



THE BANK OF RAJASTHAN LTD.

(Registered Office : C. T. Udaipur)
Corporate Office : Mumbai

(APPLICATION FOR CREDIT FACILITIES)

Submitted by : M/s.....

Submitted to B/o :On.....

Instructions : -

- Application is to be submitted in three copies along with one soft copy on E-Media i.e.-Mail, Floppy, CD in MS Word format.
- Application should be completed in all respects and documents as per checklist, on last page (back cover) should be enclosed duly authenticated by authorized persons.
- Incomplete application or application not accompanied with all relevant documents duly authenticated shall not be entertained and no acknowledgment would be issued on incomplete application.
- Application should be submitted to respective branch , and applicable processing charges should be deposited.



THE BANK OF RAJASTHAN LTD.

(Registered Office : C. T. Udaipur)
Corporate Office : Mumbai

(Acknowledgement)

B/o.....

Date

Received application from M/s for considering sanction of credit facilities along with processing charges vide cash / cheque nodated.....for Rs.....

Entered in proposal received register at Serial nodated

Branch Manager / Credit Manager / Officer

Check List of Enclosures to the application for credit facilities :-		Please tick √ (Yes / No)	
1.	Audited Financial Statements for last three Financial Years with Directors' Report, Auditor's Report, Schedules, and Notes to Accounts relating to applicant & group concerns.	Yes	No
2.	CMA Report including Computation of Funded & Non Funded Limits, based on Last two years (actuals), current years estimates and projections of next year	Yes	No
3.	Profile & Banking Arrangement of the Group Companies/Sister Concerns as per format Annexure-I	Yes	No
4.	Performa Invoices for the assets to be purchased (In case of term loan)	Yes	No
5.	I.T. Return of borrower/ Firm	Yes	No
6.	Wealth Tax Return of Applicant / Firm	Yes	No
7.	Sales Tax Return of Applicant / Firm	Yes	No
8.	Proof of Net worth of Directors/ Promoters/ Partners / Guarantors	Yes	No
9.	Proof of Income of Directors/ Promoters/ Partners / Guarantors	Yes	No
10.	Credit rating communication letter from Rating Agency (if any)	Yes	No
11.	Summary analysis of debtors, creditors as on last balance sheet date & latest available date as per Annexure-II	Yes	No
12.	Note on Purpose of Borrowing and Sources of Repayment	Yes	No
13.	Note detailing background of company/ firm/promoters	Yes	No
14.	Note on Operating Performance/ Products/ Services	Yes	No
15.	Brief Note on Management /Organisation Structure	Yes	No
16.	Note on Internal System & Procedures	Yes	No
17.	Note on Expansion / Modernization Project along with economic viability, technical & financial feasibility report as per Annexure – III	Yes	No
18.	Copy of certificate of registration / incorporation of firm / company	Yes	No
19.	Consent cum Credit Report on Guarantor as per Annexure-IV	Yes	No
20.	Memorandum & Articles of Association along with Board Resolution (in case of companies) / Partnership Deed / Trust Deed	Yes	No
21.	In the case of partnership firms, if any reconstitution had taken place after the last sanction than submit : - a) Reconstitution deed (Partnership deed) b) Balance Sheet before and after reconstitution etc.	Yes	No
22.	In the case of limited companies, submit details of incoming and outgoing directors and copy of Form No. 32 filed with ROC	Yes	No
23.	Copies of latest quarterly / half-yearly financial results	Yes	No
24.	Legal opinion / Non Encumbrance Certificate / Valuation Report of the properties offered as security (Equitable Mortgage)	Yes	No
Other Attachments (if any)		Whether attached (Yes / No)	
• DD/Cheque for processing Charges		Rs.	

Place :

Date :

Signature of Applicant / Authorized Signatory



(APPLICATION FOR CREDIT FACILITIES)
THE BANK OF RAJASTHAN LTD.
(Registered Office: C. T. Udaipur)
Corporate Office: Mumbai

The Branch Manager
The Bank of Rajasthan Limited

Date _____

Sr No _____

(Sr. no. to be entered by branch
while giving acknowledgement)

I / We request to The Bank of Rajasthan Ltd. for sanction of following credit facilities in the name of M/s _____

(Name of Applicant / Firm / Company. In case of Individual Applicant, also mention Father's / Husband's Name) for _____ (indicate purpose)

CREDIT FACILITIES REQUESTED :

(Rs in lacs)

	Nature of facility	Existing (if any)	Present Request	O/s / Remarks
1	FUNDED LIMITS Cash Credit /Overdraft Term Loan Domestic Bills Export Limits			
2	NON FUNDED LIMITS Letter of Credit Letter of Guarantee Forward Contract			
3	Total (1+2)			

GENERAL PROFILE :

Name of the applicant : M/s

Constitution :

Date of Establishment / Incorporation :

Dealings with the Bank since :

Nature of business : Trading / Manufacturing / Export & Import / Service Provider

Principle Product dealt in :

Date of Commencement of Business/
Commercial Production :

Last Reconstituted on :

Location Of : (Should include address, City / Town, District, State/Union Territory, Pin Code, Country, Telephone Numbers, Area Code (STD Code), Email ID etc.)

a) Registered Office :

b) Factory / Shop / Plant :

c) Principal Place of Business :

Whether the Factory is located in Identified backward area and is eligible for certain benefits ? If so, full details be given. :

Group to which the Borrower belongs :

No. of persons employed : Skilled/Technical Unskilled Admn. Staff

Brief details of Expansion / Modernization :
(Detailed project report to be submitted separately)

- i) If already undertaken, details thereof with dates of Commencement and Completion
Cost of Project & Sources of Finance :
- ii) If proposed, details with expected dates of Commencement and Completion, estimated Cost and funding pattern :

Registration / Code / Certification Numbers :

(PI mention respective numbers allotted to company / firm along with copies of relative documents)

Registration Number (in case of company)	
Industry code	
Import - Export Code (IEC)	
Small Scale Industry (SSI) Reg. No.	
Permanent Account Number (PAN)	
ISO /ISI Certification	
Sales Tax Registration	
NSE/BSE Registration / Code	
Others	

OWNERSHIP AND MANAGEMENT : (Details of Proprietor/Partners/Directors)

Name & Qualification @	Relation ship*	Residential Address	Tel No With STD Code	PAN. No.	Date of Birth	Net worth as on _____	Net worth (W/T asst.) as on # _____	Income as per Asst. Order/ Return	% Share holding

@ Please mention educational qualification.

* Relationship of other partner(s)/director(s) to the main partner/director

Please submit documents (Personal B/s, IT Retn., WT Retn., Stt of Wealth) to support worth & Income.

Name of the Chief Executive / Key Person/s looking after business :

(Pl give contact phone number & address and submit a write up (in a separate sheet) detailing the educational qualification, technical qualification, work/business experience of the key managerial persons and promoter directors.

Details of Experience & Quality of Management :

Whether the name(s) of Borrower / Director(s) / Partner(s) / Proprietor appear(s) in the Default List of RBI / CIBIL.

(If yes, give details of default & justification for proposed limit despite default)

: Yes / No

Whether the name(s) of Borrower / Director(s) / Partner(s) / Proprietor appear(s) in the Specific Approval List / Caution List of ECGC. Ltd

(If yes, give details & justification for request of proposed limit).

: Yes / No

INTEREST OF ANY OF THE DIRECTORS OF OUR BANK/ OTHER BANKS AND EXECUTIVES IN SCALE V AND ABOVE OF OUR BANK

(Pl. give details of connection with directors /executives of the Bank)

RELATION WITH ANY STAFF MEMBER & INTERES IN THE PROPOSAL

(Indicate name, scale, designation, present posting, relation and nature of interest)

Capital Structure :

(Rs. in lacs)

	Equity	Pref.	Redeemable Pref.
			(With schedule of redemption)

Authorized Capital
 Issued & Subscribed Capital
 Paid-up Capital (as on.....)
 Calls-in arrear

Whether a Listed Company : YES / NO.

Name(s) of Stock Exchange(s) where Shares are listed :

If Listed, Face Value of Shares : Rs. _____

Market Quotation (latest) : Rs. _____ (as on.....)

High and Low (During lat 52 weeks) : High : Rs. _____ Low : Rs. _____

SHARE HOLDING PATTERN : AS ON.....

	Number of shares		Percentage Holding	
	Equity	Other	Equity	Other
Promoters				
Sister / Associate / Group Concerns & Subsidiary Cos.				
Other Major Groups				
Overseas Collaborators				
Non-Resident Indians				
Financial Institutions				
Public				
TOTAL				

TOP SHAREHOLDING : Pl give details of top 10 shareholders. (List of major share holding of 2% or more duly certified by Company Secretary / Directors to be given separately. Position to be given as on date of application)

Name of Share holder	Number of shares held	Paid up Value (Rs in lacs)	Percentage to the total equity

INDUSTRY SCENARIO: (Brief details in respect of industry position and out look to be narrated. In case of application for Rs. 500 lacs & over name of 5 major competitors their sales / capacity / market share be enclosed)

Authorization for Borrowing Powers : (Pl. give details of authorization for the borrowing powers in reference to the memorandum & articles of association and enclose relevant board / AGM resolution).

Position regarding Statutory Dues :

(Details of contingent and disputed liabilities as per notes in the audited Balance Sheet, be given as note)

Particulars of dues	Paid up to	Assessment Completed up to	Overdues / Remarks
Income Tax			
Sales Tax			
Excise			
Other (pl specify)			

DETAILS OF EXISTING CREDIT FACILITIES FROM OTHER BANKS / CONSORTIUM :

(Details of all credit limits, funded and non funded to be given. Enclose certificate of No overdue & Asset Class)
(Rs in lacs)

Name of the Bank / Financial Institution & Branch	Nature of facility	Limit	Present o/s Date.....	Asset Class As On.....	Interest Rate
A) TERM LOAN :					
B) WORKING CAPITAL: (in case of consortium indicate name of leader bank)					

GROUP WORKING PROFILE : (Consolidated Details of last two years working of all associated firm / companies to be given here, details of individual firms to be give in a separate format)

(Rs in lacs)

	(Audited) Year 200...	(Audited) Year 200....
Gross Sales (Turnover of the group)		
PBIDT (profit before interest, depreciation & tax)		
Profit Before Tax		
Profit After Tax		
Capital		
Tangible Net worth		

LIMITS ENJOYED BY SISTER / ASSOCIATE CONCERNS :

(Pl give details of all facilities including Short Term Loan / Working Capital / Term Loan etc.)

(Rs in lacs)

Name of party	Nature of facility	Limits		Asset Class On.....	A/c last reviewed on.....	O/s on.....	Overdues/ Amount in default
		Our Bank	Other bank (Name)				

Balance Sheet and key financial indicators to be enclosed as per Annexure. Irrespective of whether it enjoys limit with our / other Bank or FIs. Last two years' Audited Balance Sheet of each associate concerns be enclosed.

FINANCIAL & WORKING PROFILE OF APPLICANT : (Key Financial Indicators)

(Rs in lacs)

	Year ended / ending March			
	Audited 31.03.....	Audited 31.03.....	Estimated 31.03.....	Projected 31.03.....
Gross Sales (excluding job work)				
Less : Excise				
Net Sales				
Export Sales (within gross sales)				
Sales projected at the time of last review				
% Change over previous year	()	()	()	()
Job work income				
Gross Profit/(Loss)				
GP % to net sales				
Other income (Non-operating)				
Profit before tax				
Provision for tax				
Net Profit (PAT)				
% of NP to sales				
% of NP to TNW				
Cash Accruals				
Capital / Paid up Equity				
Intangible Assets				
Tangible Net Worth				
TOL/TNW				
Net Working Capital				
Current Ratio				
Net Sales/Current Assets				
Inventory Turnover Ratio				
PBDIT/Net sales Ratio				

WORKING RESULTS OF CURRENT YEAR : (Year 200.. – 0 Up to.....)

