

**APPLICATION-CUM-APPRAISAL FORM FOR SBP EASY LOAN SCHEME
FOR TRADE, SSI & SERVICES SECTOR**

ZONE :

Branch :

1. NAME OF THE APPLICANT _____
2. CONSTITUTION _____
3. ADDRESS _____
4. PREMISES [OWNED OR RENTED] _____
5. DATE OF ESTABLISHMENT _____
6. ACTIVITY _____ SINCE _____
7. PARTICULARS OF PARTNERS/PROPRIETOR/DIRECTORS

SR. NO.	NAME	AGE	RESIDENTIAL ADDRESS & PHONE NO.	NETWORTH
(i)				
(ii)				
(iii)				
8. ASSOCIATE CONCERNS, IF ANY _____
9. EXISTING BANKING ARRANGEMENTS _____
10. (IN CASE OF OUR BANK, DEALING SINCE _____) PURPOSE OF LOAN _____
11. NATURE & AMOUNT OF LOAN REQUIRED _____
12. PERIOD FOR WHICH REQUIRED _____
13. REPAYMENT PROGRAMME _____
14. RATE OF INTEREST _____

15. PREVIOUS YEAR PERFORMANCE AND ESIMATES FOR CURRENT YEAR
- | | LAST YEAR
(AUDITED) | CURRRENT
ESTIMATES (Rs. In) |
|--------------------------|------------------------|--------------------------------|
| i. SALES/INCOME | | |
| ii. PROFIT BEFORE TAX | | |
| iii. NET PROFIT | | |
| iv. CASH ACCRUALS | | |
| v. TANGIBLE NETWOTH | | |
| vi. CURRENT ASSETS | | |
| vii. CURRENT LIABILITIES | | |
| viii. AVERAGE GROSS DSCR | | |
16. DETAILS OF PRIMARY SECURITY
17. PARTICULARS OF PROPERTY PROPOSED TO BE MORTGAGED
- | <i>REGISTERED IN
THE NAME OF</i> | <i>DETAIL OF PROPERTY
WITH COMPLETE ADDRESS</i> | <i>APPROXIMATE
VALUE</i> |
|--------------------------------------|---|------------------------------|
|--------------------------------------|---|------------------------------|
18. ANY OTHER INFORMATION

DECLARATION

I/we declare that the information given in the application form is true, correct and complete and that it will form the basis of any kind of facility State Bank of Patiala may decide to extend to me/us. I/we shall furnish all other information that may be required by the Bank in connection with my application. The information may also be exchanged by you with any agency you may deem fit. You may take appropriate safe guards/action for recovery of bank dues including publication of defaulters names in websites/submission to RBI/CIBIL. I/we confirm that I/we have no borrowing arrangement for the unit with any bank except those indicated in the application. I/we also confirm that I/we are not defaulters of any bank/FIs. I/we also confirm that there are no overdues/statutory dues owned by me/us and that I/we have/had no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent. I/we undertake to abide by the Rules and Regulations of State Bank of Patiala in respect of the facilities being extended to me/us. I/we undertake to abide by the Rules and Regulations of State Bank of Patiala Easy Loan Scheme for Trade, SSI & Services Sector.

Signature of the Applicant

Date :

Place :

Details of the Guarantor if any (If the property to be mortgaged stands in others name)

Sr.No.	Name	Address	Age	Business Details	Networth

I am willing to stand as guarantor to the proposed loan to the above mentioned applicant. I have been explained the implications of offering the property as collateral.

Signature of the Guarantor

Date :

Documents to be attached :

1. Copy of the title deeds of the collateral security being offered.
2. Latest copy of income tax return/ Assessment order etc.
3. Statement of account from the existing banker, if any for the last six months.
4. Copies of relevant licence, documents pertaining to the ownership/tenancy/lease agreement etc. in respect of premises where activity will be carried out.
5. Latest tax paid copy of the property to be mortgaged.
6. Encumbrance Certificate (Upto date)
7. Photos of applicant, guarantors
8. Copies of Trust deeds/Memorandum and articles association if applicable.