

Rajasthan Financial Corporation, Jaipur**LOAN APPLICATION FORM**Udyog Bhawan,
Tilak Marg,
Jaipur**Application for Financial assistance to Good Borrowers****For Office Use Only**

Amount of Application Fee Rs.
 Add Service Tax Rs.
 received by Cash/Demand Draft Rs.
 Cheque No. Dated.....
 (Realised on.....)
 vide receipt No Dated.....

BM/DM(I/C)
 (Accepting Authority)

Signature
 (Cashier)

Loan Applied for Rs.

Name of the Scheme : _____

Part - (A)

1. Name of the Concern/Company : _____
2. Address : _____
 (a) Registered Office /Office : _____
 Tel. No./Fax No. : _____
 (b) Works : _____
 Tel. No./Fax No. : _____
3. Name of Present Proprietor/
Partners/Directors (i) _____
(Submit details as per Annexure 'A') (ii) _____
(iii) _____
4. Name & details of Legal heirs
of Promoters :-

	Name	Age	Relation with Promoters
5. (i) Constitution	Proprietorship / Partnership / Private Ltd. /		
(ii) Status	Public Ltd.		
(iii) Registration No. SSI / SIA	SSI / M. S. I.		
6. Date of incorporation/formation : _____
7. Date of Commencement of production : _____
8. (a) line of product : _____
 (b) Nature of product : Perishable / Non-Perishable

8. Brief history of Unit (Enclose separate sheet if necessary)

.....

.....

.....

9. Past financial assistance availed from

RFC / BANK
Loan Sanctioned
 Amount date

Loan disbursed
 Amount

Loan Outstanding
 (As on

(Rs. in Lacs)

Principal Principal Interest
 not due over due over due

Toal

Ist
 IInd
 IIIrd

Total

10. Amount paid against principal

A/c

Amount

Ist

Rs.

IInd

Rs.

IIIrd

Rs.

Total

Rs.

11. Whether Unit/Co availed working capital Loan under single window scheme of corporation, if so, give Details.

(a) Amount of Loan sanctioned Rs. date

(b) Amount outstanding (as on) Rs.

(c) Amount overdues (as on) Rs.

Part - (B) Information required in case of WCTL :-

12. Amount of working capital term loan requested.

Rs.

13. Projected working capital requirements. :
 Please enclose statement of calculation)

Rs.

14. Projected turnover for next 3 years :
 alongwith justification

Year

Projected
 sales

1.

Rs. Lacs

2.

Rs. Lacs

3.

Rs. Lacs

15. Whether working capital available from bank, if yes, give details as under
 (i) name and address of branch of Bank
 (ii) Details of various limit sanctioned

		Limit Sanctioned	Margin %	Outstanding as on
(A)	Fund Based			
(i)	C.C.			
(ii)	Book debts			
(iii)	Others			
(B)	Non fund based			
(i)	L/C			
(ii)	Bank Guarantee			
(iii)	Others			

16. Name & address of the bank through which all the transaction shall be routed.
 17. Whether the concern shall repay the working capital facility of Bank on sanction/release of fund from corporation.

YES / NO

Part - (C) Information required in case of STL :-

18. Amount of loan requested :-

19. Purpose of loan : Modernisation / Expansion / Diversification

20. Installed capacity :
- Existing
- Proposed
- Total

21. Basic details of assets to be acquired under the scheme

S. No.	Particulars of assets to be acquired	Cost of assets	Name of Supplier

(A copy of detailed scheme showing specification of machine, capacity, production envisaged, profitability statement may also be enclosed.)

Part - D Other Informations :-

22. Market realisable value and book value of existing fixed assets mortgaged or to be mortgaged with corporation.

MRV

(Rs. in Lacs)

Written down value

(as on)

- (i) land-Area (.....)

- (ii) Building-Total constructed Area

- (iii) Plant & Machinery (enclose list)

- (iv) Other assets

Total Rs.

23. Details of other marketable security being offered as collateral security.

- a) Location
- b) Area
- c) Total MRV

24. Whether any Government enquiry, proceedings or prosecution has been initiated and any litigation is pending against the unit or its proprietor, partners or directors for any offences.

- If so, give details.
- If not, furnish affidavit to this effect. (as per Annexure 'B')

25. Brief details about sister / associate concern :

- a) Name & Address of the unit in which promoters are interested and their extent of interest.
- b) Nature of activities of sister/associate family concern

c) Details of financial assistance if any availed by the sister / associate family concern from the corporation.

