**ANNEXURE A**

**CENTRAL BANK OF INDIA**

Application under Restructuring of MSME **(Stressed Asset)**

**(For Existing Loan Exposure up to Rs.10 Lakh)**

**( To be submitted along with documents as per the check list )**

**A. Brief Profile of the Enterprise:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name of the |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Enterprise / |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Borrower |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Constitution |  | **√** | Proprietary | Partnership | Pvt. Ltd. | Ltd. Company |  | Others |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Current |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Business |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Activity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Current Office |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Address / |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Residential |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Address |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Contact No. |  | Land Line: |  | E-Mail |  |  |  |  |  |  |  |  |  |
|  |  |  | Mobile : |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Udyog Aadhaar No.Registration No.GSTN No. |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Date of incorporation / Establishment |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Activity |  |  |  |  |  |  |  | Mfg. / | Trading / Services / Others |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  | Brief of Business activity |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Banking with | since |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| SMA Status as on |  |  |  |  |  |  |  | SMA-0 / SMA-1 / SMA-2 |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **B. Details of Proprietor/ Partners/ Directors:** |  |  |  |  | (Amount in Rs.) |  |
| Name of |  |  | Residential |  | PAN No. |  | Net Worth | % of Share |  | Other dues |  |
| Proprietor/ |  |  | Address with |  | /DIN No. |  | as on …… | holding |  | as |  |
| Partners/ Directors | Contact No. |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Borrower / |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Guarantor |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 16 |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **C. Details of Associate Concern / Sister Concern:** |  |  |  | (Amount in Rs.) |  |
|  |  |  |  |  |  |  |  |  |  |
| Name of | Business | IRAC | Banking | Loan Limit |  | Financials as on |  |
| Associate | Activity | status | With |  |  |  | ………….. |  |
| Concern / Sister |  |  |  | FB |  | NFB | Net | Net | Net |
| Concern |  |  |  |  |  |  | Sales | Profit | Wor |
|  |  |  |  |  |  |  |  |  | th |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |

**D. Social Category:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Gender |  | √ | Man |  |  | Woman |  |  |  |  |  | Trans gender |  |  |
| Physically |  |  | Yes or No |  |  |  |  |  |  |  |  |  |  |  |  |
| challenged |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Social Category |  | √ | SC | ST |  | OBC | Women |  | Physically |  | Minority |  |  |
|  |  |  | Handicapped |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| If Minority |  | √ |  | Buddhists |  | Muslims | Christians |  | Sikhs |  | Jains |  | Zoroastrians |  |  |
| Community |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **E. Details of Existing Liabilities with the Bank:** |  |  |  |  |  | (Amount in Rs.) |  |  |
|  |  |  |  | Limit | Market | Advance | Drawing |  | O/s |  |  | Overdues |  |  |
| Facility |  |  |  |  | value of | value of | Power |  |  |  |  |  |  |  |
|  |  |  |  |  |  | stocks | stocks |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fund based working |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| capital (CC / OD/EPC |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| etc.) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Others (please specify) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fund based sub-total |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| LC/BG for working |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| capital |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Others (Please specify) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Non Fund based Sub- |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| total |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Working Capital |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Term Loans |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Any Other (Specify) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Exposure |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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**Banking arrangement and sharing pattern:**

**Financial Arrangement:**

**Sole Banking/Consortium/Multiple Banking**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **FB** |  | **NFB** | **Total** | **% Share** |  |
|  | **WC** |  | **TL** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| **Limit** | **O/s** | **limit** |  | **O/s** | **Limit** | **O/s** |  |

Bank 1

Bank 2

Banks (Total)

**Total**

**Loans with Financial Institutions / NBFCs and overdues, if any:**

|  |  |
| --- | --- |
| **F. Details of Other Liabilities:** | (Amount in Rs.) |
| Details of Statutory dues remaining | Details of Unsecured Creditors. |
| outstanding with State Government or Central | (Furnish reason for incurring liability) |
| Government |  |
|  |  |

**G. Past Performance & Future Estimates:** (Actual performance for two previous years,estimates for current year and projections for next two years to be provided for additional

