

**APPLICATION FORM**  
**For availing**  
**Working Capital Loan by Cooperative Banks**  
**(For Agricultural Credit)**

**राष्ट्रीय सहकारी विकास निगम**  
**NATIONAL COOPERATIVE DEVELOPMENT CORPORATION**  
**(Industrial and Service Cooperatives Division)**  
**4, Siri Institutional Area, Huaz Khas, New Delhi – 110016**  
**Phone: 26961930, Fax 26516032, 26962370 Web site : [www.ncdc.in](http://www.ncdc.in)**

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**APPLICATION FOR AVAILING WORKING CAPITAL ASSISTANCE FOR AGRICULTURAL ACTIVITIES**

**A. General**

1. Name & Address of the Bank/Society
2. Date of Registration
3. Year of Commencement of Business
4. Area of Operation
5. Authorized share Capital
6. Membership & paid-up share capital in the preceding three years

S. No.	Category of Members*	(Rs. In Crore)					
		As on 31.3.....		As on 31.3.....		As on 31.3.....	
		No.	Share Capital	No.	Share Capital	No.	Share Capital
	Total						

\* Indicate SC, ST, Women members

7. Activities Undertaken
8. Purpose of Short Term Agricultural Loans
9. **Business operations/loans disbursed in the preceding three years**

20.....-20.....\*

	Type	Loan outstanding at the beginning of the year	Loan disbursed	Loan recovered	Loan outstanding at the end of the year
(i)	ST Agri.				
	ST Agri.Non				
(ii)	MT Agri				
	MT Non Agri				
(iii)	LT Agri				
	LT Non Agri				
	<b>Total</b>				

20....-20....

	Type	Loan outstanding at the beginning of the year	Loan disbursed	Loan recovered	Loan outstanding at the end of the year
(i)	ST Agri.				
	ST Agri.Non				
(ii)	MT Agri				
	MT Non Agri				
(iii)	LT Agri				
	LT Non Agri				
	<b>Total</b>				

20....-20....

	Type	Loan outstanding at the beginning of the year	Loan disbursed	Loan recovered	Loan outstanding at the end of the year
(i)	ST Agri.				
	ST Agri.Non				
(ii)	MT Agri				
	MT Non Agri				
(iii)	LT Agri				
	LT Non Agri				
	<b>Total</b>				

\* Information be furnished for preceding three years and tentative for the current year in case not finalized.

## 10. Financial Position

A. Analysis of Balance Sheet for preceding three years.

(Rs. in crore)

S.No.	Particulars	20....-20....	20....-20....	20...-20...
<b>a.</b>	<b>Sources</b>			
i	Share capital			
ii	Reserve & other funds			
iii	Accumulated profit/loss			
	<b>Net worth (i+ii+iii)</b>			
iv	<b>Deposits</b>			
a)	Fixed Deposits			
b)	Saving Bank deposits			
c)	Current deposit			
	<b>Total Deposits</b>			
v	<b>Borrowings</b>			
a)	From Apex Bank			
b)	NCDC			
c)	Govt. loan			
d)	Others Sources			
	<b>Total borrowings</b>			
vi	Other liabilities			
vii	Provision for bad and doubtful debts			
viii	Provision for Depreciation in investments			
ix	Others funds			
	<b>Total (Sources of funds = i + ... +ix)</b>			

<b>b.</b>	<b>Applications</b>			
i	Cash on hand and balance with apex and other banks			
ii	Money at call and short notice			
iii	Investments			
iv	<b>Advances</b>			
a)	ST loan/CC/OD bills etc.			
b)	MT loans			
c)	LT loans			
	Total advances			
v	Others receivables and deposits			
vi	Fixed assets			
vii	Others assets			
	<b>Total (application of funds = i+..+vii)</b>			

**B. Analysis of Profit & Loss Account for the preceding three years**

(Rs. in crore)

S.No.	Particulars	20....-20....	20....-20....	20...-20...
<b>a.</b>	<b>Income</b>			
i	Interest income, notice, discount, fee			
ii	Other incomes			
iii	<b>Total Income (i+ii)</b>			
iv	Less interest expenditure (including provisions)			
v.	<b>Net income (iii-iv)</b>			
<b>b.</b>	<b>Expenditure</b>			
i	Expenses for employees/salary and allowances			
ii	Other administrative expenditure			
iii	Provision for NPAs and interest			
iv	Depreciation			
v	Others			
vi	<b>Total expenditure (i to v )</b>			
<b>c.</b>	<b>Net Profit (a(v) – b(vi))</b>			

**11. Key indicators for the preceding three years**

(Rs. in crore)

S.No.	Particulars	20....-20....	20....-20....	20...-20...
i	Deposits raised			
ii	Borrowings			
iii	<b>Sub-total (i+ii)</b>			
iv	Loans and advances			
v.	Investments			
vi	Money at call and short notice			
vii	<b>Sub-total (iv+v+vi)</b>			
viii	Gross NPA			
ix	Less NPA provision			
x	<b>Net NPA</b>			
xi	Net NPA (%) (x/iv)			
xii	Capital Adequacy Ratio (@)			
xiii	<b>No. of employees</b>			
xiv	<b>Dividend paid</b>			

@ Please enclose working sheet.

**12. Year-wise Demand, collection and balance during each of last three years**

20....-20.....

