



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.