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| working capital facilities) |  |  | (Amount in Rs.) |  |
|  | Past Year-II | Past Year-I | Present Year | Next Year-I | Next Year-II |  |
|  | (Actual) | (Actual) | (Estimate) | (Projection) | (Projection) |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Net Sales |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Net Profit |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Capital (Net Worth |  |  |  |  |  |  |
| of the Enterprise) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| TNW |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Adjusted TNW |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Current Ratio |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| TOL/Adjusted |  |  |  |  |  |  |
| TNW |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Cash Accruals |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

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| --- | --- | --- | --- | --- |
| **H. In case of additional Working Capital:** |  |  |  | (Amount in Rs.) |
| Actual Sales |  |  |  |  | Projected |  |  |
|  |  |  |  |  |  |  |  |  |  |
| FY- | FY- | Sales | Working | Cycle | Inventory |  | Debtors | Creditors | Promoter’s |
|  |  |  | (in days) |  | (in days) |  | (in days) | (in days) | Contribution |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |

**I. For additional term loan facilities projections to be provided till the proposed year of repayment of loan.**

|  |  |  |  |
| --- | --- | --- | --- |
| **J. (a) Details of Existing Security:** |  |  | (Amount in Rs.) |
| Particulars of Primary Security | Nature of charge | Date of Valuation | Value |
|  |  |  |  |  |
| Particulars of | SARFAESI | Nature of charge | Date of Valuation | Value |
| Collateral | Complaint (Y |  |  |  |
| Security | or N) |  |  |  |
|  |  |  |  |  |



|  |  |
| --- | --- |
| **(b) Details of Proposed Additional Security to be offered:** | (Amount in |
| Rs.) |  |  |  |  |
| Particulars of Primary Security | Nature of | Date of Valuation | Value |
|  |  | charge |  |  |
|  |  |  |  |  |
| Particulars of | SARFAESI | Nature of | Date of Valuation | Value |
| Collateral | Complaint (Y | charge |  |  |
| Security | or N) |  |  |  |
|  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **K. (a) Details of Existing Guarantors:** |  | (Amount in Rs.) |  |
| Name and addresses of | Age | Occupation | Annual Income | Net Worth as | Other dues as |  |
| the Guarantors |  |  |  | on…… | Borrower / |  |
|  |  |  |  |  |  |
|  |  |  |  |  | Guarantor |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

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| --- | --- | --- | --- |
| **(b) Details of Proposed Guarantors:** |  |  | (Amount in |
| Rs.) |  |  |  |  |  |
| Name and | Age | Occupation | Annual | Net Worth as | Other dues as |
| addresses of the |  |  | Income | on…… | Borrower / |
| Guarantors |  |  |  |  | Guarantor |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**L. Details of stress faced by the Enterprise:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Indicative List of | Stress | Details of stress faced by the Enterprise |
|  |  |  |
|  | Outstanding balance in cash credit |  |
|  | account remaining continuously at the |  |
|  | maximum. |  |  |
|  Inability to maintain stipulated margin |  |
|  | on continuous basis. |  |  |
|  | Failed to make timely payment of |  |
|  | instalments of principal and interest on |  |
|  | term loans. |  |  |
|  | Decline in production. |  |  |
|  Decline in sales and fall in profits. |  |
|  Overdue Receivables / Bad debts |  |
|  Increase in level of inventories. |  |
|  Failed to pay statutory liabilities. |  |
|  Delay in meeting | commitments |  |
|  | towards payments of installments due, |  |
|  | crystallized liabilities under LC/BGs. |  |

**M. Suggested Remedial Measures with the estimated time frame to justify the action plan:**

|  |  |  |
| --- | --- | --- |
| Restructuring: |  |  |
|  | Reschedulement |  |  |
|  | of Instalments. |  |  |
|  | Capitalisation of |  |  |
|  | interest. |  |  |
|  | Fresh and/or |  |  |
|  | additional WC / |  |  |
|  | WCTL. |  |  |
|  | Other |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  | 20 |  |

**Declaration:** I/We hereby certify that all information furnished by me/us is true, correct and completeto the best of my/our knowledge and belief. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or any other agency as authorised by you, may at any time, inspect/ verify my/our assets, books of accounts etc. in my/our factory/business premises. You may take appropriate safeguards/action for recovery of bank’s dues.

