

**APPLICATION FORM FOR CREDIT FACILITIES**  
**(For MSME clients with credit requirement of over Rs. 2.00 lacs)**

(Not meant for Retail Loan Products)

From \_\_\_\_\_

The \_\_\_\_\_ Manager

Bank of Baroda

\_\_\_\_\_ Branch

Applicants are requested to fill in all the columns

We hereby apply for following credit facilities on the terms & conditions as may be prescribed by the bank:

(Rs. in lacs)

Sr	Nature of credit facility requested	Amount of the facility required	Remarks
1			
2			
3			
4			
5			

We furnish the particulars of our organization as under:

1) **Basic data:**

Sr	Particulars	Details
(I)	Name of the applicant / Firm / Company etc	
(II)	Constitution	
(III)	Date of establishment/incorporation	
(IV)	Location of establishment with Phone numbers	
(V)	Address of godown with Phone numbers	
(VI)	Locations of other offices	
(VII)	Name of the key person for contact and his address and phone number/mobile number.	
(VIII)	E-mail address of the company/firm	
(IX)	Nature of Activity/ Line of Business or trading activity:	
	Existing	
	Proposed, if diversification	
(X)	Dealing with the Bank of Baroda since	
(XI)	_____ Account opened on (Give date)	
(XII)	Presently dealing with the bank & branch?	
(XIII)	Auditors of the company, name and address	
(XIV)	Sales Tax No and CST No with date	

2) **Full name of Directors/ Partners/Proprietor:**

Sr	Name	Age	PAN number
(I)			
(II)			
(III)			
(IV)			
(V)			

3) **Major shareholders of the Company / firm:**

Sr	Names of Major shareholders / partners	Amount of capital invested	% of shareholding
(I)			
(II)			
(III)			

4) **Our Existing credit facilities from other Banks/financial institutions etc:**

(Rs. in lacs)

Sr	Name of the Bank, Financial Institution etc.	Limits	o/s position as on date	Details of Security offered to them
(I)				
(II)				

5) **Procurement, Distribution & Marketing system:**

<b>Procurement of goods:</b>	
I	Whether Sole Selling Agent, Distributor or having Agency or such other arrangements then provide full details with copy of the arrangement letter:
II	Whether material is procured from associate, sister or group concerns and if yes, details of the terms of purchase:
III	Names & address of few major suppliers of goods:
IV	Terms of payment:
<b>Marketing arrangement:</b> (Please furnish details about how goods are sold, what is marketing strategy, targeted market, details of salesmen, incentive schemes if any and other related information to be provided here):	
<b>Selling / Distribution arrangements :</b>	
I	System of selling:
II	Credit period made available to clients:
III	Name of few major clients:
IV	Strategic initiatives taken by Management to meet new challenges
V	Details of close Competitor/s
VI	Details of market share of major players in similar line of activities.
VII	No of employees separately on temporary basis & permanent basis:
VIII	Details if goods are sold to associate, group concerns and sister concerns along with terms of selling:

6) We offer the guarantees of the following persons/ concerns:

S. No.	Name and residential address with phone number	Age	PAN number
(I)			
(II)			
(III)			
(IV)			

7) Relevant business experience of Directors/Partners/ Proprietor / Individual: (Qualification, experience in the line of business and job role of each of the above and what is the Strength of the Management)

8) Background of the unit / concern: (in brief with latest information such as diversification, details of the major products and any special status of the company/Brand name created by the party etc.)

9) Other requests if any: (Give due justification also for the same)

10) Our Financial Performance: (Refer CMA data for detailed working) (Rs. in lacs)

Sr	Particulars	Last 2 years actual		Estimated	Projected
I	Net Sales / income				
II	Other Income				
III	Depreciation				
IV	Net Profit after Tax				
V	Capital				
VI	Reserves & Surplus				
VII	Less : Intangible Assets	( )	( )	( )	( )
VIII	Tangible Net worth				
IX	Unsecured Loans & Deposits				
X	Other Term Liabilities				
XI	Bank borrowing				
XII	Other Current Liabilities				
XIII	Other Liabilities				
XIV	Total of Liability side of Balance Sheet				
XV	Fixed Assets				
XVI	Inventory				
XVII	Receivables				
XVIII	Cash & Bank Balance				
XIX	Other Current Assets				
XX	Funds invested outside business				
XXI	Other Assets				
XXII	Total of Asset side of the Balance Sheet. It should be equal to column no XIV.				
XXIII	Current Ratio				
XXIV	Debt Equity Ratio (Total outside Liability/TNW)				
XXV	Debt/Equity Ratio (TTL/TNW)				
XXVI	DSCR (If applicable)				

Comments on performance:

Highlights of our performance during the last year and current year with sales achieved upto the last month and details of orders on hand / under process is as under:

11) We have requested the working capital limits for the following reasons based on the estimated sales and other requirements:

12) Justifications for the proposed Demand Loan / Term Loan / Non-fund based limits:

13) We offer following Securities for securing the credit facilities:  
(Details of securities-primary and collateral)

