

**STATE BANK OF INDIA**

**BRANCH:**

FINANCING FLEET OPERATORS

LOAN APPLICATION FORM

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PLEASE FILL UP THIS FORM ONLY IF THE ANSWERS TO ALL THE FOLOWING QUESTIONS ARE 'YES'

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1. Whether the promoters have satisfactory record of dealing with Banks and have never defaulted to any Bank/FI/s?
2. Whether the fleet possesses more than 10 well-maintained vehicles, including the proposed vehicle/s?
3. Whether the registered/administrative office is situated at metro/urban/semi urban centre?
4. Whether the unit is earning profit?

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***PLEASE USE SEPARATE SHEET, WHEREVER SPACE IS NOT SUFFICIENT***

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**A. PERSONAL DETAILS OF THE CHIEF PROMOTER/CHIEF EXECUTIVE**

1. a) Name:  
b) Son/wife of:  
c) Date of Birth:
2. Residential address:  
  
Tel.Nos:  
Fax No:  
e-mail:
3. Your house is:      Owned  
                                 Owned (mortgaged)  
                                 Rented
4. Academic Qualification:  
Is it related to your line of trade?
5. Experience in Transport business  
(no. of years and brief details):

6. Your Income Tax Permanent A/c No:

7. Details of Bank account:

Bank and branch:

A/c No:

Opened on:

8. Details of assets:

Land/Building:

(location, value etc.)

ii) Vehicles owned:

(Regn.No, make, model, present value)

iii) Life Insurance Policy

(Policy no, sum assured,  
amount paid up, etc.)

iv) Bank deposits

(Bank branch, A/c no., present outstandings)

Jewellery and household goods:

(description, value)

vi) Others (description, value)

9. Details of liabilities:

i) Housing loan details:

Address of the house/flat:

Loan amount:

Repayment terms:

Present outstandings:

Loan availed on:

Bank & Branch:

ii) Car loan details:

Regn.No:

Make & Model:

Loan amount:

Repayment terms:

Present outstandings:

Loan availed on:  
Bank & Branch:

iii) Other loan details:  
(including loans from  
friends & relatives)

**B. GENERAL**

1. Name of the company/firm:

2. Address:

Regd. office:

Telephone No:

Admn. office:

Telephone No:

Branch office/s:

Telephone No:

3. Constitution:

4. Loan applied for: i) Term Loan: Rs.

ii) Cash Credit: Rs.

TOTAL Rs. \_\_\_\_\_

5. Purpose of the loan:  
(Purchase of vehicles, working capital  
requirement, etc.)

6. Mode of repayment:

**C. BUSINESS DETAILS**

1. Year of commencement of business:

2. a) What is the level of competition for the business?

How do you plan to meet the competition?

What are the marketing arrangements?

Please mention about value and details of tie up arrangements/orders/contracts with clients:

3. IBA approval obtained? If yes, details:

4. i) Details of Bank Account:

Bank/Branch:

A/c No:

Since:

ii) Can all sale proceeds be routed through your account with us?  
If not, give reasons:

5. What is the quality of your receivables?

How many months' income do they represent?

Can you give an ageing of your receivables? (as on last 31<sup>st</sup> March)

AGE	AMOUNT	PERCENTAGE OF TOTAL
Less than 1 month old		
1 to Less than 2 months' old		
2 to 3 months' old		
More than 3 month's old		
Total		100%

What are the means of finance?

MEANS	AMOUNT (Rs)	GIVE DETAILS (BANK SHOULD BE SATISFIED ABOUT YOUR ABILITY TO PROVIDE THE MARGIN)
From own sources		
Bank loan		
Friends and relatives		
Others		
Total		

7. What is the repayment period you are looking for the term loan?
8. What will be the annual cash accruals?
9. What will be your liability towards payment of installments and interest on term loan in a year?
10. Whether the cash accruals will be sufficient to take care of the repayment liability?
11. Brief background of the firm/company:
12. Details of Associate concerns with their borrowing arrangements:
13. Details of major shareholders:
14. Names of Key Managerial & Technical Staff with their qualification/experience:
15. Are your business operations computerised?
16. Arrangements for periodic maintenance of vehicles:  
(Details of routine frequency of servicing, maintenance procedure, accident record)
17. Anything else you would like to tell about your business.
18. What is the collateral you would be able to offer? Give details.

**A. UNENCUMBERED VEHICLES:**

REGN. NO. & DESCRIPTION	PRESENT VALUE (Rs)	BASIS
Total		

**B. OTHERS, IF ANY:**

DESCRIPTION	PRESENT VALUE (Rs)	BASIS
<b>Total</b>		

GRAND TOTAL (A + B):

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19. Please tell us about your future plans:

What is the level of income/sales you are projecting for next 5 years? Briefly describe the basis.

What is the level of receivables you are expecting for next 5 years in terms of month's income/sales?

20. a) Whether the vehicles come to the headquarters every month?

b) Can the vehicles be available to the Bank for inspection purpose every month? If yes, how?

I/we certify that all information furnished by me/us is true, correct and complete. I/we have no borrowing arrangement for the company/firm with any bank except as indicated in the application form. There are no overdues/statutory dues owned by me/us or the firm/company. No legal action has been taken against me/us/firm/company. I/we shall furnish all other information that may be required by Bank in connection with my/our application. This information may also be exchanged by you with any other agency, you may deem fit. You, your representatives or any other agencies as authorized by you, may at any time inspect/verify my/our assets, books of account, etc. in our office/business premises as mentioned above. You may take appropriate safeguards/action for recovery of bank's dues including publication of defaulters' name in web site/submission to RBI. I/We further agree that my/our loan shall be governed by the rules of State Bank of India as may be in force from time to time.

For and on behalf of the company/firm

Place: \_\_\_\_\_

Date: \_\_\_\_\_

 Signature of Chief Promoter/\_\_\_\_\_  
 Chief Executive with seal