**Signature of Borrowers**

**Signature of Existing & Proposed Guarantors**

**Date: ……………………**

**Place: ……………………**

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**CHECK LIST: (The check list is only indicative and not exhaustive and depending upon the requirements of banks addition/deletion could be made as per necessity)**

1. Last two years balance sheets (wherever applicable as per Statutory requirements / Bank‟s instructions) of the units along with income tax/sales tax return etc.
2. Projected balance sheets for two years in case of working capital limits and for the period of the loan in case of term loan.
3. Sales achieved during the current financial year **up** to the date of submission of application/Provisional Balance sheet as at Previous Quarter End.
4. Asset & Liability statement of Proprietor/ Partners/ Directors.
5. If funds proposed to be infused by borrower, please specify Sources.
6. Detailed Particulars of securities primary/collateral proposed, if any.
7. Details of all liabilities of the enterprise, including the liabilities owed to the State or Central Government and unsecured creditors, if any.
8. Supporting details for the suggested remedial measures with the estimated time frame by the Enterprise to justify the action plan /solution.

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**Acknowledgement**

**Office Copy:**

Received form Mr/Ms/M/s……………………………………………………………….................

………………………………………………………………………………………………………(Name & Address) an application

dated ……………….... for Restructuring of MSMEs.

Date …………… **Branch Manager**

**Name:**

**Name of the Bank**:

**Customer copy:**

Received from Mr/Ms/M/s…………………………………………………………………………..

……………………………………………………………………………………………………….

(Name & Address) an application dated …………………. for Restructuring of MSMEs.

Date …………… **Branch Manager**

**Name:**

**Name of the Bank:**

**Please Note that**:

1. This is only an acknowledgement for having received the application and this should not be construed as an indication of our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfilment of conditions if any, that may be stipulated by the Bank.
2. The application will be taken up for consideration only after all the particulars / data / documents as may be required are received by the Bank.
3. The application will be disposed of within …………days from the date of receipt of all the details /papers/documents /clarifications sought by the Bank.
4. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.

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**ANNEXURE B**

**CENTRAL BANK OF INDIA**

**Application under Restructuring of MSME (Stressed Asset)**

**(For Existing Loan Exposure above Rs.10 Lakhs and up to Rs.25 Crore)**

**A. Brief Profile of the Enterprise:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name of the |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Enterprise / |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Borrower |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Constitution |  | **√** | Proprietary |  | Partnership | Pvt. Ltd. |  | Ltd. Company |  | Others |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Current office |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Address/ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Residential |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Address |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Current Business / |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Activity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Corporate office / |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Registered Office |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| address of the |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| borrower |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Contact No. |  | Land Line: |  |  |  |  | E-Mail  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | Mobile |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Udyog Aadhaar No.Registration No.GST NO. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Date of Incorporation / Establishment |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Date of commencement of operations: |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Activity |  |  |  |  | Mfg./ Trading/ Services/Others |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Banking with since: |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Banking arrangement : |  | Sole Banking /Consortium/ /Multiple Banking |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| SMA Status as on |  |  |  |  |  |  |  |  |  |  | SMA-0 / SMA-1 / SMA-2 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  | Name of the |  | Current Rating | Previous Rating |  | Valid upto |  |  |
| External Credit Rating |  |  | Agency |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **B. Details of Proprietor/ Partners/ Directors:** |  |  |  | (Amount in Lacs) |  |  |  |
| Name of Proprietor/ |  | Residential |  | PAN No. |  | Net Worth |  | Other dues as |  | % of |  |
| Partners/ Directors |  | Address with |  | /DIN No. |  | as on …… |  | Borrower / |  | Share |  |
|  |  |  |  | Contact No. |  |  |  |  |  |  |  |  |  |  | Guarantor |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | holding |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **C. Details of Associate Concern / Sister Concern / Group Companies:** |  |  |  | (Amount in Lacs) |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Name of Associate |  | Business |  | IRAC |  | Banking |  |  | Loan Limit |  |  |  |  | Financials as on …… |  |
| Concern / Sister |  | Activity |  | status |  | With |  |  | FB |  | NFB |  |  | Net |  | Net |  | Net |  |
| Concern / Group |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Wor |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Sales |  | Profit |  |  |
| Companies |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | th |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| **D. Social Category:** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Gender |  | √ |  | Man |  |  |  |  | Woman |  |  |  |  |  |  |  |  |  | Trans gender |  |  |  |
| Physically |  |  |  |  | Yes or No |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Challenged |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| Social Category |  | √ |  | SC |  | ST |  | OBC |  | Women |  | Physically |  |  |  | Minority |  |  |  |
|  |  |  |  |  |  | Handicapped |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| If Minority |  | √ |  | Buddhists |  | Muslims | Christians | Sikhs |  | Jains | Zoroastrians |  |  |  |
| Community |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **E. Details of Existing Liabilities with Banks:** |  |  |  |  |  |  |  |  |  |  |  | (Amount in |  |  |  |
| Lacs) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Facility |  |  |  |  |  | Market value of |  | Advance |  |  | Drawing |  | O/s | Over |  |  |  |
|  |  |  |  |  |  |  |  | Stocks |  |  |  |  | Value of |  |  | Power |  |  |  | Dues |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Stocks |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fund based working capital |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| (CC/OD etc.) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Export Packing Credit |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| (Rupee/PCFC) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bills Discounting |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PSFC |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fund based Sub-total |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| LC/BG for working capital |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Letters of comfort# |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Non Fund based Sub-Total |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Working Capital |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Term Exposures (Other than |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Project Loans) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| (Balance Sheet funding) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Derivatives (after applying |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| CCF) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Any other (specify**)** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total Exposure** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Banking arrangement and sharing pattern: |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Financial Arrangement: |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sole Banking/Consortium/Multiple Banking/ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  | **FB** |  |  |  |  |  |  |  |  |  | **NFB** |  |  |  |  |  | **Total** |  | **%** |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | **Share** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 25 |  |  |