	Target (for the year)	Actual	
		Quantity	Value (Rs in lacs)
Production			
Purchases			
Sales : a. Export b. Domestic			
Profit			

SECURITY OFFERED: - (I) PRIMARY SECURITY

(Give details of prime security for which finance is sought and nature of charge)

(ii) Collateral Security :- A. Equitable Mortgage of properties :

(Enclose Advocate opinion, NEC, Search Report, Valuation & copy of title deeds of property)

S. no.	Description of property (plot area & constructed area)	Name of owner	Location & address	Whether let out or self occupied	Valuation as per report dt.....

**B) Charge over Fixed Assets i.e. Land & Building, Plant & Machinery and other fixed assets :
Amount (Rs. in lacs)**

i) Written-down Value (as per audited B/S as on _____)	Land	_____
	Building	_____
	Plant & Machinery	_____
	TOTAL
ii) Less o/s liability on a/c of 1st charge holder against above assets inclusive of interest as on _____	
iii) Net Value of assets available for 1st / 2nd charge holder (i - ii)	

C) Other Securities, If any : (pl specify & give details)

D) Personal / Corporate Guarantee :

(Rs. in lacs)

Name of the Guarantor(s)	PAN No	Date of Birth	Worth as on as per B/S, Stt., Wealth tax return	Relationship with Prop. / Partner / Director (if any)	Major items taken for computation of Worth				
					Immovable Properties	Cash/ Bank Bal.	Investment in Shares/ Debentures		Liabilities
Quoted	Unquoted/ In associate Cos./firms								

Value of Connections & Ancillary Services Required from Bank : (Please give details of deposits, other ancillary business i.e. remittance, D-Mat Services, Merchant Banking Business, Any Where Banking, and any other services / facilities required from the Bank)

DEFAULT / OVERDUES / LITIGATION / CONTINGENT LIABILITY / DECREE / CLAIM :

(Pl give brief history estimated liability, present status of each item pertaining to firm, company, owners and guarantor)

Name (Liability of)	Claim / Liability to	Brief Details of dispute / court case	Estimated Liability	Status

Declaration : I/ We certify that all information furnished herein above in the application and in annexures/ documents enclosed, is true & correct to our knowledge and conform to the respective records. We have no borrowing arrangements except that already declared in the application form. No legal action has been initiated by any bank(s), Financial Institution (other than those stated in the application form) against me/ us. PF/ESI/IT/Other Statutory Liabilities are not overdue. I / we undertake to submit all other information that may be required by the Bank in this connection. This information may be exchanged /disclosed to Reserve Bank of India, Credit Information Bureau of India Limited (CIBIL) or any other agency /statutory body as may be required by the Bank in course of business.

The Bank at any time may inspect & verify securities, books of accounts, records or authorize any person, appoint auditor/ agency / valuer for the purpose at our cost. We / I have understood the Bank's rules related to payment/refund of processing charges (as per schedule of charges of Bank). I / We are making this application with due authorization / approval of competent authority / Board of Directors. A copy of relevant document / resolution authorizing to make this application is enclosed.

Place :**Date :**

**Signature (with stamp)
Applicant / Authorized Signatory**



Profile of Group / Associate concern of :
(Separate sheet for each associate concern)

Annexure – I

M/s

NAME OF GROUP/SISTER CONCERN :

NAMES OF PROPRIETOR / PARTNERS / DIRECTORS :

LINE OF ACTIVITY :

NAME(S) OF BANKER(S) & Branch :

TYPE OF BANKING ARRANGEMENT : Sole Banking / Consortium / Multiple Banking / syndication

CREDIT LIMITS : (Rs. in lacs)

FUNDED

- a. Working Capital
- b. Term Loan

NON-FUNDED

- c. Letter of Credit
- d. Letter of Guarantee

In case the limits are from BOR : Date of last reviewby.....

Conduct of Account Asset classification.....as on.....

Year ended / ending March

AUDITED

AUDITED

LIABILITIES

TANGIBLE NET WORTH

TERM LIABILITIES

CURRENT LIABILITIES

TOTAL

ASSETS

CURRENT ASSETS

FIXED ASSETS

INTANGIBLE ASSETS

NON-CURRENT ASSETS

TOTAL

NOTE : All items of Balance Sheet should be covered hereinabove.

