



Branch

Form No	
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For Official Use Only	
Loan A/c No	
Loan Type (CC/TL)	Cash Credit Term Loan
Product code	
Date of Sanction	
Sanctioned Amount in	₹
Loan Term	

Self Help Group Loan Application Form

Name of the SHG			
Date of Formation		No. of SHG members	
Address	Village / City: GP:	Block: District: State:	
SB A/c No			
Loan A/c No (if any)			
Supporting Agency (if any)			
Application for Loan Cycle			

Self Help Group Loan Application Form

To The Branch Manager
INDIAN Bank

_____ Branch

Dear Madam/Sir,

Sub: Application for credit linkage

<div style="border: 1px solid black; border-radius: 15px; padding: 10px; text-align: center;">Affix passport Size Photo</div>	<div style="border: 1px solid black; border-radius: 15px; padding: 10px; text-align: center;">Affix passport Size photograph</div>	<div style="border: 1px solid black; border-radius: 15px; padding: 10px; text-align: center;">Affix passport Size photograph</div>
Name :	Name:	Name:
Designation:	Designation:	Designation:
Address:	Address:	Address:
Mobile:	Mobile:	Mobile:

1. We, _____ the _____ duly _____ authorized _____ representatives _____ of _____ (name of SHG), _____ village / city, _____ Block, _____ District, hereby apply for a loan aggregating ` _____/- (Rupees _____ only) by way of Cash Credit (CC) / Term Loan (TL) for on-lending to our members. A copy of resolution taken by our Self Help Group in this regard is attached.
2. A copy of the member-wise requirement of loan is enclosed (*Compulsory from 3rd linkage onwards*) 3. We agree to repay the loan amount as per the repayment schedule which may be fixed by the Bank.
4. A copy of the Inter-se Agreement executed by all the members of the group authorizing us *inter alia* to borrow on behalf of the SHG is enclosed and the same would be forming part of binding documents.
5. We hereby declare that the particulars given above are true and correct to the best of our knowledge and belief.
6. We hereby authorize the Bank to disclose all or any particulars or details or information relating to our loan accounts with the Bank, to any other financial institution including NABARD, Government or any agency as may be considered necessary or desirable by the Bank. It will be in order for the Bank to disqualify the SHG from receiving any credit facilities from the Bank and or recall the entire loan amount or any part thereof granted on this application, if any of the information pertaining to the group, furnished herewith is found incorrect and/or containing misrepresentation of facts.
7. A copy of the financial status of our SHG as on (date) is attached.

Yours faithfully, 1.

2. 3

[Signature of Authorized Representatives of SHG with Seal]

Specimen copy of **Resolution for taking loan from Bank**

Name of SHG:

Address:

Date of Formation:

Total No. of Members:

Name of Facilitating Agency:

Resolution for taking loan from Bank

Today on (Date), at the meeting of
 (name of SHG) at (meeting place of SHG / address) in presence of all its members, it
 is resolved that our (name of SHG) will seek loan of
 `..... (in words) from INDIAN Bank for collective
 requirement of the group. It has also been further resolved that Shri/Smt.....
 (Designation); Shri/Smt..... (Designation
); Shri/Smt..... (Designation);
 will sign all necessary documents related to the loan application / loan transaction in entirety and the action of the
 authorized signatory binds each members and they are deemed to be agent / attorney / representative of each
 member till repayment of entire dues of the Group to the Bank, on behalf of SHG members of the
(name of SHG).

1. We, the members of the (name of the Group) Self Help Group, the
 following signatories, represented by Shri/Smt/Kum., President;
 Shri/Smt/Kum., Secretary and Shri/Smt/Kum.
, () of our Group for all transactions relating to the group with Bank, Government,
 other organisations and persons, hereby resolve to avail loan/credit facility of ` (Rupees
 only) for our group from Indian Bank, branch
 for meeting the collective requirements of the Group.

2. We further resolve that Shri/Smt/Kum., President; Shri/Smt/Kum.
, Secretary and Shri/Smt/Kum., ()
 are hereby irrevocably authorised jointly and severally to deal with Indian Bank, branch in
 all matters relating to the said loan transaction including submission of loan proposal / application, execution of
 loan / security documents / revival letters / acknowledgement of debts, furnishing of security documents such as
 hypothecation of assets created by the individual member or by collectively with other group members out of the
 said loan, availment of the loan, operation of the account, disbursement of the respective loan amount to each
 member of the Group, collection of the amount from the members and repayment of dues to the Bank and on all
 such dealings, they shall be deemed to be our Agent / Attorney / Representative till the repayment of the entire
 dues of the Group to the Bank.

