

CITY UNION BANK LIMITED

TRANSPORT OPERATORS

APPLICATION FOR TERM LOAN / WORKING CAPITAL ADVANCE

1. PERSONAL DATA

1. 1) Name of the applicant
1. 2) Business address
1. 3) Constitution
1. 4) Experience
(Copy Certificate for experience if any may be enclosed)

Name(s) of Proprietor / Partners / Office
bearers of Co-operative society

Age

Previous Experience

1. 5) if already owning vehicles, please furnish details like type year of manufacture, cost price, present estimated value, income therefrom, if a loan has been taken against the details)
 - (a) Route permit valid upto :
(Copies to be enclosed)
 - (b) No. of vehicle owned by the concerns/
firm in which the applicant is a
Proprietor / Partner :
 - (c) Position relating to the obtaining of the necessary licence
permit :
(In case of National permit / All India permit,
copies of proceedings to be enclosed)
1. 6) Whether the vehicle will be driven by the applicant
licence valid upto :
(A copy of licence may be enclosed)
1. 7) Staff employed :
1. 8) In the case of owner- drivers
 - (a) Number of dependents in the family :
 - (b) Minimum sustenance amount required
for the family
:
 - (c) Present monthly income :
 - (d) Whether belonging to scheduled
caste / tribe
:
 - (e) If owning land its size and value :

2. Date of the vehicle proposed to be purchased :

2. 1) Type, make and year of manufacture :

2. 2) Fuel used :

2. 3) Dealer's Name and Address :

2 4) Cost

(Proforma invoice to be enclosed. in the case of second hand vehicles, valuation certificates from two reputed dealers / workshops to be enclosed)

(i) Chassis

(ii) Body Building

(iii) Others (details to be furnished)

Total	:	Rs.	_____
Applicant's Contribution (%)	:	Rs.	_____
Loan required	:	Rs.	_____

2. 5) If a working capital loan is required, details relating to required (enclosing estimate / invoices wherever applicable) amount involved etc. :

2. 6) Amount of working capital required :

3. OPERATION VIABILITY

3 1) Carrying capacity of the vehicles (Persons / load):

3 2) Route on which or area where the vehicle will be operated :
(Copy of necessary permit obtained from RTO / other authorities to operate the vehicles in the area may be stated or position regarding the obtaining of permission may be furnished)

3. 3) Anticipated monthly earnings :
3. 4) Factor which assure the applicant of achieving the above earnings and of a successful business in the area of operation :
3. 5) Particulars of sales Tax & income Tax assessment :

OPERATIONAL VIABILITY

1. Income per month :

- (i) Number of days in the month the vehicle will be on the road :
- (ii) Number of Kilometers it will run per day :
- (iii) Fare / rate per kilometers : Rs.
- (iv) Average income per month (i) x (ii) x (iii) : Rs.
- (v) Any other (outside) income (Specify source) : Rs.
- (vi) Total income (iv)+ (v) : Rs. _____ (A)

2. Expenses per month :

- Fuel cost per month = $\frac{XYS}{N}$: Rs.
- X = No. of days the vehicle will run per month :
- Y = Kilometers run per day :
- Z = Cost of fuel per litre :
- N = No. of Kilometers the vehicle will run per litre :
- (i) Motor and other municipal taxes per month :
- (ii) insurance premium : Rs.
- (iii) Garage rent : Rs.
- (iv) Depreciation : Rs. (1)
- (v) Interest on borrowing's : Rs.
- (vi) Maintenance Expenses per month : Rs.
- (vii) Cost of oil, spares etc., " : Rs.
- (viii) Staff Salary " : Rs.
- (ix) Drawing of the operator " : Rs.
- (x) Others " : Rs.
- Total Expenses : Rs. _____ (B)

3. Surplus (A-B)	:	Rs.	
Less-income tax if any (Per month)	:	Rs.	
Net surplus	:	Rs.	
Depreciation added back	:	Rs.	<hr/>
4. Net cash accruals	:	Rs.	<hr/> (C) <hr/>
4. REPAYMENT			
4. 1) Start-up period required with reasons	:		
4. 2) Monthly repayment towards existing bank loan	:	Rs.	
Monthly repayment towards proposed bank loan	:	Rs.	(D)
Monthly repayment towards other borrowing (to be specified)	:	Rs.	
Total	:	Rs.	
Dept. service ratio for the proposed vehicle } (DSCR)			$\frac{(C) + (1)}{(D) + (1)}$

I / We certify that all information furnished by me / us is true that I / We have no borrowing arrangements for the unit with any bank that no legal action has been / is being taken against me us that I / we shall furnish all other information that may be required by you in connection with my our application, that this may also be exchanged by you with any agency you may deem fit, and that you / your representatives / representative of Reserve Bank of India or any other agency as authorised by you may at any time inspect, verify assess books of account etc., in our factory and business premises.

Signature of the applicant