



**CORPORATE BORROWERS -(APL-2)**

**APPLICATION FORM FOR LOAN OF ABOVE RS 15 CRORE TO RS 40 CRORE FOR WORKING CAPITAL (FUND BASED/ NON FUND BASED) & TERM LOAN BORROWER PROFILE :**

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

**2. EXTERNAL RATING ( Rs 1000 Lacs& above)**

<b>Agency</b>	<b>Rating</b>	<b>Date of Rating</b>	<b>Purpose</b>	<b>Valid up to</b>
<b>Denoting</b>				

<b>2a. FACILITIES PRESENTLY ENJOYED</b>				<b>(Amt in crore)</b>
<b>Name of the Bank</b>	<b>Nature of Facility</b>	<b>Limit</b>	<b>O/S as on</b>	<b>Rate of Interest</b>

<b>2b. Industry</b>			
<b>Line of Activity</b>			
<b>Facility Arrangements</b>		<b>Sole/Consortium/Multiple</b>	
<b>Whether Sensitive Sector: Real Estate /Capital Market /NBFC</b>			
<b>2c Share holding pattern as on:</b>			
<b>Name of Promoters/ Major share holders*</b>	<b>Number of Shares</b>	<b>Rs. in Crore</b>	<b>% Holding</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Promoters</b>			
<b>Total</b>			

**\*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**

<b>2d. Whether Shares pledged to any Bank/FI/Others</b>	<b>Yes /No</b>
<b>If Yes, Percentage of share pledged</b>	
<b>Purpose</b>	
<b>Institution</b>	

### 3. Brief History:-

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

### 3.b: Brief Profile of Partners/ Directors:

**4. OTHER DETAILS:**

<b>(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</b>	
<b>(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</b>	
<b>(4.c)Whether any of the partner/Directors is related to Directors/Senior Officers of Central Bank of India/Other Banks</b>	
<b>(4.d)Whether there has been any change in the partnership /Management during last one year.</b>	
<b>(4.e)Whether there is any litigation initiated against the Borrower by any Bank/FI/others</b>	
<b>(4.f) Whether activity undertaken and borrowings sought are as per borrowing powers vested to the Board by Memorandum &amp; Article of Association.</b>	

**5. PRESENT REQUEST: ( Rs in crore)**

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

**5.a: SUB LIMITS**

<b>Within CCH</b>						
<b>Within Bills</b>						
<b>Within LC/LG</b>						
<b>Within Term Loan</b>						

**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 OFFRED:**

<b>Nature / Description of Security</b>	<b>WDV</b>	<b>Market Value &amp; Basis of valuation (Rs in lacs)</b>

**(6.a) Collateral Security offered:**

<b>Nature / Description of Security</b>	<b>WDV</b>	<b>Market Value (Rs in lacs)</b>

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

<b>Name</b>	<b>Relationship with Company/Firm</b>	<b>Net Worth as on</b>

**7. Information in case of Term Loan:**

<b>Nature</b>	<b>Existing</b>		<b>Proposed</b>	
	<b>Book Value</b>	<b>FACR</b>	<b>Book Value</b>	<b>FACR on project completion</b>
<b>Primary</b>				

**(7.a) Debt Profile as on :****(Rs in crore)**

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						
<b>TOTAL</b>						

(7.b) Details of Short Term Loans /Adhoc availed during last 12 months if any.

Date of sanction and name of the Bank.	Amount in crore	Period	ROI	Date of adjustment / Roll over

(7.c) Details of Working Capital limits/ Term Loans from other Banks.  
(Mention whether Consortium / Multiple Banking

Name of the Bank/FIs	Existing		Share%		Proposed share				ROI
	FB	NFB	FB	NFB	FB	NFB	FB	NFB	

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:

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	

<b>(both in terms of % and units produced)</b>	
<b>Proposed Capacity utilization for next 2 years</b>	
<b>Details about proposed capacity addition ,if any</b>	

**Details of Other Current Assets(OCA)**

**Details of Other Current Liabilities(OCL)**

**Proposed Inventory and Receivables Levels:**

		Actual Level 1 <sup>st</sup> year		Actual Level 2 <sup>nd</sup> year		Estimates Following year	
		Months	Value (In crore)	Months	Value (In l crore)	Months	Value (In crore)
<b>Raw Material</b>							
<b>Imported</b>							
<b>Raw Material</b>							
<b>Indigenous</b>							
<b>Work In Progress</b>							
<b>Finished Goods</b>							
<b>Store &amp; Spares</b>							
<b>Receivables</b>	<b>Export</b>						
	<b>Domestic</b>						
<b>Sundry Creditors</b>							

## ANNEXURE 1

### 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	

#### Assessment of Standby Letter of Credit:

#### Assessment of Deferred Payment Guarantee:

## ANNEXURE-2

In case of Fresh Term Loan information should be given in the following table :

<b>Purpose of Term Loan</b>	:	
<b>Project Information Memorandum (PIM) by</b>	:	
<b>TEV study carried out by, if any, and conclusions made in the report</b>	:	

(Rs. in crore)

<b>Cost of Project</b>	<b>Rs.</b>	<b>Total Debt</b>	<b>Rs.</b>
<b>T/L from our Bank</b>	<b>Rs.</b>	<b>DE Ratio</b>	
		<b>IRR ( Rs 1000 lacs &amp; above)</b>	
<b>Proposed Share</b>	<b>%</b>	<b>*Tied up Portion</b>	
<b>Maximum DSCR</b>		<b>Average DSCR</b>	
<b>Minimum DSCR</b>			

