



CORPORATE BORROWERS –APL-1

**APPLICATION FORM FOR LOAN OF Rs 5.00 CRORE TO Rs 15.00 CRORE
(FOR WORKING CAPITAL FUND BASED/ NON FUND BASED & TERM LOAN)**

BORROWER PROFILE

Name	
Constitution	Partnership/Private Ltd/Public limited
Date of incorporation/ Date of Establishment	
Registered Office	
Corporate Office	
Company Identification Number (CIN)/ Registration Number in case of Partnership	
Banking with us since/New Relationship.	
Names of Partners/ Main Promoters	
Manufacturing Facility (Locations)	
Name of the Contact person & phone no.	
E-Mail Id	
Name, address & membership number of the Company's Statutory Auditors / Name, address & membership number of the Firm's Auditors	

2a. FACILITIES PRESENTLY ENJOYED				(Amt in Lacs)
Name of the Bank	Nature of Facility	Limit	O/S as on	Rate of Interest
2b. Industry				
Line of Activity				
Facility Arrangements		Sole/Consortium/Multiple		
Whether Sensitive Sector: Real Estate /Capital Market /NBFC				

2c Share holding pattern as on:			
Name of Promoters/ Major share holders*	Number of Shares	(Amt in Lacs)	% Holding
1	2	3	4
Promoters			
Total			

***In case of partnership firm, names of partners & their investment and share in % should be given in the above table in points 1,3&4**

3. Brief History:-

3a. Board of Directors/Partners					
S.No	Name	Designation	DIN	PAN	UID

3.b: Brief Profile of Partners/ Directors:

4. OTHER DETAILS:

(4.a) Whether any of the Partner/ Firm, Director/Company appearing in Caution Advices circulated by the Bank from time to time/RBI's Willful defaulters list/ Caution list of ECGC/CIBIL etc	
(4.b) Whether any of the partner/firm, Directors/Company is connected in the past with any One time settlement/suit filed account/Non-Performing assets with any Bank/Financial Institution	
(4.c) Whether any of the partner/Directors is related to Directors/Senior Officers of Central Bank of India/Other Banks	
(4.d) Whether there has been any change in the partnership /Management during last one year.	
(4.e) Whether there is any litigation initiated against the Borrower by any Bank/FI/others	
(4.f) Whether activity undertaken and borrowings sought are as per borrowing powers vested to the Board by Memorandum & Article of Association.	

5. PRESENT REQUEST:**(Amt in Lacs)**

Nature	Limit requested	Margin	Rate of Intt/Com requested	Our Proposed Share in % in consortium
Fund Based				
Total FBWC				
Term Loan				
Non Fund Based				
LC				
LG				
Total (FB+NFB)				
Forward Contract				

5.a: SUB LIMITS

Within CCH					
Within Bills					
Within LC/LG					
Within Term Loan					

Transfer of D.P.

If request is for fresh sanction/enhancement in working capital limits (Fund based/Non fund Based) Information as per annexure -1 should be given here.

If request is for fresh term loan, information as per annexure -2 should be given here.

6. PRIME SECURITY OFFERED:

Nature / Description of Security	WDV	Market Value & Basis of valuation (Amt in Lacs)

(6.a) Collateral Security offered:

Nature / Description of Security	WDV	Market Value (Amt in Lacs)

(6.b) Time Period required for perfection of security:**(6.c) Personal Guarantee Offered:**

Name	Relationship with Company/Firm	Net Worth as on

7. Information in case of Term Loan:

Nature	Existing		Proposed	
	Book Value	FACR	Book Value	FACR on project completion
Primary				

(7.a) Debt Profile as on :**(Amt in Lacs)**

Facility	Fund Based		Non- Fund Based		Total	
	Limit	O/s	Limit	O/s	Limit	O/s
Our Bank W.C. Term Loan						
Sub Total						
Other Banks FIs						
TOTAL						

(7.b) Working Capital/Term Loans from other Banks /FIs/Other Institution-

Name of the Bank/FIs	Facility sanctioned	Balance O/S as on	Overdue if any	Rate of Intt

8. Details of Associate Concerns Subsidiary, if any:

Profile in Brief (each group company), Synopsis of last 3 years B/S, Banking arrangements as per Annexure-3