3. This authority will be irrevocable till continuance of the loan unless the change, if any, is agreed to by the Bank
 in writing. Such duly authorised changes with the consent of all the members and approved by the Bank will not
 affect the rights of the Bank in respect of the loan being allowed under these covenants in any way.

4. We further resolve that a true copy of the resolution signed by all the members of the Group and counter signed
 by the President and Secretary may be furnished to the Bank, who can act on the basis of the resolution, and for
 all such actions of the Bank done on the basis of this resolution shall be jointly and severally binding on us.

We, all members hereby agree to the above decision.

Sl	Name of SHG members	Name of Father / Husband	Gender (M / F / TG)	Occupation	Date of Birth	Address	Mobile / Landline No	Aadhar Card No	Signature / Thumb impression
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									

Signature/Thumb Impression
(Designation)

Signature/Thumb Impression
(Designation)

Signature/Thumb Impression
(Designation)

Seal of Self Help Group

Details of Member wise Loan Requirement (As per Micro Credit Plan)(Compulsory from 3rd credit linkage onwards)

Name of the SHG:

Date of formation:

Address

No. of Members:

Member-wise details of proposed investment, sources of fund & resultant Net Surplus of the family

S.N	Name of member*	Purpose of investment	Amount of loan Required from SHG (₹)	Total Annual Income from various sources: IGAs, Wages, Grants from Govt. etc. (₹)	Total Annual Expenditure (₹)	Annual net income before repayment of loan installment (₹)	Annual repayment for the proposed loan & existing loan, if any (₹)	Annual Surplus (₹)
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
Total								

(*) To be written in order of priority & rotation plan as decided in SHG meeting

Annexure 1 (d)**Financial Statement of (name of SHG) as on (date)**

Particulars	Amount (₹)
Total Savings of members:	
Total interest and other incomes:	
Revolving Fund/ Grant Assistance received from project/ department/ other agencies	
Other Receipts (Specify)	
Total in `	

(Amount in Words)

We certify that the above statement is true and can be verified from the books of accounts maintained by our Self Help Group.

Signature
(Designation)

Signature
(Designation)

Signature
(Designation)

Seal of Self Help Group

Acknowledgement

(To be handed over to SHG after submission of the Application Form)
Received the following Application form for SHG loan

Name of SHG	
Address	
Application No	
Savings Account No	
Date of Receipt of Application by branch	

Signature

Branch Seal

Appraisal Note cum Sanction Order for financing Self-Help-Group

*** Credit Linkage (CC / TL) / *Renewal of CC limit / *Enhancement of CC limit / *Repeat TL**
(*Strike out which is not applicable) **Basic**

Details of SHG

1. Name of the Bank:.....
2. Name of the Branch:.....
3. Name of the Processing / Inspecting Loan Officer:.....
4. Date of Processing/Inspection:.....
5. Name of the SHG:.....
6. Address of the SHG:.....
7. Date of formation of the SHG:.....
8. No. of members in SHG:.....
9. Facilitating Agency (if any):.....
10. S.B A/c No.....
11. CC A/c No. (in case of already CC-linked SHG):.....

Assessment of SHG

1. Whether the SHG has completed 6 months from the date of formation / 12 months from the date of last sanction: **Yes / No** (*Strike out which is not applicable)
2. Whether the SHG has been Graded /Evaluated: **Yes / No** (*Strike out which is not applicable)
3. Whether the SHG has passed the Grading / Evaluation Exercise: **Yes / No** (*Strike out which is not applicable)
4. % of Marks obtained in the Grading / Evaluation Exercise:
5. Financial position of the SHG (as on):

Liabilities		Assets	
Particulars	Amount in `	Particulars	Amount in `
Outstanding C/C of Bank		Cash in hand	
Outstanding T/L of Bank		Deposit with Bank	
Outstanding loan of VO/Federation		Deposit with Federation	
Savings of members		Loan outstanding from members	
Other Liabilities (Specify.....)		Other Assets (Specify.....)	
Surplus			
Total		Total	

Existing Corpus of SHG = `[Total Assets – Outstanding loans (if any)]

Assessment of eligibility CC Limit / TL to be sanctioned to the SHG:

No. of dose of credit *	Eligibility	Eligible Amount (As per RBI guidelines)	Amount Proposed to be Sanctioned
Fresh Linkage (1 st dose)	a) Existing Corpus = ` b) Proposed savings for remaining part of the year = ` Total Corpus = `[(a) + (b)]	6 time of total Corpus or minimum `1,50,000 whichever is higher	`
2 nd Dose	a) Existing Corpus = ` b) Proposed savings for next 12 months = ` Total Corpus = `[(a) + (b)]	8 time of total Corpus or minimum `3,00,000 whichever is higher	`
3 rd Dose and subsequent dose		Minimum `6,00,000 as per Micro Credit Plan	`

(*Strike out which is not applicable)

Terms of Sanction:

Sanctioned a new Cash Credit limit / Renewed / Enhanced the existing Cash Credit limit / Repeat Term Loan for `.....Rupees.....only) under the following terms & conditions:

- (a) **Amount of CC limit / TL (New /Renewed/ Enhanced / Repeat) for (period in months):**
`..... (Rupees only)
- (b) **Documents to be obtained:**
 - i. Inter-se agreement
 - ii. Articles of loan agreement
 - iii. Demand Promissory Note
- (c) **Purpose of the credit facility:** On-lending to the members of the SHG
- (d) **Rate of interest:**% p.a.to be calculated on reducing balance method with monthly rest. The SHG will be eligible to get the benefit of interest subsidy if it fulfil the norms as specified by Government in this regard.
- (e) **Service charge:** Nil (Loan to SHG is treated as advance to weaker section).
- (f) **Repayment:**
 - i. For CC: Each withdrawal of principal loan from the CC A/c is to be repaid within.....(12-24) months of such withdrawal. Interest debited to the A/c is to be repaid / deposited promptly so that outstanding balance of the CC A/c does not exceed the sanctioned limit under no circumstances.
 - ii. For TL: Principal loan is to be repaid inequal monthly / quarterly / half-yearly instalments. Interest debited to the A/c is to be repaid / deposited promptly.
- (g) Review / Evaluation of the CC A/c will be done after 12 months.

.....
Signature of the Processing / Appraising Officer
Date:

.....
Signature of the Branch Manager

(With Office
Seal) Date:

We, on behalf ofSHG hereby accept the aforesaid terms & conditions of the above-noted CC facility / Term loan sanctioned to our SHG by the above-mentioned Bank Branch.

- 1.
- 2.
- 3.

[Signature of Authorized representatives of the SHG with office seal]

Date:

Place:

Arrangement letter-cum-Acknowledgement by the SHGs

We the Indian Bank, Branch has Sanctioned a new Cash Credit limit / Renewed / Enhanced the existing Cash Credit limit / Repeat Term Loan for `.....

(Rupees.....only) to.....

..... (Name of SHG) under the following terms & conditions:

(a) Amount of CC limit / TL (New/ Renewed/Enhanced/Repeat) for..... (period in months):

`..... (Rupees.....only)

(b) Documents to be obtained:

- i. Inter-se agreement ii. Articles of loan agreement iii. Demand Promissory Note / D P Note delivery letter

(c) Purpose of the credit facility: On-lending to the members of the SHG

(d) Rate of interest:.....% above/below base rate minimum.....% p.a. subject to change in base rate from time to time to be calculated on reducing balance method with monthly/qty/hlf yearly rest. The SHG will be eligible to get the benefit of interest subsidy if it fulfill the norms as specified by Government in this regard.

(e) Service charge : Nil (Loan to SHG is treated as advance to weaker section).

(f) Repayment:

- i. For CC: Each withdrawal of principal laon from C.C. A/c is to be repaid within..... (12-24) months of such withdrawal. Interest debited to the A/c is to be repaid/ deposited promptly so that outstanding of the C.C A/c does not exceed the sanctioned limit under no circumstances.
- ii. For TL: Principal loan is to be repaid in.....equal monthly / quarterly / half-yearly instalments. Interest debited to the account is to be repaid / deposited promptly.

(g) Review / Evaluation of the C.C account will be done after 12 months.

.....
Signature of the Branch Manager (with Office Seal)

Date:

We, on behalf of..... SHG hereby accept the aforesaid terms & conditions of the above-noted CC facility / Term loan sanctioned to our SHG by Indian Bank, Branch.

1.

2.

3.

(Signature of Authorized representatives of the SHG with office seal)

Place:

Date: