केंद्रीय कार्यालय  Central Office

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| **CENTRAL BANK OF INDIA** Application to the Branch for a Corrective Action Plan under Revival & Rehabilitation of MSME**(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 OfficeAddress / Residential Address |  |
| Contact No. | Land Line:Mobile :  | E-Mail |  |
| Udyog Aadhaar No./ Registration 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 Proprietor/ Partners/ Directors | Residential Address with Contact No. | PAN No./DIN No. | Net Worth as on …… | % of Shareholding | Other dues as Borrower /Guarantor |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**C. Details of Associate Concern / Sister Concern:** (Amount in Rs.)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name of Associate Concern / Sister Concern  | BusinessActivity | IRAC status | Banking With | Loan Limit  | Financials as on ………….. |
| FB | NFB | Net Sales | Net Profit | Net Worth |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**D. Social Category:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Gender | √ | Man | Woman | Trans gender |
| Physically challenged |  | Yes or No |
| Social Category | √ | SC | ST | OBC | Women | Physically Handicapped | Minority |
| If Minority Community | √ | Buddhists | Muslims | Christians | Sikhs | Jains | Zoroastrians |

# E. Details of Existing Liabilities with the Bank: (Amount in Rs.)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Facility | Limit | Market value of stocks | Advance value of stocks | DrawingPower | O/s | Overdues |
| 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** |  |  |  |  |  |  |  |

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

**F. Details of Other Liabilities:** (Amount in Rs.)

|  |  |
| --- | --- |
| Details of Statutory dues remaining outstanding with State Government or Central Government | Details of Unsecured Creditors.(Furnish reason for incurring liability) |
|  |  |

**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 (Actual) | Past Year-I (Actual) | Present Year(Estimate) | Next Year-I (Projection) | Next Year-II (Projection) |
| Net Sales |  |  |  |  |  |
| Net Profit |  |  |  |  |  |
| Capital (Net Worth of the Enterprise) |  |  |  |  |  |
| TNW |  |  |  |  |  |
| Adjusted TNW |  |  |  |  |  |
| Current Ratio |  |  |  |  |  |
| TOL/Adjusted TNW |  |  |  |  |  |
| Cash Accruals |  |  |  |  |  |

**H. In case of additional Working Capital:** (Amount in Rs.)

|  |  |
| --- | --- |
| Actual Sales | Projected |
| FY- | FY- | Sales | Working Cycle (in days) | Inventory (in days) | Debtors (in days) | Creditors (in days) | Promoter’s 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 Collateral Security | SARFAESI Complaint (Y or N) | Nature of charge | Date of Valuation | Value |
|  |  |  |  |

**(b) Details of Proposed Additional Security to be offered:** (Amount in Rs.)

|  |  |  |  |
| --- | --- | --- | --- |
| Particulars of Primary Security  | Nature of charge | Date of Valuation  | Value |
|  |  |  |  |
| Particulars of Collateral Security | SARFAESI Complaint (Y or N) | Nature of charge | Date of Valuation | Value |
|  |  |  |  |

**K. (a) Details of Existing Guarantors:** (Amount in Rs.)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name and addresses of the Guarantors | Age | Occupation | Annual Income | Net Worth as on…… | Other dues asBorrower /Guarantor |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

 **(b) Details of Proposed Guarantors:** (Amount in Rs.)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name and addresses of the Guarantors | Age | Occupation | Annual Income | Net Worth as on…… | Other dues asBorrower /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:**

|  |  |
| --- | --- |
| Indicative Remedial Measures | Suggested remedial measures with the estimated time frame by the Enterprise with supporting details to justify the action plan /solution, duly supported/vetted by TEV as the case may be. |
| Rectification: |  |
| Restructuring:* Reschedulement of Instalments.
* Capitalisation of interest.
* Fresh and/or additional WC / WCTL.
* Fresh term loan assistance for need based expansion.
 |  |

**Declaration:** I/We hereby certify that all information furnished by me/us is true, correct and complete to 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: ……………………**

**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.

**Acknowledgement**

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| **Office Copy:**Received form Mr/Ms/M/s………………………………………………………………................. ………………………………………………………………………………………………………(Name & Address) an application dated ……………….... for corrective action plan under revival & rehabilitation of MSMEs.Date …………… **Branch Manager** **Name:** **Name of the Bank**:  |

**Customer copy:**

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

(Name & Address) an application dated …………………. for corrective action plan under revival & rehabilitation 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.