|  |  |  |
| --- | --- | --- |
|  | WC |  |
| **Limit** |  |  |

**Bank 1**

**Bank 2**

**Banks(Total)**

**Total**

**Loans with Financial Institutions / NBFCs and overdues, if any:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F. Details of Other Liabilities:** |  |  |  |  |  |  |  | **(**Amount in Lacs) |
| Details of Statutory dues remaining |  |  |  | Details of Unsecured Creditors. |  |
| outstanding with State Government or Central |  | (Furnish reason for incurring liability) |
| Government |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **G. Financials:** |  |  |  |  |  |  |  |  |  |  | (Amount in Lacs) |
| Particulars |  | Past Year- |  | Past |  | Present | Next Year-I |  | Next Year-II |
|  |  |  | II (Actual) |  | Year-I |  | Year | (Projection) |  | (Projection) |
|  |  |  |  |  |  | (Actual) | (Estimate) |  |  |  |  |
| Net Sales (including |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Operating Income) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| (%) growth in net sales |  |  |  |  |  |  |  |  |  |  |  |  |  |
| over previous year |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Operating Profit (after |  |  |  |  |  |  |  |  |  |  |  |  |  |
| interest) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Operating Profit Margin |  |  |  |  |  |  |  |  |  |  |  |  |  |
| (%) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Other Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Profit Before tax |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PAT |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Profit Margin (%) |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Paid-up Equity Capital/ |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Tangible Net Worth |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adjusted TNW |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| TOL/ Adjusted TNW |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Current Ratio |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash Accruals |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Debt Service Coverage |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Ratio |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **H. (a) Details of Existing Security:** |  |  |  |  |  |  |  | (Amount in Lacs) |
| Particulars of Primary Security |  | Nature of charge |  | Date of Valuation |  | Value |
|  |  |  |  |  |  |  |  |  |
| Particulars of |  | SARFAESI |  | Nature of charge |  | Date of Valuation |  |  | Value |
| Collateral |  | Complaint (Yes |  |  |  |  |  |  |  |  |  |  |  |  |
| Security |  | or No) |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 26 |