**Primary Security:**

(Rs. in lacs)

Fixed asset	Details like location etc.	Standing in the name of	Date of valuation	Value	Type of charge
Land					
Building					
Plant and Machinery					
Other fixed assets:					
I					
II					
Total value of LB, PM & other FA (A)					
Stock & Debtors (B)					
<b>Total (C) = (A) + (B)</b>					

**Collateral Security and details of ownership:**

Fixed asset	Details like location etc.	Standing in the name of	Date of valuation	Value	Type of charge
Land					
Building					
Others (specify)					
<b>Total of value of Collateral security (D)</b>					

14) We also furnish the additional information as under:

I	<b>Funds invested outside business and loans and advances:</b> (Furnish details and reasons and comment if there is any abnormal increase)
II	<b>Investment by way of equity or long term investment in Associates / Sister Concerns:</b>

III	<b>Details of unsecured loans arranged by us for the business:</b> (Give period, rate of interest and names of persons and their relation)			
IV	<b>Investments in Shares/ Securities as short term or long term:</b>			
V	<b>Inter-corporate Deposits / Loans and advances/ Inter companies transactions: As on date and as per the latest B/S</b>			
VI	Details of Corporate Guarantee given by the company/firm			
VII	Details of suit filed/ litigation against company/firm and its directors / partners / Proprietor:			
VIII	Details of necessary licenses obtained for running the activity:			
IX	Arrears in payments of statutory dues as on the date of last month: - Income tax - Sales tax - Provident fund - ESIC - Others (specify)			
X	Relationship if any with any staff member / Director of any bank?			
XI	Details of Associate / Group / sister concerns and their Banking Arrangements			
Sr	Name of the Associate / group sister Concerns	Name of the Directors / Partners / proprietor	Line of activities	Banking with and present limits
1				
2				
3				

- 15) **STRENGTH, WEAKNESS, OPPORTUNITY & THREATS (SWOT) OF THE UNIT: (Also furnish about steps being taken / to be taken for WEAKNESS & THREATS)**

- 16) **We authorise the Bank for the following:**

- a) To obtain Fresh valuation reports for the proposed property/ies and other fixed assets from the Bank's valuer at our cost as and when required.
- b) To obtain Title search report for the property/ies to be mortgaged from the bank's empanelled advocate at our cost as and when required.

- c) To obtain credit report/information from our existing bankers
- d) To recover processing charges/other charges etc. from our account relating to our above proposal.
- e) To obtain search report from ROC for the details of charges filed by us at our cost.
- f) To inspect our unit/various sites and books of accounts as and when required.

**17) We undertake that:**

- a) We shall utilize the funds if sanctioned only for the purpose for which the same is provided.
- b) We shall not diversify / go for expansion / modernization without the consent of the Bank.
- c) We shall arrange funds from own sources to meet shortfall in working capital, if any.
- d) We will keep the Bank informed of the happening of any event likely to have substantial effect on the working of our organization / unit.
- e) We shall provide all such information/details to the Bank as required by the Bank from time to time.
- f) We shall execute all relevant security documents as required by the Bank from time to time for the credit facilities that will be made available to us.

18) The details / information / documents provided by us are True & Correct to the best of our knowledge and confirm to the factual position. We now request you to consider our proposal for the above credit facilities. We understand by applying for the above credit facilities, we are not entitled for the same and it will solely at the discretion of the bank.

Place:  
Date:

**Signature & Seal**

**CHECKLIST FOR SUBMISSION OF DOCUMENTS:-**

**Papers submitted by us for the bank to consider our request:**

(I)	Bio data of each of the directors/partners in the prescribed format.	Whether submitted Yes / No / Not Applicable	Received on (date) by the branch
(II)	Copies of ration card/passport/PAN/any other address proofs along with photo.		
(III)	Audited Balance Sheet & P & L Accounts for last ___ years.		
(IV)	Copy of Memorandum and Article of association and certificate of commencement of business/ copy of the partnership deed wherever applicable.		
(V)	Documents required for KYC compliances		
(VI)	Copy of ST and CST registration certificate duly certified by the party wherever applicable.		
(VII)	Copy of registration under Shop and Establishments act of the State and necessary licenses required for running the business.		
(VIII)	CMA data.		
(IX)	Project report is applicable.		
(X)	Copies of the IT returns of the company and directors/partners/proprietor for last 3 years or as may be applicable.		
(XI)	Copies of Quotations/Estimates towards proposed Demand Loan / term loan		
(XII)	Details of Net worth of the directors of the company / partners and guarantors in Form no 135 duly filled up and signed alongwith documentary proof thereof.		
(XIII)	Copies of the statements of accounts from the existing bankers for the last six months. / Copies of sanction letter of other banks.		
(XIV)	Insurance cover note.		

**Note:**

1. **Strike out whichever is not applicable and enclose if other documents are required to be submitted.**
2. **This is illustrative format alongwith guiding checklist. If any additional information is required to be submitted / collected, it should be attached.**