(Rs. In Lacs)

A/c No.	Loan Sanctioned		Loan Disb Amount	Loan Outstanding (As on			Total
	Amount	Date		Principal Not Due	Principal Over Due	Interest Over Due	
i							
ii							
iii							
<hr/>							
Total							
<hr/>							

(5)

(d) Past performance of sister / associate family concern for the last three year :- (Rs. in lacs)

Name of Unit :-

Year	Sale & other Income	Net Profit after tax	Cash accruals	Net worth
1	2	3	3	5

Enclosures :

- (i) Statement of working capital calculation as per normal cycle of operation.
- (ii) Statement of cost of production for projected turn over.
- (iii) List of original promoter / partner / directors and changes taken place during the currency of loan and details of approval for changes granted by corporation.
- (iv) Details of promoters in Annexure 'A' (separate form for each partner / director).
- (v) Affidavit as per Annexure 'B'.
- (vi) Financial ratios as per Annexure 'C'.
- (vii) Financial performance as per Annexure 'D-1', 'D-2'
- (viii) Audited copy of balance sheet and profit & loss accounts for last 3 years of concern/company and its sister concern.
- (ix) Performance letter for payment behaviour from bank mentioning the details of working capital assistance and other loans granted by the Bank.
- (x) Copies of Income Tax assessment order / return filed for last three years of proprietor / partners / directors.
- (xi) Detailed scheme for proposed expansion modernisation/ diversification.
- (xii) Net worth statement as per Annexure 'E'
- (xiii) Documents regarding reputation of proposed plant supplier.

CERTIFICATE

The information furnished in the above form is true and correct to the best of my knowledge and belief. No material facts have been concealed or falsely stated..

Date :

Place :

1.....

2.....

3.....

(Signature of Applicant)

Contd. - 6

DETAILS ABOUT PROPRIETOR / PARTNERS/DIRECTORS

Photograph
of promoter
duly attested
by Gazetted
officer or
Notary Public

- 1. Name : _____
- 2. Father's Name : _____
- 3. Age : _____
- 4. Address :
 - (b) Present Address : _____
: _____
Tel No. _____
 - (a) Permanent Address : _____
: _____
Tel. No. _____
- 5. Qualifications : _____
 - (a) Academic : _____
 - (b) Professional / Technical : _____
 - (c) Any training Programme : _____
- 6. Name & Address of the Bank : _____
(Where personal account is held) : _____
- 7. Share holding percentage in unit : _____
: _____

8. Details of concern(s) in which he is proprietor / partner / director (following details in respect of each such concern may be given)

- (a) Name & Address of Concern : _____
- (b) Nature of business : _____
- (c) Extent of his interest : _____
- (d) Year of establishment : _____
- (e) Name & Address of the Bank(s) : _____
 In which account of such _____
 concern is operated _____
- (f) Details of financial : _____
 assistance from RFC/Bank _____
 etc. (if any) _____

9. Details of income tax/wealth tax for last 3 years
 (enclose copies of assessment orders/return filed.)

(Rs. in lacs)

PAN No.	Assessment Year	Income assessed	Income tax paid

10. Details of net worth

11. Any other details

Place

Date :

Signature

(To be submitted on non Judicial stamp paper Rs. 10/- duly attested by notary public)

Affidavit

I S/o aged
..... years residing at
..... Director / Proprietor / Partner of M/s.
..... do hereby state on oath as follows :-

1. That I am/we are submitting on application to the Rajasthan Financial Corporation (RFC) for sanction of short term loan / working capital term loan of Rs.
(Rupees only) under the good borrower scheme.

2. That my / our unit has been regular in repayment of its dues and has not committed any default (except some technical default) in repayment of the dues to the RFC.

3. That neither my / our concern / company have applied for/not have been granted any reschedulment in the existing loan accounts and have also not been benefited by waiver/rebate in panel interest by the RFC in the last 3 years.

4. That no Govt. enquiry proceeding or prosecution has been instituted against my / our concern / Company or against me / any partner / director of our concern / company for any offense.

5. That no litigation / dispute is pending in any court relating the payment of dues of any Financial Institution / Bank and also no-proceeding have been initiated for economic offences against my / our concern / company or against me/ any partner / director of our concern / company.

