4. Any member of his family engaged in similar/ related activity :	
5. Does the applicant have first-hand experience in the proposed activity:	
6. If so, for how many years:	
7. How does he plan to meet contingency requirements of working capital when big orders are received :	
8. Has he tried for any tie-up arrangement with any commercial/ Central Co op Bank for working capital Loan :	
9. Prior Transactions with the bank :	
10. Comment of Repayment trend of earlier loan availed, if any:	
11. Transaction with other banks and comment thereof:	



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UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

<p>About the Product (based on Project Report and Further Enquiry):</p> <ol style="list-style-type: none"> a. The name of the Product: b. Who use/ buy the product/ service: c. Frequency of purchase of product / service by consumer: Weekly (... times)/ Monthly (.... Times) / Yearly (..... times) d. Are similar products/ services available in the market? If so, state the names of some important manufacturers/ dealers: e. What is the price at which the other manufacturers/ dealers supply the product to the buyers: f. Will the proposed unit be able to match the quality of the product of the competitors: g. Has any proper market survey been made to measure the demand for the product: h. What are the raw materials required for making/ providing the product: i. Are the raw materials locally available: j. If not, state the nearest source of supply mentioning the distance from the place where the unit is to be set up: k. How much time required to get the supply of raw materials from the date of putting orders: l. State the following costs : (1) Unit Cost of each raw Material..... (2) Transport Cost per unit.....(3) Raw Material Ordering Cost.....(4) Storage Cost of Raw Material / Month m. Are the Raw Materials to be purchased in cash only: n. If not, how many days credit is normally given by the suppliers: o. Are there any substitute sources of supply of Raw material: p. Are skilled labour/ workers locally available: q. If not, from where they will be hired/ recruited: r. What arrangements for regular supply of fuels/ electricity/ other consumables can be/ has been made by the entrepreneur: s. What is the time required for processing the product/ providing the service: t. How many labours- both skilled & unskilled will be required per day for processing: u. For how many days are the finished products likely to remain in store and why: v. Will sale of the product/ service be made in cash only: w. If not, how many days' credit will be given to the buyers and why: x. How many days' raw materials is necessary to be kept in stock : y. Do you consider the period of stocking as reasonable: z. On the basis of the above, compute the length of the operating cycle of the product: 	
Observations on quotations	

Debt-Service Coverage Ratio:	Profitability Ratio:	Current Ratio:	Debt-Equity Ratio:	Return on Investment Ratio:
Computation of the Operating Cycle	Break Even Analysis of the Project	Assessment of Projected Profit & Loss Account	The bankability of the Project	The security available & the sufficiency/ insufficiency thereof



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

LOAN REQUIREMENT:

Particulars	Project Cost	Bank Loan	Own Contribution	Subsidy
Block Capital				
Working Capital				
Total				

Signature with Official Seal & date: Supervisor Manager CAO/CEO/District Manager

The enquiry report shall be prepared and signed by the appropriate official / officer as per the stipulation in the Loan Policy depending upon the quantum of loan.

Legal Opinion based on Actual search of Landed document:

Perused the landed documents as submitted in the loan file and based on such documents, actual search conducted at the concerned Sub-Registry Office on _____ for the land/ s in question detailed below:

Deed No.	Mouja	J.L. No.	Khatian No.	Plot No.	Land Area

(Searching must be conducted on the Landed Asset where Unit to be constructed & all other Lands where creation of charge is necessary.
Copy of Searching
Fee Receipt of Sub-Registry Office which is paid by the Bank/Lawyer is also to be enclosed in loan file)
Based on actual Search at SRO _____, _____, it is opined that the above plot is free/not free from all encumbrances and absolute charge can be/ cannot be created on the Asset by way of equitable Mortgage by the Bank Authority.

SIGNATURE OF THE LAW OFFICER OF THE BANK WITH DATE

Recommended/not recommended a Loan of Rs. _____
(Rupees _____) with repayment period of months including moratorium period ofmonths.

Applicants/ s Further advised to submit following documents for further verification

- i) _____
- ii) _____
- iii) _____

Supervisor/ Enquiry Officer

Perused the submissions and found satisfactory/ unsatisfactory.

Recommended/not recommended a Loan of Rs. _____
(Rupees _____) with repayment period of months including moratorium period of months.

Manager

CEO/ CAO / District Manager



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

Recommendation of the Authority for BoD Sanction:

Based on the above appraisal & Legal Opinion, a Loan of Rs. _____ (Rupees.. _____) is recommended for sanction in the BoD meeting on _____.

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

BoD of the Bank sanctioned the Loan on _____ (date) for an amount of Rs. _____,

(Rupees _____) for a total repayment period of _____

Months including a moratorium period of _____ Months & Interest to be Charged @ _____ %P.A.

Loan File is forwarded to Apex Bank for Final sanction/ The Instant Loan case is within the Self-Sanction Limit.

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

Received the Loan Sanction Order (LSO) from Apex Bank on _____ (Date) along with the Loan File
Loan now be released subject to Compliance of following Conditions:

1. Compliance of all other conditions as imposed by WBCARD Bank in its Final Loan Sanction Order to be fulfilled properly & to be included in Loan Sanction Order.
2. Issuance of Loan Sanction Order stating terms & Conditions in prescribed format and acceptance of the same by the Borrower/s
3. Creation of Charge on all Loan Documents including execution of Mortgage on the landed Properties
4. Receipt of Balance Share and any other collaterals/ Term Deposits as contained in Loan sanction Order as IBSD.
5. Second search of the property to be conducted covering the date of application to the date of registration of the mortgage deed in favour of the Bank and the report should be filed properly. Third search of the property to be conducted covering the date of execution of the mortgage deed and upto a period of 4 months and the report should be filed properly.

