

**APPLICATION FORMAT FOR MULTI STATE CO-OPERATIVE SOCIETIES / SHG
FEDERATIONS FOR SEEKING LOAN ASSISTANCE
FROM NABARD FINANCIAL SERVICES LIMITED, BANGALORE**

A. Organizational Particulars

1. Name of the Co-op Society :
2. Address :

3. Phone & Fax No. with STD code :
4. E-mail address :
5. Website :
6. Constitution : Karnataka Souharda Sahakari Act, 1997/
AP Mutually Aided Co-operative Act, 1995/
----- Act, -----
7. Details of Registration / Incorporation (enclose copies):

Act/s under which registered	Date & Place of registration	Registration No.	Validity Period
Karnataka Souharda Sahakari Act, 1997			

8. Activity of the Business Entity:
Existing:
Proposed (if different from existing):
9. Permanent Account Number (PAN), if any
(enclose a copy).

B. Objectives

1. Main objectives of the organisation as given in bye-laws, Memorandum of Association, Articles of Association, etc. (enclose a copy each)
2. Whether there is a provision in the bye-laws/MOA/AOA to undertake borrowing/lending activities?

C. Management

1. Names of members of Governing Body/ Board of Trustees/ Board of Directors / Proprietor/ Partners / Authorised signatories / Principal share holders

Name	Designation	Address	Occupation	Educational qualification & experience	Details of association with any other institution

2. Details of Board meetings held in last three years :

Year	No. of Board meetings held	Average attendance (%)
2007-08		
2008-09		
2009-10		

3. Profile of Chief Executive Officer :

Name	Designation	Qualification	Experience	Date of appointment	Details of association with any other institution

D. Staffing pattern

1. Please give details of organizational structure :

2. Staff details (give for last three years) :

Year	Office Staff (No.)	Supervisory Staff (No.)	Field Staff (No.)	Total Staff (No.)
2007-08				
2008-09				
2009-10				

Please give organizational chart and ownership pattern (no. of members, paid up share capital)

E. Details of infrastructure available for the activity

Type of infrastructure	Description	Approximate cost of acquisition	Year of acquisition

F. Details of lending as at end of the year

S No		No of loans	Amount in Rs.		
			Previous Year - 3	Previous Year - 2	Previous Year - 1
1	Loans issued				
2	Loans recovered				
3	Loans outstanding				

Give a brief note on area of operation (branch network, if any); lending operations like, the lending methodology, type of borrowers, loan products, repayment period stipulated, rate of interest charged, service charges/other charges levied, security taken etc. Any other financial services offered to the clients.

G. Details of borrowings during past 3 years:**a)****(Amount in Rs.)**

S No	Source of Borrowing	Amount of net borrowing during		
		Previous Year - 3	Previous Year - 2	Previous Year - 1

(Net borrowing = Amount borrowed - Amount repaid)**b) Latest position of borrowings (as on _____)**

Sl	Name of agency	Limit	Amt drawn	Outstanding	Period	Rate of Intt

H. Net Profit for past 3 years**(Amount in Rs.)**

S No	Particulars	Previous Year - 3	Previous Year - 2	Previous Year - 1
	Total Income			
	Total Expenditure			
	Net Profit			

I. Net Worth of the Agency for past 3 years**(Amount in Rs.)**

S No	Particulars	Previous Year - 3	Previous Year - 2	Previous Year - 1
	Share Capital			
	Free Reserves			
	Balance of Profit in P & L A/c.			
	Total			

(Net worth = Capital + Free Reserves + Balance in P & L A/c.)**J. Estimates for loan to be disbursed during next month****(Amount in Rs.)**

Month	Year	No of SHGs / Borrowers	Loan amount

K. Business Plan for the next year

1. Enclose a detailed business plan for the next 2 years. The detailed plan should, among others, cover projected income & expenditure, balance sheet, cash flow statement and financial ratio analysis

L. Portfolio at Risk

S No	Duration of Default	Amount of default	Outstanding
1	Upto 30 days		
2	31-60 days		
3	61-90 days		
4	90-180 days		
5	Above 180 days		
	Total		

M. Repayment Schedule Proposed

Year	Month	Amount (Rs.)
	Total	

N. Details of Bank Accounts

S.	Name of the Bank & Branch	Account No.	IFSC Code
1			
2			

We request you to sanction a loan of Rs. _____

Space for photo	Space for photo	Space for photo
-----------------	-----------------	-----------------

Signature of the authorized signatory (ies) whose photo is affixed above (sign across the photo)

We hereby certify that the information furnished by us is correct. In the event of any of the information furnished by us is found to be false, we agree to be liable for any action under the law of the land.

Place:

Date:

Seal

Signature

Name & Designation

List of Enclosures

Copies of Audited P & L / Balance Sheet and IT return for last three years certified by the auditor. Provisional balance sheet/P&L for the quarter/half year ending June/September/December as the case may be.

Resolution regarding powers to borrow from NABFINS/FI & authorized signatories