

**Acknowledgement**

(To be handed over to SHG after submission of the Application Form)

**Received the following Application form for loan**

<b>Name of SHG</b>	
<b>Address</b>	
<b>Application No</b>	
<b>Savings Account No</b>	
<b>Date of Receipt of Application by branch</b>	

**Signature**

**Branch  
Bank Date**

Form No	
Bank	<b>Axis Bank Ltd</b>
Branch	
SB Account No	

<b>For Official Use Only</b>	
Customer ID	
Loan A/c No	
Loan Type (CC/TL)	Cash Credit Term Loan
Product code	
Date of Sanction	
Sanctioned Amount in Rs.	
Loan Terms in case of term loan	

**Self Help Group Loan Application Form**

Name of the SHG			
Date of Formation		No of SHG members	
Address	Village/ City:..... GP:	Block	District:
SB A/C No			
Loan A/c No (if any)			
Supporting Agency (if any)			
Application for Loan Cycle			

**Self Help Group Loan Application Form**

**To:**  
**The Branch Manager**

\_\_\_\_\_ Bank  
\_\_\_\_\_ Branch

Dear Madam/Sir,

**Sub:-Application for credit linkage**

		
Name :	Name:	Name:
Mothers' Name:	Mothers' Name:	Mothers' Name:
Spouse Name:	Spouse Name:	Spouse Name:
Gender : Male / Female / Third	Gender : Male / Female / Third	Gender : Male / Female / Third
Designation:	Designation:	Designation:
PAN :	PAN :	PAN :
Address:	Address:	Address:
Mobile:	Mobile:	Mobile:
Saving Bank A/c No.	Saving Bank A/c No.	Saving Bank A/c No.

1. We, \_\_\_\_\_ the \_\_\_\_\_ duly \_\_\_\_\_ authorized \_\_\_\_\_ represent atives \_\_\_\_\_ of \_\_\_\_\_ of \_\_\_\_\_ (name \_\_\_\_\_ of \_\_\_\_\_ SHG) \_\_\_\_\_ village/cit y \_\_\_\_\_ Block \_\_\_\_\_ District hereby apply for a loan aggregat ing Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) by way of Cash Credit (CC) / Term Loan (TL) for on-lending to our members. A copy of resolut ion taken by our Self Help Group in this regard is attached.
2. A copy of the member-wiserequirement of loan is enclosed (*Com pulsory from 3<sup>rd</sup> linkage onwards*)
3. We agree to repay the Term Loan loan amount as per the repayment schedule which may be fixed by the Bank. \_\_\_\_\_ 'or/and' \_\_\_\_\_ We agree to operat e the Cash Credit account satisfactorily and within the limit and shall repay t he interest charged in t he Cash Credit account from t ime to t ime or on demand without demur.
4. A copy of the Inter-se Agreement execut ed by all the members of the group aut horizing us *inter alia* to borrow on behalf of the SHG is enclosed.
5. We hereby declare that the part iculars given above are true and correct to t he best of our knowledge and belief.
6. We hereby aut horize the Bank to disclose all or any part iculars or det ails or informat ion relat ing to our loan account s with the Bank, to any ot her financial institut ion including NABARD, Gov ernment or any agency as may be conside red necessary or desirable by the Bank. It will be in order for the Bank to disqualify t he SHG from receiving any credit facilities from the Bank and or recall the ent ire loan amount or any part thereof grant ed on this application, if any of the informat ion pert aining to the group, furnished herewit h is found incorrec t and/or cont aining misrepresent ation of facts.
7. A copy of the financial status of our SHG as on \_\_\_\_\_ (date) is attached.

8.

I/We am/are director(s) of Axis Bank Limited and also a director(s) / partner(s), manager(s), managing agent (s), employee (s), or guarantor(s) or holder(s) of substantial interest of the borrower or its subsidiary or its holding company.	Yes	No
I/We am/are director(s) of any other bank or the subsidiaries of any of the banks or trustees of mutual funds / venture capital funds set up by the banks and also a director(s) / partner(s), manager(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower.	Yes	No
I/We am/are the relative(s) of the director(s) of Axis Bank Limited or any other Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s) or guarantor(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower.	Yes	No
I/We am/are senior official(s) of the Bank or relative of the senior official of the Bank , as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s), or guarantor(s) or holder(s) of substantial interest of the borrower	Yes	No

In the event that the Applicant / Co-applicant are related to any of Director of Axis Bank/ Director of other bank/ Senior officer(s) of Axis Bank:

If the declared is found to be false then the Bank will be entitled to evoke and/or recall the credit facility.

Sr. No	Name of Director(s)/Senior Officer (s)	Designation	Relationship
1			
2			

	1	2	3
Signature of Applicant			
Date & Place			
Signature of Guarantor			
Date & Place			

Yours faithfully,

- 1.
- 2.
- 3

**[Signature of Authorized Representatives of SHG with Seal]**

**Specimen of Resolution by SHG for taking loan from bank**

Name of SHG:

Address:

Date of Formation:

Total no of Members:

Name of Facilitating Agency:

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Resolution for taking loan from bank

Today on .....(Date), at the meeting of .....(name of SHG) at .....(meeting place of SHG/ address) in presence of all its members, it is resolved that our .....(name of SHG) will seek loan of Rs ....., (in words)..... from ----bank. It has also been further resolved that Smt.....(Designation .....); Smt..... (Designation .....) and Smt .....( Designation .....) will sign all the necessary document related to the loan application to bank on behalf of the .....(name of SHG).