|  |  |  |
| --- | --- | --- |
| **(b) Details of Proposed Additional Security to be offered:** | (Amount in Lacs) |  |
|  |  |  |  |  |  |
| Particulars of Primary Security | Nature of charge | Date of Valuation |  | Value |
|  |  |  |  |  |  |
| Particulars of | SARFAESI | Nature of charge | Date of Valuation |  | Value |
| Collateral | Complaint (Yes |  |  |  |  |
| Security | or No) |  |  |  |  |
|  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| **I. (a) Details of Existing Guarantors:** |  | (Amount in Lacs) |
|  | Name and addresses | Age | Occupation | Annual | Net Worth as | Other dues as |
|  | of the Guarantors |  |  | Income | on…….. | Borrower / |
|  |  |  |  |  |  | Guarantor |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **(b) Details of Proposed Guarantors:** |  |  | (Amount in Lacs) |
|  | Name and addresses | Age |  | Occupation | Annual | Net Worth as | Other dues as |
|  | of the Guarantors |  |  |  | Income | on…….. | Borrower / |
|  |  |  |  |  |  |  | Guarantor |
|  |  |  |  |  |  |  |  |  |
| **J. Details of stress faced by the Enterprise:** |  |  |  |  |  |
|  |  |  |  |  |
|  | Indicative List of Stress |  | Details of stress faced by the Enterprise |

* Outstanding balance in cash credit account remaining continuously at the maximum.
* Inability to maintain stipulated margin on continuous basis.
* Failed to make timely payment of instalments of principal and interest on term loans.
* Decline in production.
* Decline in sales and fall in profits.
* Increase in level of inventories.
* Failed to pay statutory liabilities.
* Delay in meeting commitments towards

payments of installments due, crystallized liabilities under LC/BGs.

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**K. Suggested Remedial Measures with the estimated time frame to justify the action plan:**

|  |  |
| --- | --- |
| Restructuring: |  |
|  | Reschedulement of |
|  | Instalments. |  |
|  | Capitalisation of interest. |  |
|  | Fresh and/or additional |  |
|  | WC / WCTL. |  |
|  Other |  |
|  |  |  |

**Declaration:** I/We hereby certify that all information furnished by me/us is true, correct and completeto the best of my/our knowledge and belief. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or any other agency as authorised by you, may at any time, inspect/ verify my/our assets, books of accounts etc. in my/our factory/business premises. You may take appropriate safeguards/action for recovery of bank’s dues.

**Signature of Borrowers**

**Signature of Existing & Proposed Guarantors**

**Date: ……………………**

**Place: ……………………**

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**CHECK LIST: (The check list is only indicative and not exhaustive and depending upon the requirements of banks addition/deletion could be made as per necessity)**

1.Last two years audited balance sheets (wherever applicable as per IT Act) of the units along with income tax/sales tax return etc.

2.Projected balance sheets for two years in case of working capital limits and for the period of the loan in case of term loan.

3.Sales achieved during the current financial year up to the date of submission of application/Provisional Balance sheet as at Previous Quarter End.

4.Asset & Liability statement of Proprietor/ Partners/ Directors.

5.If funds proposed to be infused by borrower, please specify Sources.

6.Detailed Particulars of securities primary/collateral proposed, if any.

7.Details of all liabilities of the enterprise, including the liabilities owed to the State or Central Government and unsecured creditors, if any.

8.Supporting details for the suggested remedial measures with the estimated time frame by the Enterprise to justify the action plan /solution.

**Acknowledgement**

**Office Copy:**

Received form Mr/Ms/M/s………………………………………………………………………………

……………………………………………………………………………………………………..…… (Name & Address) an application

dated ………………….. for restructuring of MSMEs.

Date **……………** **Branch Manager**

**Name:**

**Name of the Bank**

**Customer copy:**

Received form Mr/Ms/M/s…………………………………………………………………………..…

…………………………………………………………………………………………………….……

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(Name & Address) an application dated …………….……. for restructuring of MSMEs.

Date **……………** **Branch Manager**

**Name:**

**Name of the Bank**

**Please Note that**:

1.This is only an acknowledgement for having received the application and this should not be construed as an indication of our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfilment of conditions if any, that may be stipulated by the Bank.

2.The application will be taken up for consideration only after all the particulars / data / documents as may be required are received by the Bank.

3.The application will be disposed of within …………days from the date of receipt of all the details /papers/documents /clarifications sought by the Bank.

4.In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.