

KERALA STATE MINORITIES DEVELOPMENT FINANCE CORPORATION LIMITED

Kurdfc Building, Chakorathkulam, Westhill PO, Kozhikode- 673005

Ph: 0495 – 2369366, 2769366

Application Form for Micro Finance

(To be submitted by NGO to KSMDFC for on-lending to SHG's)

- 1) Name of the Organization : _____
- 2) Address : _____
- 3) State : _____
- 4) District : _____
- 5) Taluk : _____
- 6) Village & Panchayat/Municipality : _____
- 7) Phone No.(with STD code) : _____
- 8) Fax No. (if any) : _____
- 9) Email address : _____
- 10) Police Station Limit : _____
- 11) Registration No. of the Organization: _____
- 12) Date of Registration : _____
- 13) Date of Renewal, if any : _____
- 14) Area of operation : _____
- 15) Number of SHG groups : _____
- 16) Financial Position of the NGO : Attach last 3 years audited financial statements
- 17) Net worth of the NGO (Rs) : _____
as on __/__/__
- 18) Name of the Bank of organization : _____
- 19) Account No. : _____

20) Balance in bank account as on __/__/__ : Rs. _____

21) Name, Designation and Contact No. of : _____
Chief Functionary

22) Details of Socio-economic developmental programmes implemented by the Organization during last 3 years (year wise)

Year	Name of the Programme	Funded by	Amount received	Achievements

Note: Please enclose a copy of your annual reports of last three years.

23) Experience of the organization in Credit Activity during last three years (Year wise)

Years	Activities For which loan given	No. of SHGs	No. of Borrowers	Amount of loan disbursed	Amount which was due for recovery i.e., Demand	Amount Actually Recovered	% age of Recovery to Demand	Source Of funds

24) Experience of the organization in thrift/savings and formation for SHGs. Please give details as below (position as on _____)

Sl. No	Name & Address of SHG	Date of formation	No. Of members	Savings mobilized	Loan given out of savings	Amount recovered	Amount of loan Outstanding

25) Proposed lending programme in the current year:

Sl. No	Category of loan	Name of Activities	No. of SHGs	No. of Borrowers	Average Amount of loan per beneficiary	Total Amount required
	Total					

26) Sources available with the Organization

Sl.No	Source	Balance at the beginning of year	Amount expected during the current year	Total Amount
1.	Own Sources			
2.	Savings of SHGs/members			
3.	Recovery of loans from SHGs/members			
4.	Other sources such as grants/donations, etc			
5.	Borrowings (other than this application of KSMDFC)			
	Total :			

27) Financial Assistance required from KSMDFC

Sl. No	Category of loan	Name of Activities	No. Of SHGs	No. Of Borrowers	Average amount of loan per beneficiary	Amount Required from KSMDFC

28) Financial position of the organization as per Balance Sheet (As on.....)

- (1) Fixed Assets Rs.....
- (2) Current Assets Rs.....
- (3) Borrowing (details of Borrowings, if any may be Given the Performa below) Rs.....
- (4) Other Liabilities Rs.....

29) Organization Set-up and Training

(i) Details of Staff:

No. of Staff with the Organization	Trained	Untrained	Total
(1)	(2)	(3)	(4)
(a) Office/ Supervisory Staff			
(b) Field/Extension Staff			
Total:			

(ii) Details of arrangements available with the organization for training of its staff/SHGs.

30) Check List

(Please enclose the following)

Sl. No	Details of enclosures	Yes/No	Annexure NO.
(1)	(2)	(3)	(4)
1.	Attested copy of the original Registration Certificate / Renewals		
2.	Attested copy of Memorandum of Association /Bye- laws		
3.	Indicate the provision to borrow from outside agency (pls. give para / page nos. of bye-laws)	Page No. Page No.	
4.	Main objectives/purpose/background of forming organization- a brief note		

5.	Bio-data of the chief functionary		
6.	Composition of the current managing committee with name, designation and address of their members (with relevant copy resolution of general body)		
7.	Copy of the audited accounts and Balance-sheet of the organization for the last three years.		
8.	Copy of the resolution passed by management Committee seeking loan (amount Rs.....) from KSMDFC		
9.	Copy of annual Reports of last three years.		
10.	Copies of testimonials received from funding agencies/ Government. Departments etc., if any.		

DECLARATION

1,.....(full name with designation) certify that the facts and figures furnished in the application form and the annexures are correct and tally with the records of our organization.

Place:

Date :

(Signature with Official Stamp
Name & Designation of Chief Executive

Encls:.....Sheets

Particular of SHGs Proposed to be assisted

NAME OF THE NGO:

Sl. No	Name of the SHG	Address	Date of Formation	No. Of members			% of minority population	Total savings	Total Lending outstanding Against Members	Recovery percentage	Remarks if any
				Muslim	Christian	Others					
(1)	(2)	(3)	(4)	(5)			(6)	(7)	(8)	(9)	(10)

Secretary

President

- The group should not exceed twenty members and should not be less than ten members. At least 75% of the members of the self-help group should belong to Minority Communities.*
- Softcopy & Hardcopy of group photograph of all SHGs has to be submitted.*

Specimen of application to be submitted by NGO to KSMDFC Ltd. while applying for loan assistance for on-lending to SHGs.

Name of the NGO :
Address :
Formed/Established on : Registration No.
(Furnish true copy of Certificate of registration)

Types of activities undertaken:

To:
The Managing Director
KSMDFC Ltd.

Date:

Sir,

Sub: Application for Loan

1. We hereby apply for micro credit loan of ₹ _____/- (Rupees _____) required by us for the purpose of on-lending to the Members of _____ (No.) _____ Self-Help Groups as per list enclosed.
2. Repayment schedule
We agree to repay the loan amount as per the repayment schedule which may be fixed by the KSMDFC Ltd.
3. Particulars of loans extended to SHGs and existing liabilities from other financial institutions/agencies along with audited balance sheet for the last three years is enclosed.
4. We hereby declare that the particulars given above are true and correct to the best of our knowledge and belief.
5. We hereby authorize the KSMDFC Ltd to disclose all or any particulars of details or information relating to our loan accounts with the KSMDFC Ltd., to any other financial institutions, government or any agency as may be considered necessary or desirable by the Corporation. It will be in order for the KSMDFC Ltd to disqualify our Organization from

receiving any further credit facilities from the KSMDFC Ltd. and/or recall the entire loan amount or any part thereof granted on this application in case any information furnished herewith is found incorrect and or containing misrepresentation of facts.

Yours faithfully

(President)

(Secretary)

(Also Affix Official Stamp of the Agency)

Details of Beneficiaries (SHG wise)

Name of the SHG (which she belongs to)	Sl No	Name and address of the beneficiary	Husband's /Father's name	Age	Caste	Annual Income	Name of the Project	Total Project Cost	Loan Amount

List of SHGs

SI No	Name of SHG	Total No. Of Members	No. Of Minority members	No. Of members availed loan	No. Of minority members availed loan	Total Loan amount to SHG

SHG wise list of Beneficiaries

SI No	Name	Position in Photograph	
1			Affix Group Photograph of all members availing loan. Write the name of the persons in the order of their position in photograph. Write position of the person's row wise beginning from the left end (eg. Sitting from left 1st person Ms., standing 1st row from left 3rd person Ms..... , standing last row from left 5th person Ms.....)
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Name of the NGO:

Name of the SHG:

Total No. Of Members	Members availing loan

(Signature)
 Name & Designation
 Authorised Signatory of SHG

(Signature)
 Name & Designation
 Authorised Signatory of NGO

(Office Seal of NGO)