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



## ANNEXURE -2

**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:**

**(Rsin crore)**

<b>Cost of Project</b>	<b>Means of Finance</b>

- **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. along with comments on the technology used.**
- **Comments in brief on aspects like locational advantage, availability of infrastructure facilities.( Coal/Fuel linkage in case of Power projects/Right of way in case of Road Projects)**
- **Status of various statutory approvals and clearances.**
- **Present physical and financial status.**
- **Implementation schedule.**

<b>Activity</b>	<b>Starting Date</b>	<b>Completion Date</b>

**Draw Down Schedule Quarter wise.**

<b>Period of Draw Down</b>	<b>Amount in lacs</b>
<b>Quarter ending</b>	
<b>Quarter ending</b>	

**Important Note: To enclose the following: Projected Balance Sheet, Profit & Loss, Cash Flows covering repayment period., working of DSCR, Sensitivity Analysis ,IRR, Break-Even analysis.**

Risk & Mitigating factors template, SWOT and Industry Scenario and comparison with peer industries should be enclosed as Annexure.)

**FINANCIAL INDICATORS** \_\_\_\_\_ (Amt in crore)**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
<b>1</b>	<b>Gross Sale</b>			
<b>2</b>	<b>Less Excise Duty</b>			
<b>3</b>	<b>Net Sales</b>			
<b>4</b>	<b>Cost of Sales</b>			
a)	<b>Raw Materials</b>			
	-Imported			
	-Indigenous			
b)	<b>Other Spares</b>			
c)	<b>Power &amp; Fuel</b>			
d)	<b>Direct Labour</b>			
e)	<b>Repairs &amp; Main.</b>			
f)	<b>Other Mfg.Exp.</b>			
g)	<b>Depreciation</b>			
	<b>Sub Total</b>			
	<b>Add: Opening SIP</b>			
	<b>Deduct: Closing SIP</b>			
	<b>Sub Total</b>			
	<b>Add: Opening FGs</b>			
	<b>Deduct: Closing FGs</b>			
	<b>(Cost of Sales)</b>			
<b>5</b>	<b>Gross Profit (3 – 4)</b>			
<b>6</b>	<b>Interest</b>			
	<b>Selling, General &amp; admn.</b>			
<b>7</b>	<b>Expenses</b>			
<b>8</b>	<b>Operating Profit</b>			
<b>9</b>	<b>Other Income/Exp.</b>			
	<b>Add Income</b>			
	<b>Deduct exp.</b>			
	<b>Sub Total ( - ) ( + )</b>			
<b>10</b>	<b>Profit before tax</b>			
	<b>Less provision for tax</b>			
<b>11</b>	<b>Net Profit / Loss</b>			
	<b>Dividend Paid / Payable</b>			

**ANALYSIS OF BALANCE SHEET: (Applicable for working capital & Term Loans)**  
**ANALYSIS OF BALANCE SHEET ( TO COVER REPAYMENT PERIOD IN CASE OF TERM LOANS)**  
**Rs in CRORE**

Laibilities		Last 2 years actuals	Cu rrent year estimates	Next year projections	Assets		Last 2 years actuals	Cu rrent year estimates	Next year projections
Current Liabilities					Current Assets				
1	Short term borrowings from Bank				30	Cash & Bank balances			
	a) from C.B.I.				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	Instalments 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 T. 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)**

		Last Two years Actuals	Current Year Est.	Foll.yearProj.		Last Two years Actuals	Current Year Est.	Foll.yearProj.
<b>TERM LIABILITIES</b>					<b>FIXED ASSETS</b>			
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				<b>OTHER NON CURRENT ASSETS</b>			
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/		
	<b>NET WORTH</b>				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)		

**FINANCIAL INDICATORS: (Applicable for working capital & Term Loans) ( To cover repayment period in case o term loans)**

**(Rs. In crore)**

		<b>FY</b>	<b>FY</b>	<b>FY</b>	<b>FY</b>
		<b>Audited</b>	<b>Audited</b>	<b>Estim.</b>	<b>Projection</b>
<b>1</b>	<b>Paid-Up Capital</b>				
<b>2</b>	<b>Reserves &amp; Surplus</b>				
<b>3</b>	<b>Intangible Assets</b>				
<b>4</b>	<b>Tangible Net Worth</b>				
<b>5</b>	<b>Adjusted TNW</b>				
<b>6</b>	<b>Long termLiabilities</b>				
<b>7</b>	<b>UnsecuredloansfromPromoters / familyincludedunder (5)</b>				
<b>8</b>	<b>Capital Employed(4)+(6)</b>				
<b>9</b>	<b>Net Block</b>				
<b>10</b>	<b>Investments</b>				
<b>11</b>	<b>Non-CurrentAssets</b>				
<b>12</b>	<b>Current Assets</b>				
<b>13</b>	<b>Current Liabilities</b>				
<b>14</b>	<b>NWC</b>				
<b>15</b>	<b>Net Sales</b>				
	<b>Domestic</b>				
	<b>Export</b>				
	<b>% growth</b>				
<b>16</b>	<b>Gross Profit</b>				
<b>17</b>	<b>EBIDTA</b>				
<b>18</b>	<b>Net Profit Before Tax</b>				
<b>19</b>	<b>Net Profit After Tax</b>				
<b>20</b>	<b>Depreciation</b>				
<b>21</b>	<b>Cash Accruals</b>				
<b>22</b>	<b>Long Term sources (8)</b>				
<b>23</b>	<b>Long Term uses (9+10+11)</b>				
<b>24</b>	<b>Surplus/Deficit</b>				
<b>25</b>	<b>Dividends</b>				
	<b>On EquityShares</b>				
	<b>On Preferenceshares</b>				
<b>26</b>	<b>Average DSCR ( for proposed Term Loan)</b>				

**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.