**ANNEXURE-VI**

**FORMAT FOR LOAN APPLICATION UNDER MICRO CREDIT SCHEMES**

**(TO BE SUBMITTED BY NON GOVERNMENTAL ORGANIZATION**

**TO KSWDC LTD)**

1. ORGANIZATION DIRECTORY:
2. Name of the organization :------------------------------------------
3. Address (PIN) :------------------------------------------
4. State :------------------------------------------
5. District :------------------------------------------
6. Block :------------------------------------------
7. Phone No. (with STD code) :------------------------------------------
8. Fax No. (if any) :------------------------------------------
9. Registration No. Of the

Organization :------------------------------------------

1. Date of Registration :------------------------------------------
2. Date of Renewal, if any :------------------------------------------
3. Area of operation :------------------------------------------
4. Name of the Bank of Organization :------------------------------------------
5. Account No. :------------------------------------------
6. Name and Designation Chief

Functionary :-------------------------------------------

1. Details of Socio-economic developmental programmes implemented by the organization during last 3 years (year-wise)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year (1) | Name of the programme (2) | Funded by (3) | Amount received (4) | Achievements (5) |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

Note: Please enclose a copy of your annual reports of last three years.

1. Experience of the organization in CREDIT Activity during last three years Year wise)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Years | Activities of which loan given | No. of SHGs | No. of borrowers | Amount of loan disbursed | Amount which was due for recovery ie. Demand | Amount Actually Recovered | % of recovery to demand | Source of fund |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

1. Experience of the organization in thrift/savings and formation of SHGs. Please give details as below (position as on ------------------------)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sl.No | Name & address of SHG | Date of formation | No. of members | Savings Mobilized | Loan given out of savings | Amount Recovered | Amount of loan outstanding |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|  |  |  |  |  |  |  |  |
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1. 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 (5X6) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  | Total |  |  |  |  |  |

1. Source s 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 KSWDC) |  |  |  |
|  | Total |  |  |  |

1. Financial assistance required from KSWDC (ie. Para 5-6)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sl.No | Category of loan | Name of Activities | No. of SHGs | No. of Borrowers | Average Amount of loan per beneficiary | Total Amount Required from KSWDC |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

1. Financial position of the organization as per Balance Sheet (As on -------------)
2. Fixed Assets Rs...................
3. Current Assets Rs...................
4. Borrowing (details of borrowing

 if any may be given in the

 Performa below) Rs...................

1. Other Liabilities Rs...................
2. Organizational Set-up and Training
3. Details of Staf:

|  |  |  |  |
| --- | --- | --- | --- |
| No. Of staff with the Organization | Trained | Untrained | Total |
| (1) | (2) | (3) | (4) |
| 1. Office /supervisory Staff
 |  |  |  |
| 1. Field/extension staff
 |  |  |  |
| Total |  |  |  |

1. Details of arrangements available with the organization for training of its staff/SHGs
2. 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 /Byelaws |  |  |
| 3 | Indicate the provision to borrow from outside agency (pl. Give para, page nos. Of byelaws) |  |  |
| 4 | Main objectives/purpose/background of forming organization-a brief note | Page No.Para No. |  |
| 5 | Bio-data 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 KSWDC |  |  |
| 9 | Copies of Annual Reports of last three years |  |  |
| 10 | Copies of testimonials received from funding agencies/Government Department 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)