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

Note: Separate Order Sheet is to be maintained by the ARDB/ Branches of Apex Bank for release of Loan Installments based on Loan Utilisation Certificate & Borrower's Contribution to be utilised 1st in the Project in terms of the Loan Policy of The WBCARDB Ltd.



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

APPLICATION FORM FOR SRTO / VEHICLE (NON-FARM) LOAN

Name of the Bank : _____

Address of the Bank : _____

Name of the Branch : _____

Address of the Branch : _____

Name of the Scheme/Activity: - _____

Amount of Loan applied for Rs _____ Repayment Period _____

A. Photo Identity

Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials
--	--	--	--	--	--

Signature of the concerned Bank Official.....

B. Personal Details of Applicant/s

Applicant Status	Name of the Applicant/ Applicants in Capital Letters (Full Name)	Father's/ Mother's/ Husband's Name	Sex	Age (Years)	Religion	Caste	Relationship with 1 st applicant	Profession
1st								
2nd								
3rd								
4th								
5th								
6th								

C. KYC Documents Furnished: -

Sl. No.	Identity Proof	Sl. No.	Address Proof
1	Voter ID Card	1	Voter ID Card
2	PAN CARD	2	Driving License
3	Driving Licence	3	Electricity Bill
4	Passport	4	Bank/ Post Office Passbook
5	Identity Card issued by the Government	5	Passport
6	Aadhaar issued by UIDAI	6	Telephone Bill
7	Identity Card issued by Educational Institutes approved by AICTE/ UGC	7	Ration Card
		8	Proof of LPG Connection
		9	Aadhaar issued by UIDAI
		10	Property or Municipal Tax Receipt

* Any one of the above

* Any one of the above



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

D. Date of Birth as per KYC:-

NAME	(DD/ MM/ YYYY)							

E. Marital Status: (Tick Appropriate Box):- Single () / Married () / Others ()

F. Residential Status:- Permanent/ Rental

G. Address of the Applicant / Applicants :

Present	Permanent
Plot/Holding No: _____	Plot/Holding No: _____
Village : _____	Village : _____
P.O. : _____	P.O. : _____
District : _____ PIN _____	District : _____ PIN _____
Phone / Mobile No. _____	Phone / Mobile No. _____
P.S. _____	P.S. _____
State _____	State _____

Enclose separate sheet where address of other applicants differs.

H. Qualification & Category :

Non- Matric	Under Graduate	Graduate	Post Graduate	Category	SC	ST	OBC	GEN	Big Farmer	Small Farmer	Marginal Farmer

I. Bank Account Details:

Name of Account Holder	Name of Bank	Branch Address	Current or Saving A/c	Account No (S)	Age of Account	Average Balance (Monthly)	PAN	Mobile / Phone No. Registered with The Bank
1.								
2.								
3.								
4.								
5.								
6.								



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

J. Present Business Status (if any)

Name of Proprietor/ Owner/s/ Organization	Exist Business detail	Registration No	Validity of Registration	Total Year in Business	Present annual turnover	Present annual profit
Present Vehicle (If any)	Vehicle no.	Vehicle Registration no.	Driving License no.	Yr. of driving Experience	Whether vehicle financed by any FI. If Yes, amount	Present use [Personal/ Commercial]

K. PAN _____, IT Return Submission :-

Year	Assessment Year	Gross Income (In Rupees)	Net Income (In Rupees)	Date of Submission
1				
2				
3				

L. Whether the applicant has any loan outstanding at present: Yes /No

If yes, Present Status of Previous Loan along with membership details

Name of Loanee	Loan Received	Date of Receipt	Repayment Period	Installment-Principal	Installment-Interest	Present Outstanding

M. Whether Vehicle to be financed under Government Sponsored Scheme of State Govt. Yes/ No

N. Delivery terms as per quotation: _____

O. Whether Scheme & Economics is vetted by sponsoring Agency & signed by borrower: Yes/ No:

P. For non- sponsored cases whether the Scheme & Economics checked & Signed by Borrower & Bank Officials: Yes/ No

Q. Address of the Garage where the Vehicle would be kept at night _____

R. Post-Developmental Income Projection

A) Pre-Development Income				B) Post-Development Income					
Present Total Vehicle/ Unit	Average annual Income from Vehicle/ Unit	Average annual Expenditure to vehicle/ unit	Net Income (A)	Present Unit Capacity/ Day	Average annual Income from Vehicle/ Unit	Average annual Expenditure to vehicle/ unit	Net Income (B)	Extra Earning (A-B)	

LOAN MANUAL



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

S. Detailed Project Report / Scheme to be submitted duly signed by the applicant (Earning details within the repayment period of Loan)

Block Capital		Total Project Cost	Bank Loan applied	Down payment (own contribution)	Subsidy (if any)	Total
Engine & Chasis	Body					

T. Repayment period applied: Total Repayment including Moratorium (where applicable) _____ months; Moratorium _____ months

U. Route Permit:

Issuing Authority	Permit No.	Route approved	Valid upto

V. Driving Licence details:

Name (applicant/ hired Driver)	Issuing Authority	License no	LMV/ HV etc	Valid upto

(Self attested Photocopy of the licence to be enclosed)

W. Quotation details of Vehicle which is to be purchased:

Name & address of the Supplier:	Quotation Ref No. & Date	PAN No of the Supplier	CGST/GST Reg. NO (if required)	Telephone No
Total Amount of Quotation	Warranty period	Nearest after sales Service point	Delivery terms in details/ condition/s of delivery	Remarks

X . Cash/ Liquid Security:

Sl. No.	Instrument	No.	Date of Issue	Face Value	Date of Maturity	Security Value %	Security Amount
1	NSC/KVP						
2	SV OF LIC						
3	FD with Br./ARDB						



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

APPLICATION FOR MEMBERSHIP & NOMINATION DECLARATION*

I/We desire to be admitted as member(s) of the above bank and hereby deposit a total amount of Rs. / being the value of one ordinary share including Admission fee of Rs. / I/ We hereby agree to abide by the Laws, Rules and Regulation as are in force at present or as may be formed up in future to conduct the business of the bank. I/We hereby nominate Sri.....S/O D/O H/O..... Age..... Address..... as my/our nominee. The nominee shall have interest in the share and dividend as may be declared there on.

I/We do hereby declare that the statement made in the Loan Application is true to my/our Knowledge and belief and I/We agree to repay the Loan amount as per the Repayment Schedule which is to be fixed by the Bank.

WITNESS	Signature/s of Applicant/s with Date
<p>Witness: 1. Name: _____ Address: _____ _____</p> <p>Witness: 2. Name: _____ Address: _____ _____</p> <p>Signature (1) Date: Signature (2)</p>	<p>1st: _____</p> <p>2nd : _____</p> <p>3rd : _____</p>

For Office use only

Application Received on	Amount (Rs)	Documents Received	
Fees Deposited		a) Land Deed	In Original/Certified Copy
a) Share		b)Parcha`	In Original (all landed properties) to be mortgaged/ applied cases
b) Enquiry fee		c)Salary certificate/ Income Proof	In Original/ Certified copy
c) Admission fee		d)Employment Certificate	In Original/ Certified Copy
d) Searching Fee		e)IT Return for last 3 Years	In Original/ Certified Copy
e) Other fees		f) All KYC	In Original/ Certified Copy
f) Total Fees		g) Valid Trade License	In Original/ Certified Copy
		h)Any other document	Valid Sanction Plan with DOS
		i) Project Report (duly signed)	In Original/ Vetted/ not vetted
		ii)Quotations of suppliers	In Original & Signed

A separate list to be prepared by the Applicant on the submissions of Documents and to be verified by the receiving Clerk and a copy to be handed over to the Applicant with his signature

Signature of Receiving Clerk with date



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

Technical & Financial Appraisal of the PCARDB

Loan Application Received on	Entrusted for field enquiry to with date	Comment/ s of CEO/ CAO/ Manager for any specific enquiry	Received by FO/ Supervisor (Name)	Date

A.

Spot Verification & Date of Enquiry (As per Loan Policy of WBCARDB appraisal of cases to be made)	Report / Findings
1) Having any Professional Training that may be relevant to the Proposed Project :	
2) Family Background :	
3) Any member of his family engaged in similar/ related activity :	
4) Does the applicant have first-hand experience in the proposed activity:	
5) If so, for how many years:	
6) Prior Transactions with the bank :	
a) Verification of all documents with original	
b) Projected Income Verification as per project report & Loan documents	
c) Enquiry on Past /Existing Loan of the Applicant/s in other Institutions / Banks, if any	
d) Security aspects including collaterals	
e) Observations on quotations and contact with dealer over phone/ verification of credential of dealer and after sales sale service etc.	



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

B.

Debt-Service Coverage Ratio:	Profitability Ratio:	Current Ratio:	Debt-Equity Ratio:	Return on Investment Ratio:
Computation of the Operating Cycle	Break Even Analysis of the Project	Assessment of Projected Profit & Loss Account	The bankability of the Project	The security available & the sufficiency/insufficiency thereof

C.

Legal Opinion based on Actual search of Landed document:

Perused the landed documents as submitted in the loan file and based on such documents, actual search conducted at the concerned Sub - Registry Office on _____ for the land/ s in question vide Deed No. _____, Khatian No. _____ & _____, Plot No. _____, & _____, J.L. No. _____ & _____, Mouja _____ & _____, Total Land Area _____ Decimal
(Searching must be conducted on the Landed Asset where Unit to be constructed & all other Lands where creation of charge is necessary. Copy of Searching Fee Receipt of Sub-Registry Office which is paid by the Bank/Lawyer is also to be enclosed in loan file)
Based on actual Search at SRO _____, _____, it is opined that the above plot is free/not free from all encumbrances and absolute charge can be/ cannot be created on the Asset by way of equitable Mortgage by the Bank Authority.

SIGNATURE OF THE LAW OFFICER OF THE BANK WITH DATE

D. LOAN REQUIREMENT:

Particulars	Project Cost	Bank Loan	Own Contribution	Subsidy
Block Capital				
Working Capital				
Total				

E. Computation of Security Value

Sl. No.	Category of Security	Area/Quantum	Gross Value	Rate	Net Value
1					
2					
3					
4					
5					
6					
7					



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

<p>Recommendation of loan with Signature of Enquiry Officer/ Field Officer / Manager/ CEO/CAO/ Supervisor according to the Loan Policy of The WBCARDB Ltd. on loan Quantum with date</p> <p>Mobile No. _____</p> <p>1. _____ (Supervisor)</p> <p>2. _____ (Field Officer)</p> <p>3. _____ (Manager)</p> <p>4. _____ (CEO/ CAO)</p>	<p>1. Recommended/not recommended a Loan of Rs. _____ (Rupees _____)</p> <p>Applicant/ s Further advised to submit following documents for further verification</p> <p>i) _____</p> <p>ii) _____</p> <p>iii) _____</p> <p>Perused the submissions and found satisfactory/ unsatisfactory.</p> <p>Recommended/not recommended a Loan of Rs. _____ (Rupees _____)</p> <p style="text-align: center;"> Supervisor Manager CEO/ CAO </p>
---	---

*Separate appraisal by the Chief Executive of the Bank for loan cases above Rs. 5.00 Lakh (or as revised from time to time) to be enclosed.

Recommendation of the Authority for BoD Sanction:

Based on the above appraisal & Legal Opinion, a Loan Rs. _____ (Rupees _____)

is recommended for sanction at BOD meeting on _____

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

BoD of the Bank sanctioned the Loan on _____ (date) for an amount of Rs. _____ (Rupees _____) of which Block Capital _____ & Working Capital is _____ for a total repayment period of _____ Months including a moratorium period of _____ Months & Interest to be Charged @ _____ %P.A.

Mode of Repayment: Monthly/ Quarterly/ Half- Yearly

Loan File is forwarded to Apex Bank for Final sanction/ The Instant Loan case is within the Self-Sanction Limit.

Received the Loan Sanction Order (LSO) from Apex Bank on _____ (Date) along with the Loan File
Loan now be released subject to Compliance of following Conditions:

1. Compliance of all other conditions as imposed by The WBCARD Ltd. in its Final Loan Sanction Order including Technical Observations & Conditions.
2. Issuance of Loan Sanction Order stating Terms & Conditions in prescribed format and acceptance of the same by the Borrower/s. Creation of Charge on all Loan Documents including Execution of Mortgage on the landed Properties & Hypothecation of the Vehicle by executing Hypothecation Bond.
3. Receipt of Balance Share and any other collaterals/ Term Deposits as contained in Loan sanction Order as IBSD.

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

Note:

1. Separate Order Sheet to be maintained by the ARDB/ Branches of Apex Bank for release of Loan Installment/ s based on Delivery Order (DO) in prescribed format of WBCARDB & Distinct display of "Hypothecation to _____ Bank Ltd. etc. on the Chasis & Body of the Vehicle after delivery".
2. Delivery of the vehicle to the borrower in good condition as per quotation and Model etc. must be ensured by the Bank Supervisor/ Officials.

LOAN MANUAL



THE WBSCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

APPLICATION FORM FOR HOUSE BUILDING LOAN

Name of the Bank : _____

Address of the Bank : _____

Name of the Branch : _____

Address of the Branch : _____

Purpose:- Construction of House (Residential/ Commercial) / Purchase of Flat or House / Repairing and Renovation (House / Flat)/ Extension of House

Total Project Cost: _____ ; **Loan Applied: Rs.** _____ ; **Own Contribution Rs.** _____ **Repayment Period** _____

A. Photo Identity

Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials	Self attested colour Photograph to be signed in presence of Bank Officials
--	--	--	--	--	--

Signature of the concerned Bank Official.....

B. Personal Details of Applicant/s

Applicant Status	Name of the Applicant/ Applicants in Capital Letters (Full Name)	Father's/ Mother's/ Husband's Name	Sex	Age (Years)	Religion	Caste	Relationship with 1 st applicant	Profession
1st								
2nd								
3rd								
4th								
5th								
6th								

C. KYC Documents Furnished: -

Sl. No.	Identity Proof	Sl. No.	Address Proof
1	Voter ID Card	1	Voter ID Card
2	PAN CARD	2	Driving License
3	Driving Licence	3	Electricity Bill
4	Passport	4	Bank/ Post Office Passbook
5	Identity Card issued by the Government	5	Passport
6	Aadhaar issued by UIDAI	6	Telephone Bill
7	Identity Card issued by Educational Institutes approved by AICTE/ UGC	7	Ration Card
		8	Proof of LPG Connection
		9	Aadhaar issued by UIDAI
		10	Property or Municipal Tax Receipt

* Any one of the above

* Any one of the above

LOAN MANUAL



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM

(FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

D. Date of Birth as per KYC:-

NAME	(DD/ MM/ YYYY)							

E. Marital Status: (Tick Appropriate Box):- Single () / Married () / Others ()

F. Residential Status:- Permanent/ Rental

G. Address of the Applicant / Applicants :

Present	Permanent
Plot/Holding No: _____	Plot/Holding No: _____
Village : _____	Village : _____
P.O. : _____	P.O. : _____
District : _____ PIN _____	District : _____ PIN _____
Phone / Mobile No. _____	Phone / Mobile No. _____
P.S. _____	P.S. _____
State _____	State _____

Enclose separate sheet where address of other applicants differs.

