



THE BANK OF RAJASTHAN LTD.

(Registered Office : C. T. Udaipur)

Corporate Office : Mumbai

(APPLICATION FOR SUVIDHA LOAN SCHEME)

Submitted by : M/s /Shri.....

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, 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 application under Suvidha Loan Scheme : -		Please tick ✓ (Yes/No)	
1.	Audited Financial Statements for last two Financial Years with Directors' Report, Auditor's Report, Schedules, and Notes to Accounts relating to applicant & group concerns.	Yes	No
2.	Profile & Banking Arrangement of the Group Companies/Sister Concerns as per format Annexure-I	Yes	No
3.	I.T. Return of applicant / Firm	Yes	No
4.	Sales Tax Return of Applicant / Firm	Yes	No
5.	Proof of Net worth of Applicant /Directors/ Promoters/ Partners / Guarantors	Yes	No
6.	Proof of Income of Applicant / Directors/ Promoters/ Partners / Guarantors	Yes	No
7.	Copy of certificate of registration / incorporation of firm / company	Yes	No
8.	Consent cum Credit Report on Guarantor as per Annexure-II	Yes	No
9.	Memorandum & Articles of Association along with Board Resolution (in case of companies) / Partnership Deed / Trust Deed	Yes	No
10.	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
11.	Legal opinion / Non Encumbrance Certificate / Valuation Report of the properties offered as security (Equitable Mortgage) & Spot Visit Report of Branch Manager	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 SUVIDHA LOAN SCHEME)
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 Loan / Overdraft in the name of

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

CREDIT FACILITIES REQUESTED :

(Rs in lacs)

	Nature of facility	Existing (if any)	Present Request	O/s / Remarks
	Overdraft / Cash Credit			
	Loan			
	TOTAL			

GENERAL PROFILE :

Name of the applicant : M/s / Shri

Constitution :

Date of Establishment / Incorporation :

Dealings with the Bank since :

Nature of business / Occupation :

Principle Product dealt in :

Date of Commencement of Business :

Last Reconstituted on (if any) :

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) Shop / Business etc. :

c) Principal Place of Business :

d) No. of persons employed :

Registration / Code / Certification Numbers :

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

Registration Number (in case of company)	
Import - Export Code (IEC)	
Permanent Account Number (PAN)	
Sales Tax Registration	
Others (Pl. specify)	

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 qualifications.

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

Please submit documents (Perl 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. : **Yes / No**
(If yes, give details of default & justification for proposed limit despite default)

Whether the name(s) of Borrower / Director(s) / Partner(s) / Proprietor appear(s) in the Specific Approval List / Caution List of ECGC. Ltd : **Yes / No**
(If yes, give details & justification for request of proposed limit).

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 :

	Equity	Pref.	Redeemable Pref.
		(Rs. in lacs)	(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. _____

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

BUSINESS PROFILE :

Nature of Business Activity : (Pl give details of major items traded / dealt in)

Marketing Arrangement / Tie up :

Details of Major buyers, suppliers & selling arrangement, market conditions business outlook to be given :

Major Buyers (Top 5)			Major Suppliers (Top 5)		
Name	Annual Sales (Rs in lacs)	% to total	Name	Annual Purchases (Rs in lacs)	% to total

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			
Other (pl specify)			

DETAILS OF EXISTING CREDIT FACILITIES FROM OTHER BANKS (If any) :

(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)					

LIMITS ENJOYED BY SISTER / ASSOCIATE CONCERNS With Banks / Fls (if any):

(Pl give details of all facilities including Term Loan / Working Capital / shortTerm 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 Fls. 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)				
Net Sales				
% Change over previous year				
Job work income				
Gross Profit/(Loss)				
Other income (Non-operating)				
Net Profit (PAT)				
Cash Accruals				
Capital / Paid up Equity				
Intangible Assets				
Tangible Net Worth				
TOL/TNW				
Net Working Capital				
Current Ratio				

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

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

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	Valuation as per report dt.....	Value assessed as per Spot Visit Report of BM

B. Other Securities (Shares / Securities / Fixed Deposit), If any : (pl specify & give details)

C. 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	Relation-ship 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)



DETAILS OF DEFAULT / OVERDUES / LITIGATION / CONTINGENT LIABILITY / CLAIMS AGAINST APPLICANT, ASSOCIATES / GROUP CONCERN : (Pl give brief history estimated liability, present status of each item pertaining to firm, company, owners and guarantor)

Name (Liability of)	Claim / Liability to	Present Status / Liability

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)

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

SB A/c No. :..... Bank..... Branch.....

CD A/c No. :..... Bank..... Branch.....

Other A/c (PI specify)

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, : Rs..... lacs as on.....
Wealth tax, attach copy of latest
Assessment orders and latest
Balance sheet)

Net annual income (salary certificate/
Annual income tax return is enclosed) : Rs..... lacs for year ended on.....

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 of which guarantee offered _____

2. Whether guarantor enjoying credit limits with our /other Bank _____

3. Whether confidential reports obtained from other banks

: _____

4. Net Worth assessed as on.....

: Rs. lacs

5. General Remarks / Comments

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.