Net Sales

Gross Profit(Loss)

Profit before Tax

Net Profit (PAT)

Cash Accruals

Tangible Net Worth

TOL/TNW

Net Working Capital

Current Ratio

Inter-firm investments

Inter-firm transactions

Irregularity in account(s) / Overdues to banks / FIs (if any)

**The Bank of Rajasthan Limited**Regd. Office C.T. Udaipur
Corporate Office Mumbai

From : M/s
Cash-Credit A/c No. At B/o.....
Address & Phone no.....
.....

Statement of Receivables (Book-Debts)As on

(Rs in lac)

		Debtors of upto 90 days	91 days to 120 days	121 days to 180 days	More than 180 days.	Total
1.	Total outstanding Trade Debtors					
	Out of Which:					
1.1	Debtors o/s from Sister / Associate Concern					
1.2	Debtors under dispute / litigation (if any)					
1.3	Bills Drawn on Debtors Discounted from Bank / Under LC					
1.4	Debtors (In respect of Loan & Advances)					
2.	Trade Creditors					
	Out of which:					
2.1	Trade Creditors o/s under LC & LG					
2.2	Other trade creditors					
2.3	Advance payment received from customers.					

Invoice wise details of trade debtors outstanding beyond 180 days is enclosed in annexure – 12A

(Signature of Authorized Person with Seal)

Date.....



DETAILS OF EXPANSION PROGRAM & REQUIREMENT OF TERM LOAN / DPG :

(1) (A) FOR NEW / EXPANSION PROJECT

THE PROJECT : (Pl give gist of project specifying product, capacity, location etc.)

(B) TERM LOAN FOR BALANCING PLANT & MACHINERY, EQUIPMENTS, VEHICLES AND OTHER FIXED ASSETS (To be used when assets proposed to be purchased does not form part of project and assets will not add to the existing production capacity)

S. No.	Details of Asset	Use / Purpose	Cost (Rs lacs)	Make	Supplier *
1.					
2.					
3.					
4.					
5.					
6.					

*Please enclose Performa invoice.

(2) COST OF PROJECT :

(Rs. in lacs)

Cost Component	Total Cost Projected	Cost incurred up to.....	Cost yet to be incurred	Identified Over runs (if any)
Land & Site Development				
Building				
Plant & Machinery				
Misc. Fixed Assets				
Prel. & Preopt . Exp.				
Others (Pl. specify)				
Capital Cost of Project (A)				
Margin for working capital (B)				
Total Cost of Project (A+B)				

(3) SOURCES OF FINANCE :

(Rs. in lacs)

	Total Projected	Actual Raised Up to.....	Remaining Contribution	Shortfall / Excess
Promoter's Equity/Capital				
Public Issue				
Internal Accruals				
Central/State Subsidy				
Term Loans from:				
Financial Institutions				
Banks				
Others				
Public Deposits				
Unsecured loans				
Any other (Pl. specify)				
TOTAL				

(4) DESCRIPTION OF COST COMPONENTS, SOURCES OF FINANCE AND LATEST STATUS THEREOF :

4(a) Land & Building : (whether land is already available / purchased or yet to be acquired ? Give arrangements for land required along with documentary evidence)

(b) Plant & Machinery : (Please enclose Performa invoices)

(c) Manufacturing process : (Give mfg. Cycle / work flow process)

(d) Raw Material : (Give comments about availability, sources, main suppliers)

(e) Labour : (Give comments about availability of skilled / unskilled labour force and technical persons required)

(f) Power & Water : (Details of sanction, availability vis a vis requirements be given)

(g) Marketing Arrangement : (Indicate set up, demand / supply buyers, marketability)

(5). Status of Tie-up / Sanction of loan : (Give details of sanction / tie up with other banks / FIs)

(6). Position regarding Govt. Approvals / Sanctions / Statutory Clearances :

Sanction of Power

Sanction of Water

Clearance of pollution control Board

Any other (to be specified)

(7). Availability of Concessions (if any) :

(8). Availability of Refinance :

(9). Technical Feasibility & Economic Viability : (For projects of Rs. 50 lac and above Technical Feasibility & Economic Viability Report from approved agency / technical consultant be obtained & submitted)

(10). Implementation schedule : (Please give comments about time schedule of various items of implementation and physical progress of the project)

(11). PROFITABILITY PROJECTIONS :

(Pl. enclose detailed profitability projection covering entire life span of term loan, cash flow break even analysis and DSCR Statement . Brief particulars be given hereunder).

