

ANNEXURE-VI

**FORMAT FOR LOAN APPLICATION UNDER MICRO CREDIT SCHEMES
(TO BE SUBMITTED BY NON GOVERNMENTAL ORGANIZAION
TO KSBCDC LTD)**

1. ORGANIZATION DIRECTORY:

- a) Name of the Organization : _____
- b) Address (PIN) : _____
- c) State : _____
- d) District : _____
- e) Block : _____
- f) Phone No.(with STD code) : _____
- g) Fax No. (if any) : _____
- h) Registration No. of the Organization : _____
- i) Date of Registration : _____
- j) Date of Renewal, if any : _____
- k) Area of operation : _____
- l) Name of the Bank of organization : _____
- m) Account No. : _____
- n) Name and Designation of : _____

Chief Functionary:

5. Proposed lending programme in the current year:

Sl. No.	Category of loan	Name of Activities	No. of SHGs	No. of Borrowers	Average Amount of loan per beneficiary	Total Amount required (5 x 6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Total					

6. Sources available with the Organization

Sl.No.	Source	Balance at the beginning of year	Amount expected during the current year	Total Amount
(1)	(2)	(3)	(4)	(5)
1.	Own Sources			
2.	Savings of SHGs/members			
3.	Recovery of loans from SHGs/members			
4.	Other sources such as grants/donations, etc			
5.	Borrowings (other than this application of KSB CDC)			
	Total :			

7. Financial Assistance required from KSB CDC (ie. para 5-6)

Sl.No.	Category of loan	Name of Activities	No. of SHGs	No. of Borrowers	Average amount of loan per beneficiary	Amount Required from KSB CDC
(1)	(2)	(3)	(4)	(5)	(6)	(7)

8. Financial position of the organization as per Balance Sheet (As on.....)

- (i) Fixed Assets Rs.....
- (ii) Current Assets Rs.....
- (iii) Borrowing (details of borrowings, if any may be given in the Performa below) Rs.....
- (iv) Other Liabilities Rs.....

9. Organizational Set-up and Training

(i) Details of Staff:

No. of Staff with the Organization	Trained	Untrained	Total
(1)	(2)	(3)	(4)
(a) Office/Supervisory Staff			
(b) Field/Extension Staff			
Total:			

(ii) Details of arrangements available with the organization for training of its staff/SHGs.

10. Check List

(Please enclose the following)

Sl.No.	Details of enclosures	Yes/No	Annexure No.
(1)	(2)	(3)	(4)
1.	Attested copy of the original Registration Certificate/Renewals.		
2.	Attested Copy of Memorandum of Association/Bye-laws.		
3.	Indicate the provision to borrow from outside agency (pl. give para/page nos. of bye- laws)	Page No. Para No.	
4.	Main objectives/purpose/background of forming organization – a brief note		
5.	Bio-date of the chief functionary		
6.	Composition of the current Managing Committee with name, designation and address of their members (with relevant copy of resolution of general body)		
7.	Copy of the audited accounts and Balance-sheet of the organization for the last three years.		
8.	Copy of the resolution passed by Management Committee seeking loan (amount Rs.....)from KSBCDC		
9.	Copies of Annual Reports of last three years.		
10.	Copies of testimonials received from funding agencies/Government. Departments etc., if any.		

DECLARATION

I, _____(full name with designation) certify that the facts and figures furnished in the application form and the annexures are correct and tally with the records of our organization.

Place:

Date : (Signature with Official Stamp
Name & Designation of Chief Executive)

Encls:_____Sheets

ANNEXURE-VII

NAME OF THE NGO/HELP PROMOTING INSTITUTION:

Particulars of SHGs Proposed to be assisted

	Name of the SHG	Address	Date of Formation	No. of members	
				Female	Male
	(1)	(2)	(3)	(4) a	(4) b

- 1.
- 2.
- 3.
- 4.

	Total savings	Total Lendings Outstanding Against Members	Recovery percentage	Remarks, if any
	(5)	(6)	(7)	(8)

- 1.
- 2.
- 3.
- 4.

Secretary

President

ANNEXURE –IX

**Specimen of application to be submitted by NGO to KSBCDC Ltd., while applying
for loan assistance for on-lending to SHGs**

Name of the NGO :

Address:

Formed/Established on: Registration No.
(Furnish true copy of certificate of registration)

Type of activities undertaken: (to be specified below)

To: date:

The Managing Director
KSBCDC Ltd.

Dear Sir,

Application for Loan

We hereby apply for loan of Rs _____/- (Rupees _____)
required by us for the purpose of on-lending to the Members of
_____ (No.) _____ Self-Help Groups as per list enclosed.

2. Repayment schedule

We agree to repay the loan amount as per the repayment schedule which may be fixed by the KSBCDC Ltd.

3. Particulars of loans extended to SHGs and existing liabilities from other financial institutions/agencies along with audited balance sheet for the last three years is enclosed.