Place :

Dated :

Deponent

I said (Proprietor / Partner / Director) do hereby verify on oath that contents of para 1 to 5 of the above affidavit are true and correct to the best of my personal knowledge and belief. Nothing has been concealed or falsely stated, so help me GOD.

Deponent

Financial ratios of M/s

200 20

200 20

200 20

- (i) Debt equity ratio
- (ii) Current ratio
- (iii) Quick ratio
- (iv) Inventory turnover (times)
- (v) Collection period (days)
- (vi) Return on net worth (%)

Please give reasons :

- (i) For current ratio less than 1 : 1.
- (ii) For increase in collection period.
- (iii) For Lower turnover of inventory.

(Applicable in case applied for working capital loan)

PROFORMA OF SUMMARISED PAST PERFORMANCE OF THE APPLICANT UNIT

M/s. _____

SUMMARISED PROFIT & LOSS ACCOUNT

(Rs. in Lac)

For the year ended	200 -200	200 -200	200 -200
Installed Capacity			
Production (Productwise)			
capacity utilised (%)			

INCOME

Sales
Other Income
Total Income

EXPENDITURE

Excess of opening stock
over closing stock
Raw Material Consumed
Processing Expenses
Store Consumed
Power & Fuel
Packing expenses
Salary & Wages and
other benefits
Repairs & Maintenance
Rent, Rates & Taxes
Excise Duty
interest
Selling expenses
Admn. expenses

NON CASH EXPENDITURE

Depreciation
Investment Allowance
Amounts written off
Net Profit/Loss after tax
Cash Accruals

Note Please give reasons for decrease in turn over / profit, if any.

Contd. - 11

PROFORMA OF SUMMARISED PAST PERFORMANCE OF THE APPLICANT / UNIT

M/s. _____

SUMMARISED BALANCE SHEET

(Rs. in Lac)

As at _____ 200 -200 _____ 200 -200 _____ 200 -200

SOURCES OF FUNDS**Shareholders Funds**

- a) Capital
- b) Reserves and Surplus

Total

Loan Funds

- a) Secured Loans
- b) Unsecured Loans (int. bearing)
- c) Unsecured loans (int. free)

Total

APPLICATION OF FUNDS**A Fixed Assets**

- a) Gross Block
- b) Less : Depreciation
- c) Net Block
- d) Capital work in progress
- e) Investment

B Current Assets

- a) Inventories
- b) Sundry debtors

c) Cash and Bank Balance

d) Loans and Advances

Total Current Assets

C. Less : Current Liabilities

a) Current Liabilities
& Provision

b) Bank borrowing for
Working Capital

c) Unsecured creditor (short term)

Total Current Liabilities

D) Net Current Assets (B-C)

E) Net Total Assets (A+D)

M/s

STATEMENT OF NET WORTH OF

Shri

As on

S. No.	Particulars	Estimated value (Rs. in Lacs)
1	2	3

1. Immovable Assets :

- (i) Land : Location _____
: Area _____
- (ii) Building : Location _____
: Covered Area _____
- (iii) Others :
1. _____
2. _____

2. Movable Assets :

- (i)
- Investment in share/
debenture of companies

Name of CompanyNo. of
Share/
debentures

1. _____

2. _____

- (ii)
- Investment in partnership firm

Name of concernShare in capital

1. _____

2. _____

- (iii)
- Capital in Pro-
prietorship concern

Name of concernCapital

1. _____

2. _____

- (iv)
- Gold/Silver ornaments
and utensils

Contd.2

S. No.	Particulars	Estimated value (Rs. in Lacs)
1	2	3
(v)	<u>Loan & Advances</u>	
	<u>Name of the party</u>	
	1. _____	
	2. _____	
	3. _____	
(vi)	<u>Deposit in Bank</u>	
	<u>Name of Bank</u>	
	1. _____	
	2. _____	
	3. _____	
(vii)	<u>Cash Balance</u>	
(viii)	<u>Others</u>	
	1. _____	
	2. _____	
	3. _____	
3.	<u>Total assets</u>	
4.	<u>Less Liabilities :</u>	
(i)	<u>Nature of Liabilities</u>	
	1. _____	
	2. _____	
	3. _____	
5.	<u>Net Worth</u>	

Date :

Signature

Place :

Name

Note : For the purpose of seed capital assistance, please also enclose above statement in respect of family member/dependents of the promoters.