H. Qualification & Category :

Non- Matric	Under Graduate	Graduate	Post Graduate	Category	SC	ST	OBC	GEN	Big Farmer	Small Farmer	Marginal Farmer

I. Financial Details :

Subject	Applicant	Co-Applicant (No. _____)	Co-Applicant (No. _____)
Income	Value	Value	Value



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

Enclose separate sheet where address of other applicants differ

J. Employment/ Business Details

Name of Employer/ Business		Office/ Establishment Address/ Trade License No. & Date	
	_____		_____
	_____		_____
	_____		_____
	_____		_____
	_____		_____
	_____		_____
Office Phone & Fax No: _____ Ext _____ Fax _____ Email _____			
Full Designation		Date of Joining	
Date of Confirmation		Date of Retirement:	

K. Income & Asset Liability

Income	Value	Value	Value
Gross Monthly Income	Rs. _____	Rs. _____	Rs. _____
Net Monthly Income	Rs. _____	Rs. _____	Rs. _____
Other Income (Specify Sources)	Rs. _____	Rs. _____	Rs. _____
Average Monthly Expenses	Rs. _____	Rs. _____	Rs. _____
EMI of existing loans	Rs. _____	Rs. _____	Rs. _____
Monthly repayment capacity of the Applicant (For office use only)	Rs. _____	Rs. _____	Rs. _____
Assets			
Property & Other Assets	Rs. _____	Rs. _____	Rs. _____
Motor Vehicles	Rs. _____	Rs. _____	Rs. _____
Fixed Deposit(If any)	Rs. _____	Rs. _____	Rs. _____
Current Balance of PPF/ PF	Rs. _____	Rs. _____	Rs. _____
Other Investments	Rs. _____	Rs. _____	Rs. _____
Sum assured of Insurance Policy	Rs. _____	Rs. _____	Rs. _____
Liabilities			



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

L.

Bank Account Details (Preferably Salary Credit A/c. If more than one A/c)								
Name of Account Holder	Name of Bank	Branch Address	Current or Saving A/c	Account No (S)	Age of Account	Average Balance (Monthly)	PAN	Mobile /Ph No. Registered with the Bank
1.								
2.								
3.								
4.								
5.								
6.								

M. Requirement of Loan amount:-		
Estimated Requirement of Funds. Cost Rs _____ Purchase price (agreement value)/ Construction Cost/ Land Cost/ Extension Cost/ Improvement Cost etc. (Please tick). Registration Cost Rs. _____ Stamp Duty Rs. _____	Estimated Sources of Funds Amount already paid Rs. _____ Balance Amount Required Rs. _____ Sources for balance requirements: Bank Loan Rs. _____ Savings Bank A/c Rs. _____ PF refundable/non-refundable Rs. _____ Disposal of investment / assets Rs. _____ Other (Specify) Rs. _____	Loan Amount Sought Rs. _____ Term/ Period of Loan sought: _____ Years/ Months Payment Method (Please select the mode of repayment convenient to you) :- Reducing Balance/ EMI () PDC () Standing Instructions () ECS
Total Funds Required Rs.	Total Rs.	

N. Details of Property to be created out of Loan:-		
Property Address: _____ _____ _____ _____ _____ Pin. Nearest Land Mark: _____ _____ _____ Stage of Construction: To be constructed ()/Completed ()/Under Construction () If under construction: Expected Date of Possession _____ Percentage of work completed _____	Mouza _____ P.S. _____ Khatian No. _____ JL No. _____ Plot No. _____ Area of Land _____ Area of Building _____ Super built Area _____ Carpet Area _____ Property Type: Free Hold () Leasehold () Ownership Type () Joint () Name of the Present Owner/ Owners: _____ _____ _____ Present Owner /Owners Name: i) _____ ii) _____ iii) _____ iv) _____	I) Plan Sanctioned By: _____ II) Date Of Sanction : _____ III) Total Floors Approved: _____ IV) Area Of each Floor : _____ V) Which floor to be constructed: _____ VI) Floor Area to be Constructed: _____ VII) Total Project Cost: _____



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

O) If the said applicant/s has or have availed any earlier loan/s, please provide details:

Name of the Institution from where Loan availed	Name of the Scheme	Amount of Loan	Rate of Interest	Period of Loan with Grace Period	Date of Disbursement (All instalments)	Present Outstanding Balance of Loan	Whether Defaulted in repayment	Monthly Instalment (In Rs.)	Remarks (statutory)

For Businessman & other than Govt Service- Last 3 years Income Tax returns & Computation of Income details including Profit & Loss Account and Balance Sheet (Duly signed by the applicant/s)

P. Details of ITR Submitted

PAN

Year	Assessment Year	Gross Income (In Rupees)	Net Income (In Rupees)	Date of Submission
1				
2				
3				

In respect of Businessman and professional, supporting statement of final accounts for each year has to be submitted.

R. Cash/ Liquid Security applicable for Businessman and professional :-

Sl. No.	Instrument	No.	Date of Issue	Face Value	Date of Maturity	Percentage of Face Value considered as security	Security Amount
1	NSC/KVP						
2	SV OF LIC						
3	FD with Br./ARDB						

Declaration

I/We do hereby declare that the statement made in the Loan Application is true to my/our knowledge and belief and I/We agree to repay the Loan amount as per the repayment schedule which may be fixed by the bank.

