



Business Advance

# Application for Financial Assistance to a Retailer, Small Trader and Small Business

(The Applicant must give full and complete information and shall avoid dots and dashes)

**The Gauhati Cooperative Urban Bank Ltd.**  
**K. C. Road, Guwahati-1**

Application Fee Rs. 50/- only

\_\_\_\_\_ Branch.

Date : \_\_\_\_\_

Dear Sir,

I/We hereby apply for a total financial assistance of Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_) only from the Bank of the following purpose (s). I/we hereby indicate each item, the period for which the advances are required and the Amount of instalment, which I/we undertake to pay the bank regularly.

I/We am/are shareholders (s) of the Bank and hold \_\_\_\_\_ shares valued at Rs. \_\_\_\_\_ since \_\_\_\_\_ My/Our share certificate (s) No (s) is/are \_\_\_\_\_

I/We agree to abide by the Rules and bye laws of the Bank which are now in force or may hereafter come into force.

Purpose for which advance is required.	Total Cost Rs.	Amount of advance required Rs.	Nature of advance	Total period of advance (in month)	Mode of instalment (s) of repayment (daily/monthly/quarterly) Rs.
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- a) For purchasing stocks
- b) For purchasing equipment, furniture etc
- c) For any other purpose #viz-

**TOTAL Rs.**

If required for repayment of loan, for financing sales on credit, etc, Particulars to be furnished :

I/We have made necessary arrangement for margin money as under :

- a) From my/our funds Rs. \_\_\_\_\_
- b) Loans from friends/relatives Rs. \_\_\_\_\_
- c) Other sources (give details) Rs. \_\_\_\_\_

# Particulars of collateral security offered, if any

Name of the surety/guarantor,  
with full address and particulars  
of shareholdings:  
(Give details in the enclosed from)

1) Father's Name :

Yours faithfully.

2) Age :

Date.....

Signature of the applicant

Place \_\_\_\_\_

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1. Particulars of the applicant

- i) Name of the firm
- ii) Name of the Proprietor/ Partners/ Directors
- iii) Father's / Husband's Name
- iv) Address in full:

Permanent Address  
Residential

Present  
Residential

Business / Firm  
Address

- v) Age marital status, No. of dependents in the family:
- vi) Educational qualification:

N.B.-In case of partnership concern or a private Limited company. Please give names and addresses of all partners and directors with the above details.

- 2. Year of establishment, if already in business.
- 3. Dealing in (Principal items)
- 4. Whether the shop/ place of business owned or rented, if rented, in whose name and amount of rent paid.
- 5. Income tax is paid by the firm and / or partners furnish the latest income tax certificate.



6. Particulars of stock, sales and employment in brief.

i) Sales tax Registration Number sales tax & VAT,

Assessment completed upto year ending

Tax paid for the completed year ending

31st March last.

ii) Details of trade / or other licences relating to business

iii) Financial position and performance

Rs.....

Last 3 Years (Where applicable)			Projected working ( after the advance is availed of )	
200	200	200	200	200
Rs. _____	Rs. _____	Rs. _____	Total sales Rs. _____	Rs. _____
Rs. _____	Rs. _____	Rs. _____	Total	
			Purchase Rs. _____	Rs. _____
Rs. _____	Rs. _____	Rs. _____	Net profit/	
			loss	Rs. _____ Rs. _____

iv) If the advance is required for purchase of stocks give details:

Items of stock	Amount required Rs.	Item of stock	Amount required Rs.
a)		d)	
b)		e)	
c)		f)	

v) How many persons do you directly employ?

Full time \_\_\_\_\_ part time

How many more will you employ if the bank advance is granted

Full time \_\_\_\_\_ part time

7. If the advance is required for purchase of equipments/ furniture, the following particulars :

( Proforma bill is to be furnished if asked for)

a) Details of equipments (s) furniture already owned

b) Type of equipment (s) furniture to be purchased.

i) From whom to be purchased.

ii) Give purchase price of each item separately.

8. If the advances required for acquiring

a) Place, furnish the following particulars

i) Type of place to be required

ii) Area in Sq. metres/feet

shop/ workshop/ office/ godown.

iii) Location

( Give complete address):

price to be paid

Rs. ....

from whom to be purchased

If to be taken on lease /tenancy/

leave and licence, give particulars as under

Advanced money to be paid

Rs. ....

Monthly rental/ compensation

Rs. ....