(Rs. in crore)

S. No.	Type of Loan	Demand			Recovery			Over-due	Recovery (%)		
		Over-due of previous years"	Current Years"	Total	Overdue of previous years"	Current Years"	Total		Overdue of previous years"	Current Years"	Total
1	ST Agri										
2	MT/LT Agri										
3	Non Agri										
4	Total Loan										

20....-20.....

(Rs. in crore)

S. No.	Type of Loan	Demand			Recovery			Overdue	Recovery (%)		
		Overdue of previous years"	Current Years"	Total	Overdue of previous years"	Current Years"	Total		Overdue of previous years"	Current Years"	Total
1	ST Agri										
2	MT/LT Agri										
3	Non Agri										
4	Total Loan										

20....-20.....

(Rs. in crore)

S. No.	Type of Loan	Demand			Recovery			Overdue	Recovery (%)		
		Overdue of previous years"	Current Years"	Total	Overdue of previous years"	Current Years"	Total		Overdue of previous years"	Current Years"	Total
1	ST Agri										
2	MT/LT Agri										
3	Non Agri										
4	Total Loan										

### 13. Outstandings and Sources of funds of bank for the year 20..... – 20.....

S. no.	Particular	Loan outstanding	Funded by			Own funds
			NABARD	NCDC	OTHERS	
1.	ST agri loan					
2.	MT agri loan					
3.	LT agri loan					
4.	Non-agri loan					

### 14. Resources of the bank for the year 20..... – 20.....

(Rs. in crore)

S.No.	Sources	Opening balance as on 01.04.20.....	Receipts during the year	Repayments/ payments made during the year	Closing balance as on 31.03.20...
I	Borrowings				
i	NABARD				
ii	State Govt.				
iii	Central Govt.				
iv	Others Banks				
v	NCDC				
vi	Total				
II.	Deposits				
III.	Debentures (give details)				

15. Please furnish audited balance sheet. Profit/loss account of the bank along with all schedules for the preceding three years.

16. Year-wise net cash and accumulated profit/loss position for last 10 years.

**17. Need for NCDC funds**

S.N.	Particulars	Actual disbursement during the preceding year			Estimates for the current year		
		For all Loans	For ST Agri. Loans	Other Loans	For all Loans	For ST Agri. Loan	Other Loans
1	2	3 = 4+5	4	5	6 = 7+8	7	8
a.	Total requirement of funds						
b.	Refinance received/ required from NABARD						
c.	Borrowing from Apex Banks/ Commercial Banks & NABARD						
d.	Own funds						
e.	Funds required from NCDC (a-b-c-d)						

**18. Audit & management**

- i Year upto which statutory audit has been completed, audit report issued and audit classification obtained. If the audit is in arrears, reasons may be indicated.
- ii Details of Board of Directors with break up of ST, SC, Women Directors & tenure of existing board.
- iii Whether the Board is elected or nominated.
- iv If nominated, reasons for the same.
- v Date of preceding election/super-session.
- vi Whether General Body Meeting is being held regularly? If so, date of last meeting.
- vii Whether Chief Executive is on deputation or own and since when the present incumbent is in position.

**19. Security cover for NCDC loan to be provided**

- i Nature of security offered by the society for working capital loan/ Infrastructure loan as per the proposal.
- ii Whether the society has clear & marketable title on the assets proposed to be mortgaged.
- iii Whether land to be mortgaged to NCDC is purchased lease-hold or acquired land.
- iv Whether the society is in possession of original title deeds?
- v In cases where pari-passu charge or second charge is proposed to be created in favour of NCDC. Whether NOC from earlier charge-holder(s) would be available.
- vi Whether the society is willing to pay the processing/legal fee.

**20. Others**

- i Write-up of the salient features of the bank including activities undertaken detailing its structure and operation etc.
- ii The prevailing interest rate structure and margin at different levels.
- iii. At what rate the funds are being passed on to the ultimate borrowers.
- iv. Track record of the Bank in repayment of loans under NCDC schemes.
- v. No Overdue Certificate as at Annexure-I
- vi. Borrowing limit of Bank as per the bye-laws.

**21. Check - list**

Please tick against the documents enclosed.

- i Annual Report of the Bank for preceding three years.
- ii Audited/tentative balance sheet, profit/loss account of the Bank along with all schedules for the preceding three years.
- iii Copy of Resolution of Board of Directors for the proposal
- iv Overdue Certificate as at Annexure-I
- v Copy of the Bye-laws.

**Managing Director/General Manger  
(With Seal)**

**NO OVERDUES CERTIFICATE**

1. This is to certify that \_\_\_\_\_ (name of the society), as on date, is not in default in repayment of loans and payment of interest to NCDC and any financial institution/ Bank

OR

Position of default in repayment of dues by the society to NCDC and other institutions as on date is as follows:

Name of Lending Institution/ Bank	Loan received		Principal repaid	Outstanding dues			
	Date	Amount		Principal		Interest	Total
				Overdue	Not yet due		

2. It is also certified that other cooperatives on which Director or our Board are Director or associated with are not in default in repayment of loans and payment of interest to NCDC and any Financial Institution/ Bank as on date.

OR

Position of default in repayment of dues by the Cooperatives on which Director of our Board are Directors or associated with is as follows:

Name of Director	Name of defaulting cooperative society	Nature of Financial Institutions/ Bank	Nature of Financial Institutions/Bank	Amount of Default	Reasons of Period of default

Place  
Date

(Chief Executive of the Society)

Note: Strike out which is not applicable