We all members hereby agree to the above decision.

Sl No	Name of SHG members	Name of Father/Husband	Gender (Male/ Female/Thirid)	Signature /Thumb Impression
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Signature  
(Designation .....)

Signature  
(Designation .....)

Signature  
(Designation .....)

Seal of Self Help Group

**Details of Member wise Loan Requirement (As per Micro Credit Plan)**

(Compulsory from 3<sup>rd</sup> credit linkage onwards)

Name of the SHG:-

Date of formation:

No. of

Members: Address

**Member-wise details of proposed investment, sources of fund & resultant Net Surplus of the family**

S.N.	Name of member*	Purpose of investment	Amount of loan Required from SHG (Rs.)	Total Annual Income from various sources:- IGAs, Wages, Grants from Govt. etc. (Rs)	Total Annual Expenditure (Rs.)	Annual net income before repayment of loan installment (Rs.)	Annual repayment for the proposed loan & existing loan, if any (Rs.)	Annual Surplus (Rs.)
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<b>Total</b>								

(\*) To be written in order of priority & rotation plan as decided in SHG meeti

**Details of members of the SHG**

<p><b>Full name</b> _____  W/D.o _____</p> <p><b>Photo</b> _____  Mother Name _____  Gender : Male / Female / Third _____  Designation: _____  Spouse Name _____  Address : _____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p>	<p><b>Full name</b> _____  W/D.o _____</p> <p><b>Photo</b> _____  Mother Name _____  Gender : Male / Female / Third _____  Designation: _____  Spouse Name _____  Address : _____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p>	<p><b>Full name</b> _____  W/D.o _____</p> <p><b>Photo</b> _____  Mother Name _____  Gender : Male / Female / Third _____  Designation: _____  Spouse Name _____  Address : _____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p>
<p><b>Full name</b> _____  W/D.o _____</p> <p><b>Photo</b> _____  Mother Name _____  Gender : Male / Female / Third _____  Designation: _____  Spouse Name _____  Address _____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p>	<p><b>Full name</b> _____  W/D.o _____</p> <p><b>Photo</b> _____  Mother Name _____  Gender : Male / Female / Third _____  Designation: _____  Spouse Name _____  Address : _____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p>	<p><b>Full name</b> _____  W/D.o _____</p> <p><b>Photo</b> _____  Mother Name _____  Gender : Male / Female / Third _____  Designation: _____  Spouse Name _____  Address _____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p>
<p><b>Full name</b> _____  W/D.o _____</p> <p><b>Photo</b> _____  Mother Name _____  Gender : Male / Female / Third _____  Designation: _____  Spouse Name _____  Address _____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p>	<p><b>Full name</b> _____  W/D.o _____</p> <p><b>Photo</b> _____  Mother Name _____  Gender : Male / Female / Third _____  Designation: _____  Spouse Name _____  Address : _____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p>	<p><b>Full name</b> _____  W/D.o _____</p> <p><b>Photo</b> _____  Mother Name _____  Gender : Male / Female / Third _____  Designation: _____  Spouse Name _____  Address _____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p>

<p><b>Full name</b> _____</p> <p>W/D.o _____</p> <p>Mother Name _____</p> <p>Photo _____</p> <p>Gender : Male / Female / Third _____</p> <p>Designation: _____</p> <p>Spouse Name _____</p> <p>Address _____</p> <p>_____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p> <p>_____</p>	<p><b>Full name</b> _____</p> <p>W/D.o _____</p> <p>Mother Name _____</p> <p>Photo _____</p> <p>Gender : Male / Female / Third _____</p> <p>Designation: _____</p> <p>Spouse Name _____</p> <p>Address : _____</p> <p>_____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p> <p>_____</p>	<p><b>Full name</b> _____</p> <p>W/D.o _____</p> <p>Mother Name _____</p> <p>Photo _____</p> <p>Gender : Male / Female / Third _____</p> <p>Designation: _____</p> <p>Spouse Name _____</p> <p>Address _____</p> <p>_____</p> <p>Identity Proof/ No : _____</p> <p>PAN No - _____</p> <p>_____</p>
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**Financial Statement of .....(name of SHG) as on .....(date)**

<b>Liabilities</b>		<b>Assets</b>	
<b>Particulars</b>	<b>Amount</b>	<b>Particulars</b>	<b>Amount</b>
Outstanding C/C of Bank		Cash in hand	
Outstanding T/L of Bank		Deposit with Bank	
Outstanding loan of VO/Federation		Deposit with Federation	
Savings of members		Loan outstanding from Members	
Other Liabilities (Specify.....)		Other Assets (Specify.....)	
Surplus			
<b>Total</b>		<b>Total</b>	

**Details of Corpus**

<b>Particulars</b>	<b>Amount (Rs)</b>
Total Savings of members:	
Total interest and other incomes:	
Revolving Fund/ Grant Assistance received from project/ department/ other agencies	
Other Receipts (Specify.....)	
<b>Total</b>	

(Amount in Words .....