Name of the owner/licence

In case premises are to be purchased on

ownership basis/ give details of agreement

with the Landlord (copy of the agreement

to be attached)

9. If the advance is required for meeting recurring expenses, then state each item of expense separately with the amount shown against it.

Salary/ wages Rs. \_\_\_\_\_

Electricity charges Rs. \_\_\_\_\_

other expenses Rs. \_\_\_\_\_

10. If the advance required for any other purpose, then furnish the necessary particulars.

11. **Miscellaneous:**

- i) If you have any other assets such as fixed Deposits, S.B. Accounts with Banks or post office. Insurance policies, shares or savings Certificate, Units and Landed property etc. give details.

12. **Reference:**

- i) Give two names and address of the following:

- a) From our own trade who know you well

1) \_\_\_\_\_

2) \_\_\_\_\_

- b) **Your suppliers**

1) \_\_\_\_\_

2) \_\_\_\_\_

- c) **Your clients/customers:**

1) \_\_\_\_\_

2) \_\_\_\_\_

- d) Present Bankers and nature of A/C & Limits enjoyed with them . if any.



13. Security/ Gurantor proposed

a) Name

Age

Address: Official

Residential:

d) Occupation:

e) Approximate monthly income:

f) Bankers Name if any:

g) Approximate value of immovable property if any:

h) If the immovable property exceeded,  
if so, please furnish brief details:

i) Other liabilities to the Bank including  
security in respect of any other loan of the Bank.

14. DETAILS OF ASSETS AND LIABILITIES ON \_\_\_\_\_

**LIABILITIES**

**ASSETS**

Loan from Banks(s)	Rs. _____	with Banks	Rs. _____
Trade Credits Received	Rs. _____	Trade credit given.	Rs. _____
Borrowing from others	Rs. _____	Stock	Rs. _____
Other lliability (if any)	Rs. _____	Equipments/ furnitures	Rs. _____
Capital in business	Rs. _____	Other Assets (if any)	Rs. _____
	<b>TOTAL</b>		<b>TOTAL</b>

15. Collateral security offered (in details)

I/We declared that,

- 1) The information and particulars furnished above are true and correct. If any of them be not true then the Bank may take such action against me as the Bank may think fit, I also under take to communicate to the Bank any changes in the above information.
- 2) The advance will be utilised for the purpose for which it is granted.
- 3) My/Our Banking balance will be confined to your bank and I/We will deposit my/Our earnings regularly in my/our account with you.
- 4) I/We undertake to get stock, equipments, property etc. fully insured and to hand over policies to the bank duly assigned.
- 5) I/We will not borrow from any other Bank or any other sources during the currency of the loan without your prior consent in writing.
- 6) I/We under take to display the Banks name on board prominently with wording as **"Our Bank is The Gauhati Co-op. Urban Bank Ltd."**

Yours faithfully

Date \_\_\_\_\_ 201\_\_\_\_\_

Signature of the Applicant

## DECLARATION OF THE GUARANTOR/S

I/we do hereby give consent to stand as guarantor for the loan/overdraft/cash credit that may be sanctioned. I agree to abide the rules and bye-laws of the bank.

1) Name :

2) Address :

Signaturer/s

### ADDITIONAL INFORMATION FOR RETAIL TRADE

**The Gauhati Cooperative Urban Bank Ltd.**  

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**Branch,**  
**Guwahati.**

- i) Name of Business and Commodities trade in :
- ii) Past Performance :

Sales	200	200	200
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Cash Sales  
Credit Sales  
Total Sales  
Cash Purchases  
Credit Purchases  
Total Purchases  
Expenses  
Net Profit/Loan

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iii) Comments by the applicants on performance & Financial Position

iv) **Other Information**

- a) Please specify five main commodities trade in and purchasing arrangements made in their regard.
- b) How the business premises and godowns, if any have been acquired? please specify here whether they are owned/ rented/leased and insured
- c) Where and how the goods are stored. If the goods are stored elsewhere, please give particulars about tenancy/lease/insured etc.
- d) Please comment on :
  - i) Who looks after day-to day Management?
  - ii) Experience of the management :
- e) Please comment on assessment and payment of Income tax, Sales tax and Excise dues payable
- f) Please comment on any judgement or legal proceeding pending

I/we hereby certify that the above informations are true and correct and have been furnished by me for financial arrangements for Rs. \_\_\_\_\_

(Rupees \_\_\_\_\_)

from **The Gauhati Cooperative Urban Bank Ltd.**

**Signature of the Applicant**