Signature of Witness.

Name & Address:

Signature of Applicant/ Applicants.

APPLICATION FOR MEMBERSHIP & NOMINATION DECLARATION*

I/We desire to be admitted as member(s) of the above bank and hereby deposit a total amount of Rs...../ being the value of one ordinary share including Admission fee of Rs.../I/We hereby agree to abide by the Laws, Rules and Regulation as are in force at present or as may be formed up in future to conduct the business of the bank. I/We hereby nominate Sri.....S/O D/O H/O..... Age..... Address..... as my/our nominee .The nominee shall have interest in the share and dividend as may be declared there on.

I/We do hereby declare that the statement made in the Loan Application is true to my/our Knowledge and belief and I/We agree to repay the Loan amount as per the repayment schedule which may be fixed by the Bank



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

WITNESS	Signature/s of Applicant/ s with Date
Witness: 1. Name: _____ Address: _____ _____	1 st : _____ 2 nd : _____ 3 rd : _____
Witness: 2. Name: _____ Address _____ _____	4 th : _____ 5 th : _____ 6 th : _____
Signature (1) Signature (2)	

Documents Received	
a) Land Deed	In Original/Certified Copy
b) Parcha	In Original (all landed properties) to be mortgaged/ applied cases
c) Salary certificate/ Income Proof	In Original/ Certified copy
d) Employment Certificate	In Original/ Certified Copy
e) IT Return for last 3 Years	In Original/ Certified Copy
f) All KYC	In Original/ Certified Copy
g) Valid Trade License	In Original/ Certified Copy
h) Any other document	Valid Sanction Plan with DoS
Sanctioned plan with site plan and receipt copy of fees	
Estimate of civil Construction	
Valuation report of the existing building if any	
Copy of Bank pass book pages of the salary account for last six months	
PDC for 12 months	
Agriculture income certificate if necessary	



THE WBCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

Field Enquiry Report:

Spot Verification & Date of Enquiry (As per Loan Policy of WBCARDB appraisal of loan cases to be made)	Report
a) Residence & Landed Document Field Enquiry Findings & Project Spot verification in accordance with Sanction Plan	
b) Office / Business Place Enquiry findings & verification of Service & Salary Certificate	
c) Income Verification & Loan eligibility for Salary Earner/ Business Class/ Agriculturist	
d) Enquiry on Past Loan History of the Applicant/s & Observations	
a) Recommendation of loan with Signature of Enquiry Officer/ FO/ Manager/ CEO/CAO/Supervisor according to the Loan Policy of The WBCARDB Ltd. on loan Quantum with date Mobile No. 1. _____(Supervisor) 2. _____(Field Officer) 3. _____(Manager) 4. _____(CEO/ CAO)	1. Recommended/not recommended a Loan of Rs. _____ (Rs _____) Applicants/ s Further advised to submit following documents for further verification i) _____ ii) _____ iii) _____ Perused the submissions and found satisfactory/ unsatisfactory Recommended/not recommended a Loan of Rs. _____ (Rupees _____)
Supervisor	Manager
CEO/ CAO	CEO/ CAO



THE WBSCARD BANK LTD.

UNIFORM LOAN APPLICATION FORM (FARM, NON-FARM, SRTO, HOUSING & SHG LOAN)

Legal Opinion based on Actual search of Landed document:

Perused the landed documents as submitted in the loan file and based on such documents, actual search conducted at the concerned Sub -Registry Office on _____ for the Land/s in question vide Deed No. _____, Khatian No. _____ & _____, Plot No. _____ & _____, J.L. No. _____ & _____, Mouja _____ & _____, Total Land Area _____ Decimal.

(Searching must be conducted on the Landed Asset where Unit to be constructed & all other Lands where creation of charge is necessary Copy of Searching Fee Receipt of Sub-Registry Office which is paid by the Bank/Lawyer is also to be enclosed in Loan File)

Based on actual Search at SRO _____, _____, it is opined that the above plot is free /not free from all encumbrances and absolute charge can be/ cannot be created on the Asset by way of equitable Mortgage by the Bank Authority.

SIGNATURE OF THE LAW OFFICER OF THE BANK WITH DATE

D. Recommendation of the Authority for BoD Sanction:-

Based on the above appraisal & Legal Opinion, a Loan of s. _____ (Rs. _____) is recommended for sanction at BoD meeting on _____

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

BoD of the Bank sanctioned the Loan on _____ (date) for an amount of Rs. _____, (Rupees _____) for a total repayment period of _____ Months including a moratorium period of _____ Months & Interest to be Charged @ _____%P.A.

Loan File is forwarded to Apex Bank for Final sanction/ The Instant Loan case is within the Self-Sanction Limit.

Received the Loan Sanction Order (LSO) from Apex Bank on _____ (Date) along with the Loan File
Loan now be released subject to Compliance of following Conditions :-

1. Compliance of all other conditions as imposed by WBSCARD Bank in its Final Loan Sanction Order including Technical Observations & Conditions thereto be fulfilled properly & to be included in Loan Sanction Order.
2. Issuance of Loan Sanction Order stating terms & Conditions in prescribed format and acceptance of the same by the Borrower/s
3. In case of Salary Earners, information to Employer and execution of Agreement in Stamp Paper U/s 59(1) of WBCS Act 2006as Circulated by WBSCARDB
4. Creation of Charge on all Loan Documents including execution of Mortgage on the landed Properties
5. Receipt of Balance Share and any other collaterals/ Term Deposits as contained in Loan sanction Order as IBSD.