YEAR →	Year (Rs. in lacs)						Total
	I	II	III	IV	V	VI	
Capacity Utilisation in %							
(a) Sales /Turnover							
(b) Cost of Sales							
(c) Profit bef.Tax (a-b)							
(d) Provision for Tax							
(e) Net Profit (c-d)							
(f) Add depreciation & non cash expenses							
(g) Cash Accruals (e+f)							
(h) Add interest on loan (existing + proposed)							
(i) Total Funds available							
(j) Installments of loan (Existing + Proposed)							
(k) Interest on loan (Existing + proposed)							
(l) Repayment obligation (j + k)							
(m) DSCR item (i / l)							

(12). BREAK EVEN ANALYSIS : Break Even Point

a) In Quantity (Total Fixed Cost / Selling price per unit – variable cost per unit)

b) In value (BEP in quantity (a) above x Selling price per unit)

c) % Of Installed Capacity (BEP in Quantity (a) above x 100 / installed capacity)

13) COMPUTATION OF TERM LOAN :

(Rs. in lacs)

Particulars of Asset	A Cost	B Margin	C Bank Loan (a-b)
Land			
Building			
Plant & Machinery			
Misc. Fixed Asset			
Others (if any to be specified)			
Total			

(14) REPAYMENT CAPACITY : (please give observations about repayment ability in light of prospects of profit generation, break even, past history, and other repayment obligations)

(15) REPAYMENT SCHEDULE, TERMS & CONDITIONS : (Pl indicate moratorium period, margin, interest and repayment conditions etc.)

(16). ANY OTHER INFORMATION / SPECIAL FEATURES (if any) :

(17) CREDIT RATING FROM RATING AGENCIES, (if any) :

(18) REQUEST FOR SANCTION :

Signature of applicant (with seal)

Date.....



CONSENT CUM CREDIT REPORT OF GUARANTOR

To :
The Branch Manager,
The Bank of Rajasthan Ltd

From :

Dear Sir,

Sub: Loan / Credit facilities extended / to be extended by you to
Shri / M/s _____

I offer to stand as guarantor for the Loan / Credit facilities extended / to be extended by you to
_____ and furnish the particulars herein below:

1. Full Name _____

2. Age: _____

3. PAN Number _____

4. Constitution _____

5. Address including city / town / District, State/Union Territory, Pin Code,
Telephone Numbers , Area Code (STD Code), E-Mail ID:

(a) Residential _____

(b). Office/Business _____

6. Whether related to any of the
employees of our Bank
(if so name & nature of relationship) _____

7. Saving Bank / Current a/c
other account, if any opened on: Date _____ A/c No. _____

Credit balance as on date i.e. : Date _____ Rs. _____

8. Details of Assets:(a) Movable :

S.No	Details	Approximate Present market Value (Rs.)	Encumbrance, if any (furnish particulars)

(b) Immovable :

Nature of properties	Location and Boundaries	Purchase price Rs.	Approximate present market value Rs.	Details of document conferring right/title

9. Liabilities (if any)
(Please mention the details) _____

10. Net Worth (if assessed for income tax, Wealth tax, attach copy of latest Assessment orders and latest Balance sheet) _____

11. Net annual income (salary certificate/ Annual income tax return is enclosed) _____

I hereby declare that the particular furnished by me hereinabove are true to the best of my knowledge and belief.

Place:

Date:

Signature of the Guarantor.

FOR BRANCH USE

CR number: _____

1. Name of person / firms in which the Guarantor is interested. _____

2. Whether enjoying credit limits with us _____

3. Whether confidential reports obtained from other banks: _____

4. Net Worth _____

5. General Remarks _____

We certify that we have verified the information furnished in this application by the Guarantor and to the best of our knowledge the information is correct.

Place:

Date:

Branch Manager.