ANNEXURE 1

Details required if request is for working capital finance (Fund/Non fund based)

Assessment of Working Capital Limits on turnover method:

(Amt in Lacs)

Actual Sales of the last year ended	
Estimates for the current year ending	
Projections for the following year	
Actual Sales achieved up to completed Months:	
In case sales are not as per estimates on pro-rata Basis, reasons thereof and efforts being made to achieve the targets	
Present installed Capacity	
Capacity Utilization last 3 years (both in terms of % and units produced)	
Proposed Capacity utilization for next 2 years	
Details about proposed capacity addition ,if any	

Details of Other Current Assets(OCA)

Details of Other Current Liabilities(OCL)

Assessment and Justification for Non fund based limits.

Assessment of Letter of Credit:

	Particulars	ILS(indigenous)	FLC(Imported)
1	Total purchases during the year		
2	Purchases proposed against LC (FOB/CIF Value)		
3	RM requirement against LC per month		
4	Usance period in months		
5	Lead period in months		
6	Total period in months		
7	LC requirement (3x6)		

Assessment of Bank Guarantee:

1	Limit Required	
2	Guarantees required to be issued during the yr.	
3	Average period for which guarantees to be issued	
4	Purpose	
5	Beneficiary(s)	
6	Margin proposed	
7	Security	
8	Justification for the proposed limit	

ANNEXURE-2

In case of Fresh Term Loan information should be given in the following table :
(Rs in lacs)

Purpose of Term Loan		:	
TEV study carried out by, if any, and conclusions made in the report		:	
Cost of Project	Rs.	Total Debt	Rs.
T/L from our Bank	Rs.	DE Ratio	
Proposed Share	%	*Tied up Portion	
Maximum DSCR		Average DSCR	
Minimum DSCR			

Repayment		
Door to Door Tenor	:	
Zero date	:	
Implementation period	:	
Schedule date of Completion of project	:	
COD	:	
Moratorium		
Actual Repayment Period	:	_____ Years
Whether Mthly/Qtrly/HY/Yrlyinstalment	:	

TERM LOAN POPOSAL:

Purpose

About the project :

Need for the project (in case of expansion project- existing capacity utilization etc.,)

Summary of Cost of Project & Means of Finance:

(Rs in Lacs)

Cost of Project	Means of Finance

- Source of promoter's contribution, Upfront contribution to be brought and the time schedule for the remaining contribution.
- Status of tie up of loans
- Brief about major items of cost of project , reputation of suppliers, availability of performance guarantee from suppliers, EPC contract etc. alongwith comments on the technology used.
- Comments in brief on aspects like locational advantage, availability of infrastructure facilities.
- Status of various statutory approvals and clearances.

- Present physical and financial status.
- Implementation schedule.

Activity	Starting Date	Completion Date

Draw Down Schedule Quarter wise.

Period of Draw Down	Amount in crore.
Quarter ending	
Quarter ending	

Important Note: To enclose the following

:Projected Balance Sheet, Profit & Loss, Cash Flows covering repayment period., working of DSCR, Sensitivity Analysis, SWOT, Break-Even analysis.

FINANCIAL INDICATORS _____ (Amt in Lacs)**OPERATING STATEMENT: (Applicable for working capital & Term Loans- TO COVER REPAYMENT PERIOD)**

		As per P/L Account Actuals/Est. for the Year ended/ending		
		Last Year Actual Year	Current year estimates	Folio Yr. Projections
1	Gross Sale			
2	Less Excise Duty			
3	Net Sales			
4	Cost of Sales			
a)	Raw Materials			
	-Imported			
	-Indigenous			
b)	Other Spares			
c)	Power & Fuel			
d)	Direct Labour			
e)	Repairs & Main.			
f)	Other Mfg.Exp.			
g)	Depreciation			
	Sub Total			
	Add: Opening SIP			
	Deduct: Closing SIP			
	Sub Total			
	Add: Opening FGs			
	Deduct: Closing FGs			
	(Cost of Sales)			
5	Gross Profit (3 – 4)			
6	Interest			
	Selling, General & admn.			
7	Expenses			
8	Operating Profit			
9	Other Income/Exp.			
	Add Income			
	Deduct exp.			
	Sub Total (-) (+)			
10	Profit before tax			
	Less provision for tax			
11	Net Profit / Loss			
	Dividend Paid / Payable			

