**5.2.3. Working Capital / CC Application Form**

CC or a cash credit is a short-term loan that a company can take from a bank. The company can withdraw money from a bank account without keeping a credit balance. The account is limited to only borrowing up to the borrowing limit. To do this, a form must be submitted. The fields of the form are:

1.Loan case no: The case number is filled by the bank.

2.Date of application received: When the application was taken from the client.

3. Amount of applied loan: The loan that the client wants is submitted here.

4. Loan processing fees: Amount needed for the whole process.

5. Information of applicants: The personal information that are needed to further proceed.

6. Organization management: Name, location of the organization, the manager details etc.

7.Purpose of the loan: How will the client implement the loan. He has to describe it broadly.

8. Collateral offered for the loan: Details of the property he wants to keep as mortgages.

9.Nature of business: What kind of business he wants to do.

10.Information of previous project: If he wants to renew his business, he has to give the previous state and details of the of the business.

11.Production capacity of the project: How much product the business can give as output. What are the purchase and sales price of the products, how much is the benefit etc.

12.Production details of the last 2 years: Previous records of the business and its related products.

13.Current production: What is the present state of the business. Details of the current business strategies.

14.Predictions for next year (production): What he expects from his business in the next year.

15.Current stalk product details: Details of raw materials, the amount of materials and the current price of the product.

16.Raw materials: Description of each raw materials along with items and other details

17.Marketing of products: What is the market situation of his products.

18.Estimated working capital requirement: The client has to represent a list of his needed material price in a year.

19.Details of current loans: : If the client has any previous record of loan in his business, then he has to fill this.

20.Cash flow statement of organization for 1 year: How much money his business will make and how it will spend it in a year. It also shows how well the company is managing its cash to pay back debt and fund operating expenses.

21.Others: Other necessary information or documents that are needed to supply as a proof.

22.Affidavid: The client ensures that the information within the document is true and correct to the best of his knowledge