

**Samastipur District Central Co-operative Bank Ltd.****CONTROL REPORT****DEPUTY GENERAL MANAGER ( FOR CONTROL)****BRANCH MANAGER (FOR SANCTION)**

This format is for the purpose of information and intimation to the next higher up after processing/sanction of the loan application proposal. All columns must be duly filled and submitted to the next higher up (Branch Manager to Deputy General Manager and Dy. Gen. Manager to Managing Director) within a week of the processing/sanction of the loan.

**ADVANCES:****BRANCH :**

1. **Name of the Applicant:**
2. **Residence Address:**  
**Phone No.**
3. **Date of establishment:**
4. **Constitution:**
5. **Purpose of loan:**
6. **Amount of loan to be sanctioned Rs.**

(Amt in Rs.)

Sr No	Description of items	Rate	Qty.	Total	Term Loan	Margin
	TOTAL					
	SUPPLIER					

**7. Margin :**

**8 Rate of Interest :** .....% ( 3% + Term premium .....% ) above Base Rate  
present effective Rate of interest at .....% with monthly rests.



## 9. Repayment:

Period : ..... Months	Details of the Installments
Moratorium	
No of Installments: .....	Each Installment of Rs. ...., plus interest as and when applied.  Interest to be served during moratorium period also.

10. **Insurance :** As Applicable or waived

11. **Pre-sanction :** The pre sanction survey is carried out on ..... detailed report attached.

12. **Inspection:** Yearly. Post inspection to ensure end use of fund. Inspections are to be done intervals i.e. once in three months, if account shows signs of distress

## SECURITY:

**Primary :** Hypothecation of assets created out of banks finance .

**Collatera :**

## GENERAL REMARKS .

In view of the above mentioned, we recommend to sanction a Cash Credit/Medium Term Loan of Rs..... to Mr/Mrs/Ms ..... for ..... months with terms and condition mentioned in Annexure-A.

Appraising and Assessment Officer  
THE SAMASTIPUR DISTRICT CENTRAL  
COOPERATIVE BANK LTD.. Date :



## Draft Letter to Be Sent to Branches (Inc case of Loan by H.O.)

Name of the Applicant : Shri.....

Name of the Branch where account will be operative

Scheme :- .....

### TERMS AND CONDITIONS :

1. LIMIT AND SECURITY	
Medium Term loan	Rs.
Primary Security	
Collateral:	
2. MARGINS	.....% Rs. ....../-
3. RATE OF INTEREST	.....% ( 3% + Term premium.....% ) above Base Rate presently Base Rate 9.70% wef 08.06.2015), present effective Rate of interest at .....% with monthly rests.
4. PENAL RATE OF INTEREST	As applicable.
5. INSURANCE	
6. REPAYMENT OF TERM LOAN	
7. INSPECTION	Yearly. Post inspection to ensure end use of fund. Inspections are to be done at shorter intervals i.e once in three months, if account shows signs of distress
8. DOCUMENTS	As per SME Documentation
9. DISBURSEMENT	
10. OTHER COVENANTS	

Dy. Gen. Manager



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## Letter for Standing Instruction

(To be obtained from Borsower)

From :

To,  
The Branch Manager  
The Samastipur District Central Co-  
operative Bank Ltd. Dear Sir,

### STANDING INSTRUCTION : TERM LOAN ACCOUNT

Debit SB/CD/CC A/c No. .... Credit TL A/c No.....

I/We have applied for a Loan of Rs. .... under Term Loan Scheme  
for purchase of Shop/Renovation / Purchase of Car & Other purpose purchase of .....

..... and accordingly a loan of Rs.....

..... has been sanctioned to me/us vide sanction letter No .....

dated ..... In respect of above loan, I/We hereby authorize you to debit my Saving

Bank / Current Deposit / Cash Credit Account No. .... Maintained at

BSCB ..... Branch and credit the loan account No. ....

for the amount of EMI / PED of Rs..... + Interest till the liquidation the loan account.

This Standing Instruction will commence with effect from ...../...../..... for principal

amount and from ..... for interest amount and / or from...../...../..... for EMI.

Yours faithfully,

(.....)

Date :.....