4. We hereby declare that the particulars given above are true and correct to the best of our knowledge and belief.
5. We hereby authorize the KSBCDC Ltd to disclose all or any particulars of details or information relating to our loan accounts with the KSBCDC Ltd., to any other financial institutions, government or any agency as may be considered necessary or desirable by the KSBCDC Ltd. It will be in order for the KSBCDC Ltd to disqualify our Organization from receiving any further credit facilities from the KSBCDC Ltd. and/or recall the entire loan amount or any part thereof granted on this application in case any information furnished herewith is found incorrect and or containing misrepresentation of facts.

Yours faithfully

(President)

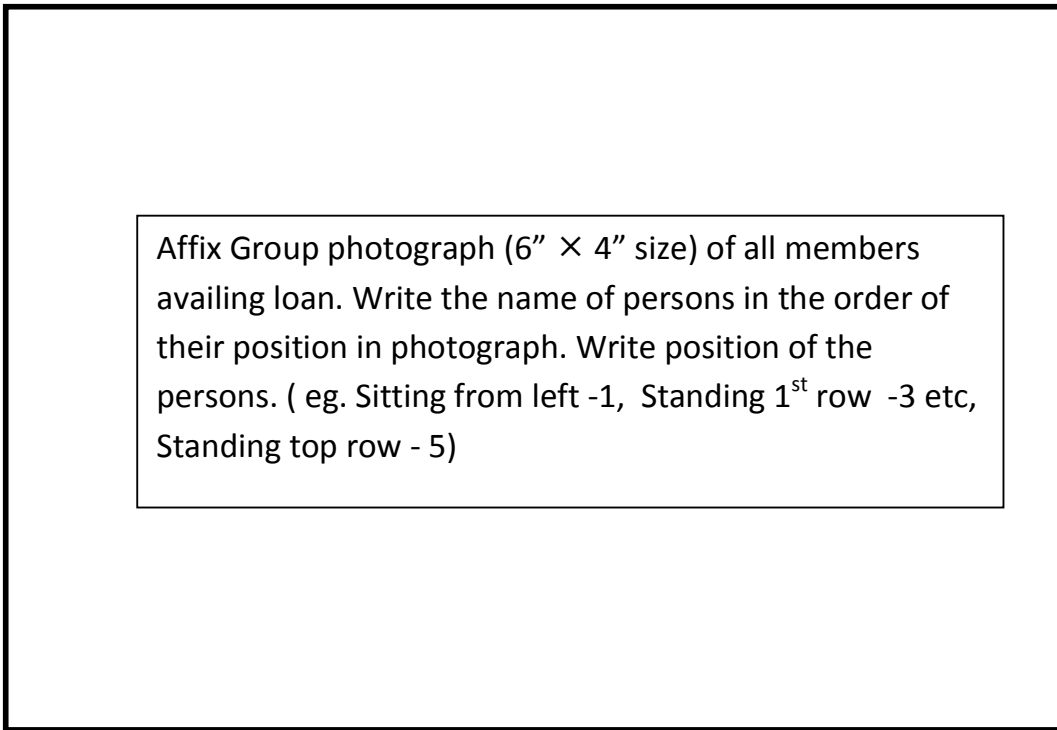
(Secretary)

(Also Affix Official Stamp of the Agency)

KERALA STATE BACKWARD CLASSES DEVELOPMENT CORPORATION LTD.

SHG WISE LIST OF BENEFICIARIES – FACING SHEET

Sl.No	Name	Position in photograph
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		



Name of NGO: _____

Name of SHG: _____

Total No. of Members	Members availing loan

(Signature)
Name & Designation
Authorised signatory of SHG

(Office Seal of NGO)

(Signature)
Name & Designation
Authorised signatory of NGO

FORMAT OF UTILISATION CERTIFICATE

Form 1. List of Beneficiaries

Name of SHG	Sl.No	Name & Address of the beneficiary	Father's/ Husband's Name	Gender	Age	Caste	Annual Income	Loan Amount	Name of the scheme

Form 2: List of SHGs

(NBCFDC Fund)

Sl.No	Name of SHG	Total No. of Members	No. of OBC Members	No. of members availed loan	No. of OBC Members availed loan	Loan to SHG

(NMDFC Fund)

Sl.No	Name of SHG	Total No. of Members	No. of Minority Members	No. of members availed loan	No. of Minority Members availed loan	Loan to SHG

Form 3: Overall Consolidation

(NBCFDC Fund)

Particulars	No. of beneficiaries	Loan Amount
OBC beneficiaries		
Others		
Total		
Male		
Female		
Total		
Urban		
Rural		
Total		

(NMDFC Fund)

Particulars	No. of beneficiaries	Loan Amount
Christians		
Muslims		
Others		
Total		
Male		
Female		
Total		
Urban		
Rural		
Total		