ANALYSIS OF BALANCE SHEET: (Applicable for working capital & Term Loans)(Amt in Lacs) (To cover repayment period in case of Term Loans)

Current Liabilities		Last 2 years actuals	Current year estimates	Following year projections	Current Assets		Last 2 years actuals	Current year estimates	Following year projections
1	Short term borrowings from Bank				30	Cash & Bank balances			
	a) from C.B.L.				31	Investments			
	b) from others					a) Govt. & other Trustee securities			
	Sub total (A)					b) FD in Banks			
2	Short term borrowings from others				32	a) Receivables other than deferred & export receivables(due in 1 year)			
3	Deposits (maturing in 1 year)					b) Export Receivables			
4	Sundry Creditors (Trade)				33	Installments of deferred receivables			
5	Unsecured Loans				34	Inventory			
6	Advances/progress payments from customers/deposit from dealers					a)Raw Materials (incl. stores)			
7	Interest and other charges accrued, but not due for payment					b) Stock in process			
8	Provision for taxation					c) Finished goods			
9	Dividend payable					d)Other consumable spares			
10	Other statutory liabilities (due in 1 year)				35	Advances to suppliers of raw materials and stores/spares consumables			
11	Installments of Term Loans/Deferred payment credits/debentures/ redeemable preference shares (due in 1 year)				36	Advance payment of taxes			
12	Other current liabilities and provisions(due in one year)				37	Other Current Assets			
13	Total Current Liabilities(A+B)				38	Total Current Assets			

**BALANCE SHEET SPREAD(CONTD) (Applicable for working capital & Term Loans)
(TO COVER REPAYMENT PERIOD IN CASE OF TERM LOANS)**

LIABILITIES		As per Balance Sheet as of			ASSETS		As per Balance Sheet as of		
		Last Two years Actuals	Current Year Est.	Foll. year Proj.			Last Two years Actuals	Current Year Est.	Foll.year Proj.
TERM LIABILITIES					FIXED ASSETS				
14	Debentures (Not maturing in 1 yr)				39	Gross Block			
15	Redeemable Pref. Shares				40	Depreciation to date			
16	Term Loans				41	Net Block			
17	Deferred Payment Credits				OTHER NON CURRENT ASSETS				
18	Other Term Liabilities				42	Investments/book debts/advances/ deposits			
19	Term Deposits				a)	Investments in subsidiary companies/ affiliates			
20	Total Term liabilities								
21	Total Outside liabilities				b)	Advances to suppliers of capital goods/			
	NET WORTH				c)	Deferred receivable(maturing beyond 1 year)			
22	Ordinary Share Capital								
23	Preference Share Capital(maturing after 12 years)				d)	Others			
24	General Reserves				43	Non consumable stores/ spares			
25	Development Rebate Reserves/Investment allowance				44	Other Misc. assets including dues from directors			
26	Other Reserves excl. provisions				45	Total Other Non Current Assets			
27	Surplus (+) or Deficit (-) in P & L Account				46	Intangible Assets			
					47	Total Assets			
28	Net Worth				48	Tangible Net Worth (28-46)			
29	Total Liabilities				49	New Working Capital (38-13)			

Statutory Dues and other Contingent Liabilities.

Following documents to enclosed along with request letter:

- Memorandum & Article of Association/Deed of partnership in case of new account.
- Last 3 years balance sheet and Last year balance sheet in case of existing account.
- Income tax/Sales tax returns for 3 years in case of fresh account and of last one year in case of existing account.
- Projected Balance sheet /PL/Cash Flow in case request is for fresh term loan.
- TEV Study/Information memorandum in case of fresh term loan.
- Proof of identity of Directors/Partners.
- Asset & Liability statements of Directors/Partners and passport size photos, date of Birth.
- Copy of lease agreements, if applicable.
- Copies of all Statutory permissions.
- In case request is for take over of loan of other Bank , copy of sanction letter of facility being availed from other Bank, statement of account for the last 12 months .
- Photo Copies of title deeds of the properties being offered as security.

Check list is only indicative and not exhaustive. Branch may ask for additional information/documents depending upon the requirement.