

Annexure to Circular No 189/2010 dated 31.08.2010



The Catholic Syrian Bank Ltd
(Regd. Office: Thrissur)

1 NAME OF THE ENTERPRISE

2 REGD. OFFICE ADDRESS:

3 ADDRESS OF FACTORY/ SHOP:

4 WHETHER BELONGS TO SC/ST/OBC/MINORITY COMMUNITY

| | |
|----------------------------|----------------------|
| TELEPHONE NOS. (Office) | <input type="text"/> |
| Mobile No. | <input type="text"/> |

| | |
|----------------|----------------------|
| EMAIL ADDRESS: | <input type="text"/> |
| PAN CARD NO. | <input type="text"/> |

5 CONSTITUTION **Proprietary/Partnership firm/Pvt. Ltd./Ltd. Company/Co-op. Society**

6 DATE OF ESTABLISHMENT:

7 NAME OF PROPRIETOR/PARTNERS/DIRECTORS OF COMPANY AND THEIR ADDRESSES:

| NAME | AGE | ACADEMIC QUALIFICATIONS | RESIDENTIAL ADDRESS | TELEPHONE NO. (Residence) | EXPERIENCE IN THE LINE OF ACTIVITY |
|------|-----|-------------------------|---------------------|---------------------------|------------------------------------|
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| | | | | | |

8 ACTIVITY : Existing:
Proposed (#):

If a different activity other than existing activity is proposed.

9 NAMES OF ASSOCIATE CONCERNS AND NATURE OF ASSOCIATION:

| | NAME OF ASSOCIATE CONCERN | ADDRESSES OF ASSOCIATE CONCERNS | PRESENTLY BANKING WITH | NATURE OF ASSOCIATION | EXTENT OF INTEREST AS A PROP. / PARTNER / DIRECTOR OR JUST INVESTOR IN ASSOCIATE CONCERN |
|----|---|---------------------------------|------------------------|-----------------------|--|
| | | | | | |
| 10 | Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank | | | | |

10(a) CREDIT FACILITIES (EXISTING): (Rs. in lacs)

| Type of facilities | Limit (In lacs) | Outstanding as on..... | Presently banking with | Security Lodged | Rate of Interest | Repayment terms |
|--|-----------------|------------------------|------------------------|-----------------|------------------|-----------------|
| Current account | | | | | | |
| Cash Credit/OD | | | | | | |
| Term Loan | | | | | | |
| LC/BG | | | | | | |
| If Banking with this Bank, customer No. be given here. | | | | | | |

10(b) It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I am not indebted to any other Bank / Financial Institution other than those mentioned in 10(a) above.

11 CREDIT FACILITIES (PROPOSED):

| Type of facilities | Amount (In lacs) | Purpose for which | Security offered | |
|--------------------|------------------|-------------------|---|--|
| | | | PRIMARY SECURITY (Details with approx. value to be mentioned) | Whether Collateral Security offered (Please mention yes or no) (If yes, then provide details in column 12) |
| Cash Credit/OD | | | | YES / NO |
| Term Loan | | | | YES / NO |
| LC/BG | | | | YES / NO |

In case of term loan requirements, the details of machinery may be given as under:

| Type of Machine | Purpose for which required | Whether imported or indigenous | Name of supplier | Total cost of machine (in case of imported machine, the breakup of basic cost, freight, insurance and customs duty may be given) | Contribution being made by the promoters | Loan required |
|-----------------|----------------------------|--------------------------------|------------------|--|--|---------------|
| | | | | | | |
| | | | | | | |

- 12 Details of Collateral Security offered, if any, including 3rd party guarantee
 (* As per RBI guidelines banks are not to take collateral security for loans up to Rs. 5 lakhs to MSME Units)
 Refer. H.O Circular No 212/2009 dated 13.11.2009.

- 13 **PAST PERFORMANCE/FUTURE ESTIMATES** (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan):

| (Rs. in lacs) | PAST YEAR - II (Actual) | PAST YEAR - I (Actual) | PRESENT YEAR (Estimates) | NEXT YEAR (Projections) |
|--|----------------------------|---------------------------|-----------------------------|----------------------------|
| Net Sales | | | | |
| Net Profit | | | | |
| Capital (Net worth in case of companies) | | | | |

- 14 **Status regarding Statutory Obligations:**

| Statutory Obligation | Whether Complied with (Write Yes / No). If Not applicable then write N.A. | Remarks (Any details in connection with the relevant obligation to be given) |
|---|---|--|
| 1. Registration under Shops and Establishment Act | | |
| 2. SSI registration/ Entrepreneurs' Memorandum if applicable. | | |
| 3. Drug License | | |
| 4. Latest Sales tax return filed | | |
| 5. Latest Income tax returns filed | | |
| 6. Any other statutory dues remaining outstanding | | |

- 15
- | | | |
|---|-----------------|-----------------|
| SPACE FOR PHOTO | SPACE FOR PHOTO | SPACE FOR PHOTO |
| SIGNATURES OF PROPRIETOR / PARTNER / DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE | | |
| Only one photo of proprietor / each Partner / Each working Director is required to be affixed. Each photo will be certified/attested by the Branch Team with name and signatures on the photograph with Branch stamp. The concerned staff will put his name below the signatures. | | |

- 16 **Date:**

Place:

I/We certify that all information furnished by me/us is true; that I/We have no borrowing arrangements for the unit except as indicated in the application; that there is no overdues/statutory dues against me/us/promoters except as indicated in the application; that no legal action has been/is being taken against me/us/promoters; that I/We shall furnish all other information that may be required by you in connection with my/our application that this may also be exchanged by you with any agency you may deemed fit and you, your representatives, representatives of the Reserve Bank of India or any other agency as authorized by you, may, at any time, inspect/verify my/our assets, books of account etc. in our factory/business premises as given above

CHECK LIST (TO BE GIVEN TO THE NEW CUSTOMERS BY BRANCH) OF DATA TO BE KEPT READY BY THE CUSTOMER

1. **Proof of identity – Voter’s ID Card / Passport /driving license / PAN Card / signature identification from present Bankers of proprietor, partner or Director (if a company).**
2. **Proof of residence – Recent telephone bills, electricity bill, property tax receipt / passport / voter’s ID Card of proprietor, partner or Director (if a company).**
3. **Proof of business address**
4. **Proof of Minority**
5. **Audited Financial Statements as per Credit Policy.**
6. **Memorandum and articles of association of the Company/Partnership Deed of partners etc.**
7. **Assets and liabilities statement of promoters and guarantors along with latest income tax returns.**
8. **Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.**
9. **SSI registration/ Entrepreneurs’ Memorandum if applicable.**
10. **Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan.**
11. **In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions along with detailed terms and conditions.**
12. **Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc.**
13. **Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.**
14. **Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.**
15. **Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of Takeover).**
16. **List is not exhaustive and Branches shall such other details as required under our norms or necessary for processing credit request.**

