



THE NAINITAL BANK LTD.

(Regd. Office : G.B. Pant Marg, Nainital)

APPLICATION FOR FINANCIAL ACCOMODATIONS

The Sr. Branch Manager / Branch Manager,
The Nainital Bank Limited,
_____ Branch

Dear Sir,

I/We, hereby apply for a Loan / Cash Credit / Over draft / Bills Purchased accommodation against under-mentioned securities and terms and conditions. I/We hereby furnish the following particulars about myself /ourselves.

1. **Applicant / Borrower's Name** (in full) : _____
2. a) **Permanent Account No.** (income Tax) : _____
b) **Trade / Sales Tax Regn. No.** : _____
3. **Postal Address** (including Tel./Fax/E-mail) _____
 A. Office / Shop _____
 B. Godown / Unit _____
 (Where the securities charged to the Bank shall be kept / Stored
 Please Tick (✓)) Office Godown Shop Shop&Godown

4. **Constitution of the Borrower :** _____
 (Individual/Proprietorship/Partnership/Company/Others, please specify) _____ (Rs. in Lacs)

S.No.	Name of the Proprietor/Partners/Directors/Trustees etc.	Worth

5. **Nature of Business carried on** : _____
6. **Date / Year of Establishment** : _____
7. **Place of Business** (distance from branch) : _____

8. **Associate Concerns :** _____ (Rs. in lacs)

Name	Business / Activity	Nature of Association	Existing Banker/Financial Institution	Nature and amount of Credit facility

9. **Details of existing Bank accounts** (Co./Firm/Proprietor/Partner/Director etc.)

- a) **Deposit Accounts :** _____ (Rs. in 000's)

Name of the A/c holder	Name of the Bank / Branch	Nature of account & A/c No.	Average deposit

b) **Credit facilities, if any, from our bank :**

(Rs. in Lacs)

Name/s of the A/c holder/s	Name & address of the Branch	Nature of facility availed	Amt. of facility	Securities offered therefor	Rate of Interest

c) **Credit facilities, if any from other bank/FI's :**

(Rs. in Lacs)

Name/s of the A/c holder/s	Name & address of the Bank	Nature of facility availed	Amt. of facility	Securities offered therefor	Rate of Interest

10. a) **FACILITIES REQUESTED :**

(Rs. in lacs)

Nature	Amount	Margin proposed (%)	Rate of Interest Floating / Fixed
1	2	3	4
(i)			
(ii)			
(iii)			

b). **SECURITIES OFFERED :**

PRIME :-			
COLLATERAL			
(Rs. in Lacs)			
Nature / Details with full Particulars of the Security/ies (including measurements / and location of Immovable Property)	Name/s of Owner / Holder	Value of the Security	As on
i)			
ii)			
iii)			

11. **DETAILS OF GUARANTORS :**

(Rs. in Lacs)

S. No.	Name of Guarantor/s	Postal Address	Net Worth (As per Credit report)	Present Banker/s if any	Any Security Offered by Guarantor/s

12. In case of request for Loan, furnish repayment schedule.

Period of Repayment	Proposed Gestation period, if any	Repayment to be commenced from

13- Income as per ITR for the last 2 years.

Assessment Year	Income	Tax paid
1. _____	1. _____	1. _____
2. _____	2. _____	2. _____

14. Full details, if the applicant is a Director of Bank or other Banks or a relative of Director of any Bank or relative of any of the official of bank, relationship of the proprietor/Partner/Director of the borrowing entity with the Director of the Bank/other Bank/officials of the Bank : _____
15. Full details, if any legal action has been /is being taken against applicant/borrower/promoters /proprietor/partner/Director/guarantors by other financial institutions/banks : _____
16. **Other relevant particulars** if any, which the Borrower /Applicant wish to furnish

Declaration cum authorization - I / We hereby declare / agree / authorise as under -

- That all the particulars & information given in the application form are true & correct and I/We hold myself / ourselves personally liable, if it or any part thereof turns out to be incorrect.
- That no insolvency proceeding/s is/are pending or have been initiated against me/us.
- That I/We am/are aware that the interest shall be calculated at monthly rests. The penal interest, which may vary from 1% to 2% shall also be charged in case of default.
- That all the necessary rules & regulations of the Bank regarding advance facility (ies) have been narrated/explained to me/us and such contents have been understood for compliance thereof.
- That the Bank may take up such reference and make such enquiry, in respect of this application, as it may deem necessary.
- That I/We shall inform to the Bank regarding any change in my/our constitution/occupation/employment and also change in address etc. if any, as and when any such occasion happens.
- That my/our loan/credit facility shall be governed by the relevant rules/regulations, which may be applicable/enforce from time, in this regard.
- That I/We have opted floating/fixed rate option linked to Base Rate of Bank, which is subject to change as per guidelines of the Bank from time to time.
- The admissible processing/documentation etc. and/or other service charges, as applicable, shall be paid by me/us.
- That the Bank may at its sole discretion get the securities, hereby offered insured comprehensively at my/our costs, whatever applicable. This express authority has been vested with the Bank.
- Any variations/changes in the terms and conditions of the sanction shall be binding upon guarantor(S) / borrower(s)

Signature of Guarantor(S)

-
(Name)
-
(Name)

**Signature of Applicant / Borrower
With Seal / Rubber Stamp**

Date:
Place:

Enclosures :-

- Credit report of Borrower(s) & Guarantors.
- Audited / Financial Statements for last two years.
- Business Projections / Project Balance Sheet.
- Financial Statement of Associate concerns for last two years.
- Income Tax / Trade Tax Assessment order for last two years.
- PAN No. / Sales / Trade Tax Regn. No. with true copy thereof of all concerned parties i.e. Borrower(S) / Guarantor(s)

For the information of Applicant/s / Borrower/s

- 1- The branch shall issue acknowledgment of receipt of this application form.
- 2- This application shall be processed within 15 days of submission to the Bank. The specific time period shall be advised to the applicant for communicating the decision after submission of all the required / relevant additional information etc.
- 3- The prospective borrower should specify the irrevocable option for fixed / floating rate of interest otherwise floating rate shall be applicable.
- 4- The interest shall be compounded at monthly rests. The penal interest shall be charged varying 1% to 2% p.a. depending upon terms of sanction.
- 5- The rate of interest is linked to Base Rate of the Bank, which is subject to change as per guidelines issued from time to time. The Base Rate of the Bank is _____ % at present.
- 6- The service charges shall be levied as under -
Processing charges Rs. Documentation charges Rs.
Prepayment charges.....
- 7- The application is required to deposit 50% of the applicable processing fee at the time of submission of this application form, which will be non-refundable in case of rejection of proposal also.
- 8- The Securities charges to the Bank shall be insured comprehensively at borrower's cost if required. In case of fire, theft etc. it shall be duty of the Applicant / Borrower to report the incident to the Branch Manager / Insurance Company immediately, for initiation of required steps, if any.
- 9- The Bank shall release all security/ies charged in its favour on receiving full and final payment of all dues. However, the Bank may exercise its legitimate right of general lien upon the charged property for any other claim against the borrower/owner.

Noted the above information

Signature of Applicant/s