We certify that the above statement is true and can be verified from the books of accounts maintained by our Self Help Group.

Signature  
(Designation.....)

Signature  
(Designation.....)

Signature  
(Designation.....)

Seal of Self Help Group

**Specimen of INTER-SE AGREEMENT TO BE EXECUTED BY THE MEMBERS OF THE SELF HELP GROUP**

THIS AGREEMENT made on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ BETWEEN

SI no	Members Name	Name of Father/ Husband	Gender (Male /Female/Thir d)	Age
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who are members of the \_\_\_\_\_ group, hereinafter referred to collectively as "The Self Help Group (SHG) Members" which expression shall, unless repugnant to the context or meaning, include every members of the said SHG and their respective legal heirs, executors and administrators.

WHEREAS all SHG members are residents of \_\_\_\_\_ Village/

City.....in\_\_\_\_\_ Block of ..... District of

.....State and are known to each other.

WHEREAS the SHG members above named have joined voluntarily together and formed the SHG with intent to carry on sav ings and credit and other economic activities for mutual benefit subject to the terms and conditions hereinafter appearing:

NOW THEREFORE THIS AGREEM ENT WITNESSETH THAT :-

1. Each member of the SHG shall save a sum of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) or such sum as may be decided by the Group, on (weekly fortnightly/monthly) basis during the scheduled SHG meeting. The accumulated corpus of the SHG shall be given on loan to members based on their need and recovered along with interest as decided by the SHG members.
2. The SHG will take the responsibility for maintaining appropriate books of accounts to ensure transparency in transaction among SHG members
3. Each member shall strive for the success of the SHG and shall not act in any manner detrimental to the business interests of the SHG.

4. The SHG members shall be jointly and severally liable for all the debts contracted by the SHG.
5. All assets and goods acquired by the SHG shall be in the joint ownership of all the members of the SHG and shall ordinarily be in the constructive custody of such member as may be authorized by the Group and shall be kept at the place of business at \_\_\_\_\_ which shall not be changed without consent of the SHG members.
6. The SHG members hereby duly elect and appoint  
 Shri/Smt/Kum. \_\_\_\_\_ as \_\_\_\_\_,  
 Shri/Smt/Kum \_\_\_\_\_ as \_\_\_\_\_ Shri/Smt/Kum  
 \_\_\_\_\_ as \_\_\_\_\_  
 to look after and manage the day to day affairs of the SHG's activities and also act in the name of the SHG in all matters relating thereto. The authorized representatives, may however, be removed at any time by majority vote of the members and new representatives elected.
8. Each of the SHG members hereby agrees to abide by and ratify all such act, deeds and things as the authorized representatives may do in the interest of the said activities.
9. The authorized representatives shall take decisions in the day to day working of the SHG and each representative shall actively involve herself and co-operate in looking after the day-to-day affairs of the SHG activities in particular to attend to the following activities.  
 - Every member of the SHG hereby authorizes the representatives to apply for the loan on behalf of the SHG and execute necessary agreements/documents on behalf of the SHG for the purpose. The authorized representative may collect loan amounts from the bank on behalf of SHG, deposit the same in the savings account of the SHG in case of Term Loans for on-lending to members in accordance with the decision of the SHG and also deposit recovery of loan installment from members in the loan account/s of SHG with the bank.
10. The SHG members hereby specifically authorize the representatives:-
  - i. To open Savings, Fixed Deposits and other accounts in \_\_\_\_\_ Branch of \_\_\_\_\_ Bank approved by the SHG and operate the same under the joint signature of any two of the following authorized representatives:  
 Shri/Smt/Kum \_\_\_\_\_ Shri/Sm  
 t/Kum \_\_\_\_\_  
 Shri/Smt/Kum \_\_\_\_\_
  - ii. To keep or cause to be kept proper books of accounts of the savings, made by the SHG Members, loans granted to them and the recoveries made from them and render every year the full accounts to the SHG members for their approval and adoption;
  - iii. To receive all payments due to the SHG and issue requisite receipts or acknowledgments for and on behalf of the SHG;
  - iv. To institute and defend on behalf of the SHG members any legal proceedings and safeguard the interests of each member of the said SHG and for this purpose engage or disengage any lawyer or advocate or agent and incur the necessary legal expenses in connection therewith.

11. In the event of death of any of the members of the SHG, his/her legal heirs shall be entitled to the benefits and be liable for the obligations of the deceased member under this agreement.

12. It is agreed that no new person shall be inducted as a member of the SHG without consent of all the existing members.

IN WITNESS WHEREOF the aforesaid members of the SHG have set their respective hands hereunto at the place \_\_\_\_\_ and on \_\_\_\_\_ day of \_\_\_\_\_ month \_\_\_\_\_ year first herein appearing.

S.N.	Name of member of the SHG	Signature/s/Thumb of the impression
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WITNESSES:-

- 1.
- 2.

(Note: The SHG shall not consist more than 20 persons).