Kerala State Co-operative Bank
A Scheduled Bank

PB No - 6515, Co - Bank Tower
Vikas Bhavan P.O, Palayam
Thiruvananthapuram
Pincode - 695 033

PART - 1

Application for sanctioning/Renewal of Gold Cash Credit/Working Capital Cash Credit/General Banking Cash Credit/any other Cash Credits (Non-Agriculture)

NAME OF THE BANK/SOCIETY

GENERAL PARTICULARS		AS ON 31-03-20.....	AS ON 31-12-20....
1. No. of Members	:		
2. Paid up Share Capital	:		
3. Total Deposit	:		
4. Reserve Fund	:		

A. Grand Total (2+3+4)

5. (a) Profit or Loss as per the latest Audit report (Specify the amount also) (Year.............................) :

   (b) Profit or loss as per the Tentative Balance Sheet as on 31.03.20.... (Specify the amount also) :

6. Total Amount invested by the society other Banks as on 31.03.20............ :

7. Whether the Society has introduced the Arrangement For safe custody under Double Lock System, if so the name of the custodians :

   i) Whether the Society has sufficient share in the Kerala State Co-op. Bank so as to cover the loan amount @2% :
      a) Share amount required as on 31.12.20......
      b) Share amount maintained as on 31.12.20......

   ii) a) Fluid Resources to be maintained as on 31.12.20........ :
       b) Deficit/Surplus

8. Whether the Gold ornaments pledged have been insured for its full estimated value in the joint names of the Bank and the Kerala State Co-op Bank, If so, Please furnish (110% of Market value) :

a) Estimated value of the Gold ornaments as on the date of Application :

b) Sum Insured :

9) Name of the company which the insurance is made :

a) Policy No. and date :

b) Date of expiry of the policy :

10) a) Gold loan limit sanctioned by the Kerala State Co-op Bank for the year............. :

b) Outstanding under the Gold loan limit at the KSCB as on 31.12.20.... of which overdue :

c) Outstanding under the Gold loan limit at the Kerala State Co-op. Bank as on the Date of Application (date.........................) :

d) Outstanding at the member level under Gold loan as on 31.12.20.......of which over due :

e) Whether sufficient coverage has been maintained for the total Loans from the Kerala State Co-op Bank (if not specify the amount) :

f) Whether sufficient coverage has been maintained for the Gold loans (if not specify the amount) :

g) Outstanding at the Kerala State Co-op Bank under all types of loans as on 31.12.20........ of which over due :

h) Outstanding at the member level under all types of Loans as on 31.12.20......of which over due :

i) Maximum outstanding reached under the CC limit during the year 20..... at the Kerala State Co-op Bank Level. (date..............................) :

Date (Seal) Name and Signature of the Manager

Details of Cash Credit Limit Sanctioning/Renewal from the Kerala State Co-op. Bank

1. Name of the Society :

2. Cash Credit Limit applied by the Society for the year 20……… :

3. Purpose of the Cash Credit Limit :

4. Cash Credit Limit sanctioned by the Kerala State Co-op Bank during the year20….. :

    a) Outstanding in the Cash Credit Limit as on 31.12.20……… :

    b) Total drawal under the limit (Period: From 01.01.20…… - 31.12.20…..) :

    c) Total remittance under the limit (Period: From 01.01.20…… - 31.12.20…..) :

5. If the limit is for onlending to members :

    a) Member level loan outstanding as on 31.12.20…. :

    b) Of which overdue :

    c) Loan outstanding of the Society with KSCB as on 31.12.20…….. :

    d) Of which overdue :

    e) Coverage maintained for KSCB loan (5(a)-5(c)) :

6) Whether the Society has sufficient share in the Kerala Bank so as to cover the loan amount @2% :

    a) Share amount required as on 31.12.20…. :

    b) Share amount maintained with Kerala State Co-op Bank as on 31.12.20…… :

    c) Surplus/Deficit in share :

7) Whether the Bank/Society has maintained fluid Resources as on 31.12.20…… (as per KCS Act & Rules) :

   a) Deficit/Surplus in fluid resources :

8) Reserve Fund invested in Kerala Bank :

   a) Pending investment with KSCB under Reserve Fund :

9) Whether the Bank/Society is maintaining Account with any financial Institutions other than Kerala Bank :

   a) If so furnish the name of the Financial Institution :

   b) Permission letter No. and date of Joint Registrar of Co-operative Societies for Operating Account :

   c) Balance outstanding in the Account As on 31.12.20……. :

10. Profit/Loss as per latest audit report (Year………………………) :

Place:

Date: Signature of Secretary with Seal

Statement No. I

STATEMENT SHOWING THE OPERATION OF CASH CREDIT ACCOUNT DURING THE YEAR 20....

(Sanctioned for Banking Activities)

Name of Co-operative Society : **(Amount in Rs.)**

Month	Drawals During the Month		Remittance during the Month		Balance Outstanding at the end of the Month	Stock maintained at the end of the month (*)	Total Loans outstanding with the members at the end of the month (if the C.C is availed for advancing loans)	Remarks
1	2	3	4	5	6	7	8	9
Jan - 20....								
Feb - 20....								
March - 20....								
April - 20....								
May - 20....								
June - 20....								
July - 20....								
Aug - 20....								
Sept - 20....								
Oct - 20....								
Nov - 20....								
Dec - 20....								
Total								

Date: **(Seal)** **Signature of Secretary**

Name of Society

Statement No. II

STATEMENT SHOWING SALES AND PURCHASE, SALES & STOCK POSITION DURING THE YEAR 20....

(Sanctioned for Banking Activities)

Month	Opening Balance	Purchase	Sales	Stock position at the end of the month
Jan - 20....				
Feb - 20....				
March - 20....				
April - 20....				
May - 20....				
June - 20....				
July - 20....				
Aug - 20....				
Sept - 20....				
Oct - 20....				
Nov - 20....				
Dec - 20....				
Total				

Date: **(Seal)** **Signature of Secretary**

Name of Society

INVESTIGATION AND SANCTIONING REPORT OF THE RENEWAL/SANCTION OF THE CASH CREDIT LIMIT APPLIED BY THE PRIMARY BANK/SOCIETY FOR THE YEAR…………….

1. Name of the Society/Bank :
2. Date of Receipt of Application :
3. Limit applied by the Society/Bank :
4. Limit sanctioned by the KSCB Bank for the year…………………. :
5. Outstanding as on 31.12.20…. :
   a) Drawal under the limit :
   b) Remittance under the limit :
6. Whether the account is overdrawn? :
7. Member level loan outstanding :
8. Of which overdue (if any) :
9. Profit/Loss as per Audit report of the year :
10. Have any serious defects noticed in the working of the Bank/ Society (Specify details if any) :
11. Have any of the Directors of the Society become Default (If so give details) :
12. Limit recommendations :

Inspector/Accountant	
Senior Manager (Soc)	
Branch Manager	
Sanctioned by CPC level	
Sanctioned by RO level	