

Instructions to URCs

**Template / Appendix for Loan eligibility checker
cum Loan application.**

(Ref Encl C – 1)

(LOAN APPLICATION CUM ELIGIBILITY CHECKER)		
1	Name and Address of the Unit previous name / designation. (In case of redesignated unit only)	
2	Dependent on which CSD Depot : (Please mention your dependent CSD Depot)	
3	Amount of Regimental / other funds at the disposal of unit approximately : Rs. (00,00,000/-)	
4	Since when the unit canteen has been in existence (indicate month & year only)	
5	URC is requested to fill the required loan amount against the options given under : (Pl enter amount against one option only)	
(a)	Amount of Loan Required by the Unit for the 1st time bearing interest @4.50% pa	25,00,000
(b)	Amount of Loan Required by the Unit for the 2nd time bearing interest @6.50% pa	
(c)	Amount of Loan Required by the Unit for the 3rd time bearing interest @ 6.50% pa	
6	Approx Strength of Personnel intended to be based on the canteen / URC :	
a)	Officers	20
b)	JCOs	50
c)	OR	60
d)	Families and attached personnel, if any	50
e)	Ex-servicemen	69
	TOTAL STRENGTH (Approx.)	249
7	Estimated investment in the canteen on –	
a)	Capital expenditure (furniture, fittings, equipments etc.)	Rs. 300000
b)	Canteen Stores	Rs. 3800000
c)	Working Expenses	Rs. 50000
	Total	Rs. 4150000
8	Estimated monthly purchase in from CSD –	
a)	Liquor / Beer	Rs. 2000000
b)	General Stores	Rs. 1800000
	Total	Rs. 3800000
9	Estimated monthly sales –	
a)	Liquor / Beer	Rs. 2000000
b)	General Stores	Rs. 1800000
	Total	Rs. 3800000
10	Estimated monthly trading expenses including overheads	
a)	Total staff salary	Rs. 48000
b)	Clearing and cartages etc.	Rs. 50000
c)	Insurance of stocks, if any	Rs. 3750
d)	Postage / telegrams / conveyance / rent /stationery / telephones / printing / water/electricity etc.	Rs. 10000
	Total	Rs. 111750
11	Expected profit per mensum	Rs. 250000
12	Profit per person per month	1004.02
13	Estimated monthly Profit declared by URC	Rs. 250000
14	Estimated yearly profit (1X12) :	3000000
15	Less :	
a)	Estimated yearly overheads	1341000
b)	Interest @4.5% for First loan	4.50% 112500
c)	Interest @6.5 for second loan	6.50% 0
d)	Interest @6.5 for third loan	6.50% 0
	Total yearly cost to be incurred	1453500
16	Estimated yearly Net Profit (14-15)	1546500
17	Estimated net profit for 5 years	7732500
18	Whether eligible to get the loan amount as required	Eligible

This loan amount to be mentioned in all relevant documents if eligible. For eligibility check go down.

These numbers should match with the details to be given in SOC

KNOW YOUR EQUATED INSTALLMENT APPLICABLE AFTER 2 YEARS FROM DISBURSEMENT OF LOAN IN THE FORM OF ISSUANCE OF STORES

INSTALLMENT COMPUTATION		
LOAN AMOUNT		2500000
Applicable interest		0.045
Instalment Amount Pincipal		500000
1st interest component after 2 years of loan disbursement		225000
Reducing Bal for consideration after 1st Interest componen		2000000
2nd Interest comonent		90000
Reducing Bal for consideration after 2nd Interest componen		1500000
3rd Interest component		67500
Reducing Bal for consideration after 3rd Interest componen		1000000
4rth Interest component		45000
Reducing Bal for consideration after 4th Interest componen		500000
5th Interest Component		22500
Total Interest		450000
Equated Yearly Installment	Rs.	5,90,000
Equated Half Yearly Installment	Rs.	2,95,000

The desired option to be mentioned in the undertaking accurately