



**THE MANIPUR STATE COOPERATIVE BANK LTD.
HEAD OFFICE, IMPHAL.**

**APPLICATION FORM FOR LOAN UNDER “SPECIAL EMPLOYMENT
GENERATION PROGRAMME (SEGP)”.**

(Please read the instructions given in the last page of this form before filling up this form)

To,

The Managing Director,
Manipur State Cooperative Bank Ltd. Imphal.

(Through the Deputy Commissioner,
_____ District, Manipur).

Affix a duly attested
recent passport size
photograph of the
applicant.

Subject:-Loan application under “Special Employment Generation Programme (SEGP)”.

Name of Scheme : _____
Sector : _____
Amount of loan : Rs. _____

Dear Sir,

I am an unemployed educated/uneducated youth of the State of Manipur. I am not a borrower to any Bank/Institution in respect of any loan and as such I am not a defaulter to any Bank or Financial Institution. I am therefore, applying for a loan amounting to Rs. _____ (Rupees _____) only under the Special Employment Generation Programme of the Government of Manipur for the purpose undertaking an activity indicated below :

- i). Name of Sector : _____
ii) Type of Scheme : _____

I agree to repay the loan as per the repayment schedule laid down in the scheme.

The following particulars are furnished in support of my application :

A. PERSONAL PROFILE :

1. Name (Block Letter) : _____
2. Father's/Husband's/Guardian's name : _____
Occupation : _____ Income : Rs. _____
3. Mother's/Guardian's name : _____
Occupation : _____ Income : Rs. _____
4. Permanent Address (Block Letter) :
Leikai : _____
Village/Town : _____
District : _____ Post Office : _____
Police Station : _____ Pin Code : _____
Phone No. : _____ Mobile No. : _____
E- mail : _____
5. Temporary Address (Block Letter) :
Leikai : _____
Village/Town : _____
District : _____ Post Office : _____
Police Station : _____ Pin Code : _____
Phone No. : _____ Mobile No. : _____
E- mail : _____
6. Date of birth and age as on 1/2/2006 (age proof certificate to be enclosed):
Day Month Year
(i) Date of birth :

--	--	--

(ii) Age as on 1/2/2006: _____ years _____ months _____ days.

Contd. on 2/...

7. Name of the Assembly Constituency : _____
8. Sl. No. in the voter list : _____
9. No. of brothers (if any) : _____
10. No. of sisters (if any) : _____
11. Marital status (Tick v) :

Married/Unmarried

If married :

- (i) Name of spouse : _____
(ii) Qualification : _____
(iii) Occupation : _____
(iv) Income : Rs. _____
(v) No. of children (if any): _____

12. Caste/Tribe/OBC/General(enclose certificate if Caste/Tribe/OBC):

13. Whether physically handicapped? (Tick v)

Yes/No.

If yes, enclose handicap certificate issued by the State Health Directorate/RIMS and state the nature and degree of handicap: _____

(degree of handicapness should not be above 60 %)

14. Whether enrolled in the Employment Exchange?

Yes/No

If Yes, No. and year of registration :

No.: _____ Year : _____ Office of registration: _____

15. Educational qualification (if any) : _____

(If educated, enclose photocopy of the educational certificates duly attested by a Gazetted Officer)

16. Professional qualification (if any) : _____

(Enclose certificate)

17. Practical experience in the concerned field (if any) : _____

18. Is there any case pending against you in any court?: _____

If yes, give the case No. : _____

And nature of case : _____

B. NATURE OF SCHEME/ TRADE APPLIED FOR AND UNDERTAKING OF CONDITIONALITIES:

1. Pattern of financing as per approved schemes of SEGP:

- i. Name of Scheme : _____
ii. Project cost : Rs. _____
iii. Bank Loan [.....% of B.1(ii)] : Rs. _____
iv. Promoters contribution [.....% of B.1(ii)]: Rs. _____

Whether scheme/trade requires Business Site? If yes, whether owned or rented?

Own/rented

If owned, enclose Photostat copy of Jamabandi/Patta of the land/site duly attested by the concerned SDC.

2. Whether you are agreeable to contribute promoter's contribution?

Yes/No

3. Under the SEGP Scheme, certain component of the loan may be given in kind particularly in respect of plants and equipments, vehicles, machineries, livestock etc. Are you willing to accept the condition?

Yes/No

4. Do you have basic Accounting knowledge?

Yes/No

Contd. on 3/.....

5. Are you ready to participate in various Training Programmes to be conducted under the Scheme?

Yes/No

6. For availing credit facility under the Scheme, you will be required to provide Govt. employee guarantor(s) or credit worthy person(s) or any other securities like NSC/IVP/KVP/FD of MSCB/ surrendered value of LIC policy whose value is not less than the loan amount or collateral securities valued at not less than 20 % above the loan amount applied. Are you willing to provide the required security(s)?

Yes/No

7. For availing the loan under the scheme, you are required :

- a. To purchase bank's share @ 1 % of the loan amount.
- b. To open a bank account with the concerned Branch of the MSCB Ltd.(minimum amount shall be Rs.300/- only).
- c. To pay Processing Fee @ 0.50 % of the loan amount to the bank.
- d. Insurance of all the schemes under the Programme is compulsory. Therefore, you will also be required to deposit the required insurance premium to the bank.

Are you agreeable to all the above conditions?

Yes/No

[If No, it is advisable not to apply for the loan.]

C. DETAILS OF ARTICLES/MACHINERIES PROPOSED TO BE PURCHASED:

***One copy of the scheme applied should be compulsorily enclosed by the applicant.**

(Complete item No. I to VI whichever is applicable)

I. To be filled in if loan applied is for plantation of crops/Mulberry under Agriculture/Horticulture/Sericulture Sector.

a. Location of area in which crops/mulberry being cultivated/to be cultivated:

- (i) Village : _____
- (ii) Block : _____
- (iii) Sub-division : _____
- (iv) District : _____

b. Name of Crop/Mulberry : _____

c. Indicate the size of total area (in hac.) of the land where the crops/mulberry is to be cultivated?

II. To be filled in if loan applied is under Fishery and Veterinary Sector excepting Veterinary Clinic.

a. Location of area where sheds/ring bund is to be constructed :

- (i) Village : _____
- (ii) Block : _____
- (iii) Sub-division : _____
- (iv) District : _____

b. Indicate the size of total area (in sq. ft.) of the land where shed/ring bund is to be constructed :

III. To be filled in if loan applied is for opening Veterinary/Medical/Dental Clinic and Pharmacy Shop under Veterinary and Medical Sector.

a. Location of area where the Clinic/Shop is to be opened :

- (i) Village : _____
- (ii) Block : _____
- (iii) Sub-division : _____
- (iv) District : _____

IV. To be filled in if loan applied is under Transport Sector.

a. Whether the applicant is having own Driving Licence ? If so,

- (i) Licence No. : _____
- (ii) Light /Heavy/Medium Vehicle : _____
- (iii) Validity upto : _____
- (iv) Issuing Authority : _____

V. To be filled in if loan applied is under Industry (SSI/SBE/Grocery Shop) and Science and Technology Sector.

a. Place of Shop/Site where business is to be carried on :

- (i) Leikai/Village : _____
- (ii) Block : _____
- (iii) Sub-division : _____
- (iv) District : _____

b. Whether the premises where shop/business is to be run is rented or own ?

If rented, name of the owner and address : _____

Period of rent : _____ ; From _____ to _____

(c) If an SSI unit registered with the Directorate of Commerce & Industries, the Registration No. : _____

VI. To be filled in if loan applied is for purchase of tractor/power tiller/other farm machinery under Agriculture Sector.

Description of the Tractor/Power Tiller/other farm machinery proposed to be purchased:

(a) Name/Type of article/machineries : _____
(e.g. Massy Furgusion/Mahindra & Mahindra/Kamco etc.)

D. SECURITIES :

I. Deed to be executed

Yes/No

a). One surety/Two sureties (salary earners) :

or,

One Credit worthy person whose landed property will be mortgaged.

Yes/No

b). Hypothecation of properties/machineries/articles duly insured :

Yes/No

c). Collateral Security (Owned, if loan is above Rs.1.00 lakhs.)
(Land 20 % above the value of loan)

Yes/No

II) **Landed Properties (Own, wherever applicable)** :

Patta/Dag No./Area	Location	Class	Value (20 % above the loan amount)	Recorded Name and date of issue
i) _____	_____	_____	_____	_____
ii) _____	_____	_____	_____	_____
iii) _____	_____	_____	_____	_____
iv) _____	_____	_____	_____	_____

Value of the Collateral Security in respect of the above noted Lands (approximately): Rs. _____
(Where applicable.)

III) **Landed Properties (Credit worthy person)** :

Patta/Dag No./Area	Location	Class	Value (20 % above the loan amount)	Recorded Name and date of issue
i) _____	_____	_____	_____	_____
ii) _____	_____	_____	_____	_____
iii) _____	_____	_____	_____	_____

Value of the Collateral Security in respect of the above noted Lands (approximately):Rs. _____
(Where applicable.)

IV. Other Securities viz. NSC/IVP/KVP/FD of MSCB/ surrender value of LIC policy whose total value shall not be less than the loan amount.
(Wherever applicable)

Yes/No

a) Fixed Deposit of Rs. _____ (Rupees _____)

b). National Savings Certificate/IVP/KVP of Rs. _____ (Rupees _____)

Nos.	Date of maturity	Face value
i) _____	_____	_____
ii). _____	_____	_____
iii). _____	_____	_____

c). LIC Policy :

Policy No.	Date of maturity	Sum Assured	Of the sum assured, surrendered value.
i). _____	_____	_____	_____
ii). _____	_____	_____	_____
iii). _____	_____	_____	_____

[Attested copy(s) of the securities mentioned in IV above should be preferably enclosed at the time of submission of the application or should be compulsorily furnished after issue of the sanction order but prior to actual disbursement of the loan, wherever applicable].

E. SURETIES :

I). Particulars of the first surety(Wherever applicable) :

- i) Name : _____
Home address : _____
- ii) Date of joining in the service : _____
- iii).Name of the Department serving in : _____
 - a). Designation held with Grade : Designation : _____; Grade : _____
 - b). Present place of posting : _____
 - c). Total length of service still left : _____
[Should cover the period of repayment prescribed in the scheme by at least 2 (two) more years]
 - d). Basic Pay : Rs. _____
 - e). Total Emolument (Certificate to be enclosed): Rs. _____
- iv). Relationship of the applicant with the surety : _____
- v). Date of birth of the surety : _____
- vi). Date of superannuation : _____
- vii) Phone No. : _____ Mobile No. : _____
- viii) E-mail address : _____

II. Particulars of the second surety(whenever applicable) :

- i). Name : _____
Home address : _____
- ii). Date of joining in the service : _____
- iii).Name of the Department serving in : _____
 - a).Designation held with Grade: Designation : _____; Grade : _____
 - b).Present place of posting : _____
 - c).Total length of service still left : _____
[Should cover the period of repayment prescribed in the scheme by at least 2 (two) more years.]
 - d).Basic Pay : Rs. _____
 - e).Total Emolument (Certificate to be enclosed): Rs. _____
- iv). Relationship of the applicant with the surety : _____
- v). Date of birth of the surety : _____
- vi). Date of superannuation : _____
- vii). Phone No. : _____ Mobile No. : _____
- viii). E-mail address : _____

III. Particulars of the credit worthy person (wherever applicable) :

- i). Name (Block letter) : _____
- ii). Father/Mother's name: _____
- iii). Occupation : _____

Contd. on 7/...

iv). Permanent Home address(Block letter) :

- a). Leikai : _____
- b).Village/Town : _____
- c).District : _____
- d).Police Station : _____ Post Office : _____
- e) Phone No. : _____ Mobile No. : _____
- f) E-mail address : _____

v).Relationship of the applicant with the credit worthy person : _____

vi). Age as on 1/2/2006 of the credit worthy person : _____years _____ months _____ days.

vii) Annual income : Rs. _____

viii) Details of assets :

- a. Bank/other deposits(with details of deposits) : _____
- b. Life Insurance policies (Surrendered values) : _____
- c. Movable properties (specify) : _____
- d. Immovable properties(specify) : _____
- e. Other assets : _____

Total:

F. REFEREES:

No.	Name	Address	Occupation	Designation
1				
2				
3				

I hereby affirm that the statements made by me in this application are true to the best of my knowledge and belief. I am agreeable to abide by the usual terms and conditions as may be stipulated by the State Govt./Bank for granting the loan under schemes of the SEGP. If any of the information is/are found wrong or concealment of actual information is found, then my loan application may be rejected at any time/stage. I further agree with the State Govt. /Bank for recalling the entire amount of loan or the balance thereof if the State Govt. /Bank detect any incorrect statement or submission on my part after disbursement of the loan.

I shall furnish all other information that may be required in connection with my application and that this may also be furnished by you to any agency you may deem fit, and that you, your representatives, representatives of State Govt., representatives of NABARD or any other agency as authorized by you may, at any time, inspect/verify my assets, books of accounts etc. in my business premises.

Encl :

1. Salary certificate (s) of the Surety (s)
2. Patta (s) regarding land owned by the applicant (where applicable)
3. Patta(s) regarding land owned by the credit worthy person
4. Title Deed(s) of land(s) to be offered in mortgage.
5. Non-encumbrance certificates of landed properties.
6. Other securities mentioned in item No. D.
7. 1 (one) copy of project/scheme

Signature of the applicant.

Date :

Contd. on 8/....

UNDERTAKING OF THE GUARANTOR(S)

I/We undertake to stand surety, to secure for the loan if sanctioned by the Bank to the applicant Shri/Smt./Km./Ms. _____ under the term and conditions of the Bank.

1. _____
(Signature of first surety)

2. _____
(Signature of second surety)

3. _____
(Signature of the credit worthy person)

.....

INSTRUCTIONS TO THE APPLICANT:

1. All information should be as per approved scheme of SEGP.
2. For applications for loan above Rs. 1.00 lakh, the applicant should possess land in his/her own name and the same will be required to be mortgaged to the bank after the loan is sanctioned but before disbursement.
3. Value of lands both for the applicant and the surety (credit worthy person) should be at least 20 % above the loan amount.
4. If there be any increase in the cost of any machinery/article/component of the scheme over the cost fixed under SEGP, the differential amount will have to be borne by the applicant.
5. All documents submitted should be genuine ones only. If any of the documents are found/detected as false/fake at any stage, the application is liable to be rejected.
6. The applicants will have to abide by the insurance policy adopted by the bank for the specific schemes under SEGP.
7. The applicant should strictly fulfill the age criteria laid down in the scheme.
8. The length of service of the Government employee provided as surety should be at least 2(two) years more than the period of repayment of the loan prescribed in the scheme.
9. The applicant shall agree to any terms and conditions as may be laid down by the State Government/Bank regarding implementation of the SEGP from time to time.

----- (0) -----