



CORPORATE BORROWER - (APL-3)

APPLICATION FORM FOR LOAN OF ABOVE Rs 40 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	

2. EXTERNAL RATING

Agency	Rating	Date of Rating	Purpose	Valid up to
Denoting				

2a. MARKET PERCEPTION

Share Price as on:	
Listed on/with:	
Face Value:	
High/Low (last 52 weeks)	
Market Capitalization as on last ABS in case of listed companies	



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

2c. Industry		
Line of Activity		
Facility Arrangements	Sole/Consortium/Multiple	
Whether Sensitive Sector: Real Estate /Capital Market /NBFC		

2d Share holding pattern as on:			
Name of Promoters/ Major share holders*	Number of Shares	Rs. in Crore	% Holding
1	2	3	4
Promoters			
FIs/Mutual Funds/UTI/Banks/FIIs			
NRI's/OCBs			
Public			
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

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

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:

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



5. PRESENT REQUEST:

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 OFFRED:

Nature / Description of Security	WDV	Market Value & Basis of valuation (Rs in crore)

(6.a)Collateral Security offered:

Nature / Description of Security	WDV	Market Value (Rs in crore)



(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 :

(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						
TOTAL						

(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 facility availed outside consortium during last 2 months, if any.

Name of the Institution	Nature of facility	Security	O/S as on	Purpose	ROI



(7.d) Term Loans from other Banks /FIs/Other Institution- (including Loans/ Ds/ Corporate Loans, Debentures etc.

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

(7.e) Details of Working Capital limits from the 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. Annexure-3

9	Group Financials (All group Companies taken together) (Rs in crore)			
S.No	Year	FY Audited	FY Audited	FY Audited
1	Adjusted TNW of the Group (Without unsecured Loans as quasi-equity)			
2	Adjusted TNW of the Group (With unsecured Loans as quasi-equity)			
3	Total Fixed Assets			
4	Total Term loans			
5	Total working Capital (FB)+ STLs			
6	Total working Capital (NFB)			
7	Total indebttness (4+5+6)			
8	FACR 3/4			
9	ACR (chargeable assets/total indebttness			
10	Total Sales/Revenues			
11	Total PAT			



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 (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)

Proposed Inventory and Receivables Levels:

		Actual Level 1 st year		Actual Level 2 nd year		Estimates Following year	
		Months	Value (In crore)	Months	Value (In crore)	Months	Value (In crore)
Raw Material Imported							
Raw Material Indigenous							
Work In Progress							
Finished Goods							
Store & Spares							
Receivables	Export						
	Domestic						
Sundry Creditors							

Please give justification for proposed inventory holding.



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 :

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

(Rs. in crore)

Cost of Project	Rs.	Total Debt	Rs.
T/L from our Bank	Rs.	DE Ratio	
Proposed Share	%	IRR	
Maximum DSCR		*Tied up Portion	
Minimum DSCR		Average 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	:	
First installment due on	:	
Last installment due on	:	
Loan Availability Period	:	
Terminal Date of disbursement	:	



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:

(Rs in crore)

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.(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.**

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,IRR,Break-Even analysis.

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

FINANCIAL INDICATORS (To cover repayment period in case of Term Loans)

OPERATING STATEMENT: (Applicable for working capital & Term Loans)

		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. Expenses			
7	Operating Profit			
8	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 –for term loans to cover repayment period)

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.
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	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)

LIABILITIES		As per Balance Sheet as of			ASSETS		As per Balance Sheet as of		
		Last Two years Actuals	Current Year Est.	Foll.yearProj.			Last Two years Actuals	Current Year Est.	Foll.yearProj.
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				b)	Advances to suppliers of capital goods/			
21	Total Outside liabilities				c)	Deferred receivable(maturing beyond 1 year)			
NET WORTH					d)	Others			
22	Ordinary Share Capital				43	Non consumable stores/ spares			
23	Preference Share Capital(maturing after 12 years)				44	Other Misc. assets including dues from directors			
24	General Reserves				45	Total Other Non Current Assets			
25	Development Rebate Reserves/Investment allowance				46	Intangible Assets			
26	Other Reserves excl. provisions				47	Total Assets			
27	Surplus (+) or Deficit (-) in P & L Account				48	Tangible Net Worth (28-46)			
28	Net Worth				49	New Working Capital (38-13)			
29	Total Liabilities								

Cash Flow & fund flow



Key Financials up to last quarter(as per unaudited results in case of listed companies)

Parameter	Period ended	Latest quarter ended	Corresponding quarter of last year	% change	Cumulative up to this quarter of current year	Cumulative upto this quarter of previous year	% change

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 takeover 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.