Signature of CEO/ CAO/ Other Authorized Representative of the Bank with Date

Note: Separate Order Sheet to be maintained by the ARDB/ Branches of Apex Bank for release of Loan Installments based on Loan Utilization Certificate & Borrower's Contribution to be utilised 1st in the Project in terms of the Loan Policy of The WBSCARDB Ltd.

LOAN MANUAL



দি ওয়েস্ট বেঙ্গল স্টেট কো-অপারেটিভ এগ্রিকালচার
এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিঃ/.....
কো-অপারেটিভ এগ্রিকালচার এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিঃ

শাখা / উপশাখা / সম্প্রসারিত শাখা অফিসের
মাধ্যমে গঠিত স্বয়ন্তর গোষ্ঠীর ঋণ-এর আবেদনপত্র

ম্যানেজার

দি ওয়েস্ট বেঙ্গল স্টেট কো-অপারেটিভ এগ্রিকালচার

এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিঃ/.....

কো-অপারেটিভ এগ্রিকালচার এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিঃ

..... শাখা / উপ-শাখা / সম্প্রসারিত শাখা

মহাশয়,

আমাদের গোষ্ঠীর মধ্যে ঋণ বন্টনের জন্য আমরা মোট টাকা ঋণ মঞ্জুর করার জন্য আবেদন
জানাচ্ছি। ঐ ঋণ নিম্নলিখিত তালিকা মত সদস্যদের / সদস্যদের মধ্যে বন্টন করা হবে।

ক্রমিক নং	সদস্যদের / সদস্যদের নাম	ঋণ-এর উদ্দেশ্য	ঋণ-এর পরিমাণ (টাকা)	পরিশোধের কিস্তি



UNIFORM LOAN APPLICATION FORM FOR SHG LOAN

- ১) গোষ্ঠীর নাম :
 - ২) ঠিকানা :
 - ৩) গোষ্ঠী গঠনের তারিখ :
 - ৪) গোষ্ঠীর অ্যাকাউন্ট নং
 - ৫) ইতিপূর্বে এরূপ কোনো ঋণ নেওয়া হয়েছে কিনা, হয়ে থাকলে
 - ক) ঋণ দাদনের পরিমাণ :
 - খ) আজ পর্যন্ত আদায়ের পরিমাণ :
 - গ) মোট ঋণ বাকি :
 - ঘ) খেলাপী হলে টাকার পরিমাণ :
 - ৬) আজ পর্যন্ত মজুত তহবিল :
 - ৭) ব্যাঙ্কে মোট দেনার পরিমাণ :
 - ৮) ব্যাঙ্কে মোট জমা টাকার পরিমাণ :
- আমরা ঘোষণা করছি যে উপরোক্ত বিবরণাদি সঠিক ও সত্য। যদি কোন তথ্য অসত্য বলে প্রমাণিত হয় তাহলে ব্যাঙ্ক কর্তৃপক্ষ মঞ্জুরীকৃত সমস্ত ঋণ এককালীন ফেরৎ চাইতে পারেন।

আপনার বিশ্বস্ত,

তারিখ

..... স্বয়ম্ভর গোষ্ঠীর পক্ষে

স্থান :

১) দলনেত্রী / দলনেতা

২) সহ দলনেত্রী / সহ দলনেতা

কোষাধ্যক্ষ

গোষ্ঠীর রেজুলিউশন

আবেদনপত্রের সঙ্গে দেওয়া হল।

LOAN MANUAL



UNIFORM LOAN APPLICATION FORM FOR SHG LOAN

সুপারভাইজারের মন্তব্য

গোষ্ঠীর নাম	গঠনের তারিখ	মোট সদস্য	সদস্য প্রতি মাসিক জমা

ব্যাঞ্চে মোট জমা	ব্যাঞ্কের সদস্য / সদস্যাপদ অনুমোদনের পত্রাঙ্ক নং	পূর্বঋণ বাকি	খেলাপী হলে পরিমাণ	পরিচালন ব্যবস্থা

সুপারিশকৃত		মন্তব্য
ঋণ-এর পরিমাণ	কিস্তি	

স্বাক্ষর
সুপারভাইজার

সম্প্রসারিত শাখা ম্যানেজারের মন্তব্য

ব্যাঞ্চে মোট জমা	পূর্ব ঋণ বাকি	পরিচালন ব্যবস্থা	সুপারিশকৃত	
			ঋণ-এর পরিমাণ	কিস্তি

স্বাক্ষর

ম্যানেজার উপশাখা-র মন্তব্য

ব্যাঞ্চে মোট জমা	পূর্ব ঋণ বাকি	পরিচালন ব্যবস্থা	সুপারিশকৃত	
			ঋণ-এর পরিমাণ	কিস্তি

শাখা অফিস

অনুমোদিত / সুপারিশকৃত	
ঋণ-এর পরিমাণ	কিস্তি

স্বাক্ষর

স্বাক্ষর

ম্যানেজার, শাখা

..... তারিখে শাখা উপদেষ্টা কমিটির মিটিং-এ ঋণ বাবদ টাকা অনুমোদিত হ'ল।

তারিখ :

সীলসহ স্বাক্ষর



UNIFORM LOAN APPLICATION FORM FOR SHG LOAN

DEMAND PROMISSORY NOTE

Date _____

On Demand _____ SHG promises to pay to _____

Co-operative Agriculture & Rural Development Bank Ltd. the sum of Rs. _____

(Rupees _____) only

for value received with interest thereon at the rate of _____ percent per annum.

