

TAMILNAD MERCANTILE BANK LTD., BRANCH

(Regd. Office 57, V.E. Road, Thoothukudi)

Applicant

TMB - TRADERS LOAN APPLICATION FORM

Passport Size
Photo

I. INFORMATION ABOUT THE APPLICANT :

1. Name of the concern/ applicant	:		
2. Constitution	:	Individual / Proprietor / partnership firm	
3. Nature of the Business (Principal Items)	:		
4. Name of the individuals/ Proprietor/Partnership firm	:		
5. i) Date of Establishment ii) Date of reconstitution	:		
6. <u>Business Address</u>	<u>Residential Address</u> (individual / Proprietor / Partners)	<u>Permanent Address</u>	
.....			
.....			
.....			
Telephone / Mobile No.	Telephone / Mobile No.	Telephone / Mobile No.	
.....			
7. Whether the shop/place of bussiness is owned / rented if rented, names of the lessor / lessee / Date of expiry of Lease Agreement	:		
8. If Income Tax is paid by the firm and / or Partners personally :	Yes / No		
<u>Name</u>	<u>PAN No.</u>	<u>Assessment year</u>	<u>Assessed Income</u>

9. Name of the other bankers / FIs together with full particulars :
of credit facilities enjoyed

10. Are you relative for any of our Director / Executives / Senior Officers /Officers :
Yes ☐ No ☐

If yes, please mention :

Name :
Designation :
Relationship :
11 Litigation if any with Banks / FIs : Yes ☐ No ☐

If yes inform details :-

B. PARTICULARS ABOUT SALES AND EMPLOYMENT

- (a) Sales tax Registration Number,(if any) :
- (b) Sales tax assessment completed up to :
- Details of Licenses and other registrations if any relating to the business :

3. Business Performance :

Last 3 Years (Where applicable)		Projected working (after the advance is availed of)	
		Sales : ₹	
		Less : (Purchases / expenses)	
		Net - earning / Loss ₹	

4. Please give particulars, if any, of arrangement made to :
obtain technical and professional advice and Service

5. Assets and Liabilities as on

<u>ASSETS</u>		<u>LIABILITIES</u>	
Cash on hand / Bank ₹		Trade Credit Received ₹	
Trade Credit given ₹		Loans from banks ₹	
Stocks ₹		Borrowings from others ₹	
Machinery/Fixtures ₹		Other liabilities (if any) ₹	
Other assests, if any ₹		Capital in Business ₹	
TOTAL ₹		TOTAL ₹	

6. Details of Investment

(Amount in ₹)

- a. Bank Deposits : :
- b. Postal Deposits : :
- c. L.I.C : :
- d. Share / Debentures : :
- e. Bonds : :

7. Details of Bank Account

- a. Bank Name : :
- b. Branch : :
- c. Type of A/c & A/c. No. : :
- d. Present Bal. O/s. : ₹

8. Details of Existing Loan

- a. Loan amount : :
- b. Purpose : :
- c. Repayment period : :
- d. Present Bal. O/s. : ₹
- e. Irregularities, if any : :

9. Details of proposed Loan

- a. Purpose of Loan :
b. Form of advance : WCDL/WCTL/TL/DL/OD with monthly reducing balance
c. Loan Amount Required :
d. Margin (only for equipment purchase) :
e. Source of Margin :
f. Repayment period :
g. Monthly instalment :

if the advance is required for purchase of equipments related to business activity, furnish the following particulars

- * Type of equipment proposed to be purchased :
* From whom to be purchased :
* Purchase price of each equipments/s seperately :
Source of Margin :

10. Collateral Security : (except agricultural land) (for the proposed loan)

- a. Details of Immovable property :
* Property Stands in the name of:
* Property situated at

Door No. :
Survey No :
Block No :
Street :
Station :
Value of the property : ₹

* If the property is not in the name of the borrower, the relationship between the owner and the borrower :

- * Property Tax particulars
a. Date of Last payment :
b. Receipt in the name of :
c. Period covered :

* Whether the Property is Lease hold or free hold.

- b. Other Immovable properties in the name of self or family members

(₹ in Lacs)

Situation	Whether Agricultural land/ House site Building	Survey No.	Extent of Land	Properties standing in the name of	Ancestral or self acquired	Value	Details of Prior encumbrances it any

11. Third party Guarantee if any : Yes / No

- Name of the guarantor :
Address :
Age :
Occupation / Business :
Monthly Income :
Total Assets :
Liability with our Bank/ Others :
Net worth :

DECLARATION :

I / We declare that all the particulars and information given in the application form are true, correct and complete.

The advance, if granted will be utilised for the purpose for which it is granted.

My/our banking business will be confined to your bank and I/we will deposit my / our earnings exclusively in my / our account with you.

I/ We undertake to inform Tamilnad Mercantile Bank Ltd., regarding change in my / our occupation / Business / residential address and to provide any further information that the Bank may require.

I / We confirm that I / We do not have any other credit facilities with any Bank other than that mentioned above. I/we will get prior permission / consent from Tamilnad Mercantile Bank Ltd. If I /We purpose to apply / avail any credit facilities / loan with any other bank / FIs. I / We further authorise the Bank to debit all charges and instalment from SB/CA/OD A/c. No..... towards the loan account, if necessary.

I / We will abide by the rules and regulations of the bank.

I / We also understand that the sanction of the loan is subject to the execution of documents as per the Bank's requirements. I/we agree that the Bank has a right to make such enquiries about me/us as if they think (s) fit.

I / We undertake to pay all charges such as processing charges, prepayment charges, penal interest and any other charges as per rules and regulations of the bank in Vogue.

Proposal processing Charges ₹
Prepayment charges

Other charges, if any

Signature of the Applicant

Place :

Date :

For Branch use:

Remarks / Recommendation

Loan amount requested : ₹

Loan amount recommended : ₹

Margin :

Repayment Period :

Rate of interest :

Conditions, if any :

Manager's Recommendation :

Adverse Remarks found if any, in CIBIL : Yes ☐ No ☐

If yes, inform details :

I / We ensure that the institution in which the applicant is working / applicant / guarantors is not included in RBI defaulters list/ ECGC caution list/ our Bank's caution list.

I / We have appraised Loan application and it is eligible as per our TMB - Traders Loan Scheme in all respect and recommend the loan as detailed above.

Date :

Recommended / Sanctioned

Branch Head

ANNEXURE

TAMILNAD MERCANTILE BANK LTD., _____ **BRANCH**

ACKNOWLEDGEMENT

Reference Number _____/20 -

We hereby acknowledge the receipt of the following loan application from
M/s. / Mr. / Mrs.

Amount of Loan Required : ₹

Purpose :

The Bank reserves the right either to sanction or to reject the application.

The Loan application will be disposed off within weeks from the receipt credit limit application with the required details and necessary information supported by requisite financial / operating statements.

Place :

Date :

BRANCH HEAD

For Regional Office use

- | | |
|-----------------------|-----|
| 1. Loan amount | : ₹ |
| 2. Rate of interest | : |
| 3. Margin | : |
| 4. Security | : |
| 5. Repayment Period | : |
| 6. Conditions, if any | : |

6. Recommendation :

Date :

Place :

Sanctioned

Regional Manager

For Branch Use :

Loan Disbursed on :

Processing charges : ₹

Collected on