Rs. _____

For and on behalf of

_____ SHG

Koshadhakshya

Saha Dolonetri / Neta

Dolonetri / Neta

COMMON SEAL



UNIFORM LOAN APPLICATION FORM FOR SHG LOAN

মধ্য মেয়াদী তমসুক

বঙ্গীয় সমবায় সমিতিসমূহের আইন অনুসারে রেজিস্ট্রিকৃত 'দি ওয়েস্ট বেঙ্গল স্টেট কো-অপারেটিভ এগ্রিকালচার এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিমিটেডের' /..... কো-অপারেটিভ এগ্রিকালচার এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিমিটেডের নিকট হইতে আমাদের স্বয়ম্ভর গোষ্ঠী বরাবর মঞ্জুরীকৃত নগদ টাকা (.....) কজ্জ পাইয়া তমসুক লিখিয়া দেওয়া হইল।

কজ্জ গ্রহণের তারিখ হইতে এই ঋণের উপর শতকরা বার্ষিক টাকা হারে সুদসহ নিম্নলিখিত কিস্তি অনুসারে অথবা বঙ্গীয় সমবায় আইন ও নিয়মাবলী অনুযায়ী পরিবর্তিত কিস্তি অনুসারে নূতন কিস্তি ধার্য করা হইলে আমাদের উপর কজ্জ পরিশোধের নোটিশ দেওয়া হইলে তখনই উক্ত টাকা সুদসহ পরিশোধ করিতে বাধ্য রহিলাম।

কিস্তির সময়সীমা	কিস্তি শুরু তারিখ	কিস্তির সংখ্যা	সর্বশেষ কিস্তির তারিখ
সন	মাস	কিস্তি	টাকা
সন	মাস	কিস্তি	টাকা
সন	মাস	কিস্তি	টাকা
সন	মাস	কিস্তি	টাকা
সন	মাস	কিস্তি	টাকা

যদি উক্ত ঋণের কোন কিস্তি বাবদ আসল বা সুদ কিস্তি মাফিক আদায় না দিই তাহা হইলে কিস্তি খেলাপ-এর জন্য ঋণের সমূহ টাকা সুদ সমেত তৎক্ষণাৎ পরিশোধ করিতে বাধ্য রহিলাম এবং কিস্তি খেলাপী আসল টাকার উপর উপরোক্ত হারে সুদের পরিবর্তে হারে সুদ দিতে বাধ্য রহিলাম। আমরা আরও স্বীকার করিতেছি যে এই টাকা অদ্য তারিখ হইতে সপ্তাহকাল মধ্যে স্বয়ম্ভর গোষ্ঠীকে যদি দাদন না করি তাহা হইলে উক্ত টাকা সুদ সমেত তৎক্ষণাৎ দি ওয়েস্ট বেঙ্গল স্টেট কো-অপারেটিভ এগ্রিকালচার এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিমিটেডে ফেরৎ দিতে বাধ্য রহিলাম। উপরোক্ত শর্তে সমস্ত টাকা বুঝিয়া পাইয়া এই তমসুক গোষ্ঠীর পক্ষে লিখিয়া দিলাম। প্রকাশ থাকে যে, অত্র খতের সমূহ কিংবা আংশিক কজ্জ যাহা দি ওয়েস্ট বেঙ্গল স্টেট কো-অপারেটিভ এগ্রিকালচার এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিমিটেডের প্রাপ্য হইবে তাহা যদি কজ্জ গ্রহীতা প্রতিশ্রুতি মতো আদায় না দেওয়া হয় তাহা হইলে দি ওয়েস্ট বেঙ্গল স্টেট কো-অপারেটিভ এগ্রিকালচার এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিমিটেড এই তমসুক মূলে গোষ্ঠীর বিরুদ্ধে আইন অনুযায়ী যথাযথ ব্যবস্থা অবলম্বন করিতে পারিবে এতদমর্মে ক্ষমতা দেওয়া যাইতেছে। এই টাকা আমাদের সমক্ষে প্রদত্ত হইল। ইতি-

ইসাদি - গোষ্ঠীর পক্ষে
 ১। দলনেত্রী / দলনেতা
 সহ দলনেত্রী / সহ দলনেতা
 ২। কোষাধ্যক্ষ
 ৩।

সুপারভাইজারের স্বাক্ষর ও তারিখঃ ম্যানেজার
 দি ওয়েস্ট বেঙ্গল স্টেট কো-অপারেটিভ এগ্রিকালচার
 এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লি/.....
 কো-অপারেটিভ এগ্রিকালচার এণ্ড রুরাল ডেভেলপমেন্ট ব্যাঙ্ক লিঃ
 শাখা / উপ-শাখা/সম্প্রসারিত শাখা
 তারিখঃ



LOAN MANUAL

VOLUME - II



COOPERATIVE ENTERPRISES BUILD A BETTER WORLD.

