

DENA BANK
APPLICATION FOR CREDIT FACILITIES

FROM : _____

(Name of the Company)

N.B. : Applicants are requested to fill in all the columns and avoid putting a 'dash' by giving suitable remarks and in case the information is already given, give the letter number and date by which the same are submitted.

THE FORM TO BE USED FOR FUND BASED LIMITS OF RS. 2 TO 10 LACKS IN CASE OF INDUSTRIAL UNITS AND FOR ALL TRADING/ GENERAL UNITS IRRESPECTIVE OF LEVEL OF LIMITS FROM BANKING SYSTEM

Details of Credit Facilities applied for :

Nature of facility	Limits		Security Offered	Purpose of Advance
	Existing	Proposed		
1.1. Borrowing Limits :				
(a) C.C. Pledge				
(b) C.C. Hypothecation				
(c) P.C. Pledge				
(d) P.C. Hypothecation				
(e) Bills Purchase (Inland/ Foreign – DP)				
(f) Bills Purchase (Inland/ Foreign – DA)				
(g) Supply Bills				
(h) Cheques				
(i) Overdrafts - Secured - Clean				
(j) Term Loans (i) Machinery (ii) Mortgage				
Total of 1.1 (a to j)				

1.2 Non-borrowing limits (a) Letter of Credit (Inland/ Foreign) (b) Performance Guarantee (c) Other Guarantees (d) Other (please specify)				
Total of 1.2 (a to d)				
1.3 Limits, if any, with other banks/ financial institutions. Give particulars : (a) Name of the Bank/s & financial institution/s (b) Name of advance : (i) (ii) (iii)				
Total of 1.3				

2. Existing Activities :

2.1 Address of Registered Officer/
Principal Office (Tel. Nos.)

2.2 Location of business/ factory
(with Telephone Nos.)

2.3 Date of incorporation/ date of commencement of production/ business (Applicants seeking facilities for the first time to submit Memorandum and Articles of Association. In case of partnership Deed and Trust Deed as the case may be duly certified)

2.4 In case of SSI Units, give date of Registered and certified copies of Registered Certified.

2.5 Line of business/ manufacturing activity (separately for each division in case of more than one Unit/ Division only)

2.6 <u>Production Capacity</u> (Separately for each division)	<u>Licensed</u>	<u>Installed</u>	<u>Operating</u>
2.6 Give details of changes in capacity (present & future)			

2.7 Give details of the associate companies in the group, their borrowing arrangements with Banker's names and Branch address where the accounts are maintained.

3. Ownership and Management :

3.1 Names of Directors/ Partners/ Proprietor

3.2 Name of other concerns/ associates/ Companies in which the above are Interested either as Director/ Partner etc.

3.3. Furnish list of major shareholders with No. of shares – both Equity and Preference.

3.3 Please give in brief the Management set Up of the Co. indicating the names of Managing Director/ Chief Executive/ Department Heads of Purchase/ Production/ Marketing/ Finance.

4. Performance and Projections :

4.1 Furnish copy to Company's latest Available audited Balance Sheet In quadruplicate.

4.2 Furnish month wise purchase, Production and sales figures in quantity and value for the period subsequent to the last audited Balance Sheet.

4.3 Furnish copies or provisional Balance Sheet for the 6 months period subsequent to the last audited Balance Sheet.

4.4. Please furnish summary of the working Results in the following proforma :

(Rs. in lacs)

Last Year	Current Year	Next Year (Projections)

- i) **PRODUCTION – Value**
- ii) **SALES – Value (net of Excise)**

4.5 State briefly comments on your present Performance and future projections, Vis-à-vis sales, profits, expansion/ Modernization programmes on hand/ Completed/ proposed indicating the Purpose, project cost, sources of funds, its impact on sales and profits.

4.6 Describe briefly major problems faced/ likely to be felt in production, marketing, power, labour etc. during current/ ensuing year and steps taken/ proposed for overcoming this.

4.7 Please give broad break-up of the following items as on the date of Balance Sheet for the last 2 years.

a) SUNDAY CREDITORS

Creditors for purchase of raw materials

And stores

Creditors for capital expenditure

Creditors for expenses

Other Creditors

b) SUNDAY DEBTORS :

Upto 3 months

Upto 6 months

Above 6 months

**C) Dues from Sister & Associate
Cos. and recovery programme**

4.8 If, as on the date of Balance Sheet, the company has obtained unsecured loans, please give particulars of these loans, viz : from whom these loans are obtained, the rate of interest and repayment programme (submit this list of persons/ companies in detail in a separate annexure).

Year Ended	Year Ended

4.9 Please give details of plants and Machinery procured on lease basis, If any.

5. Assessment of Working Capital and other

5.1 Industrial Units seeking fund based limits of less than Rs. 10 lacs from banking system should submit justification note on their working capital requirements giving details such as :

- i) Anticipated monthly turnover.
- ii) Cost of production per month.
- iii) Cost of raw materials consumed per month.
- iv) Average stocks of raw material : _____
months requirement.
- v) Average period of processing :
_____ weeks
- vi) Average stocks of finished goods
_____ weeks production.
- vii) Percentage of cash sales in total sales :

viii) Period in which payment is received
in respect of credit sales _____
days.

ix) Average credit available on purchase
_____ days.

5.2 Trading and General Business firms/
Companies seeking fund-based limits of
Rs. 10 lacs and above from banking
System, should submit justification note
With details as per Annexure-I duly
Completed in all respect.

5.3 Trading and General Business firms/
Companies seeking fund based limits of
Rs. 2 lacs of Rs. 10 lacs should submit
Justification note on their working capital
Requirements on the basis of estimated
Sales and profits, level of stocks-in-trade
And receivables as also current assets and
Liabilities as compared with past trends.

5.4 Has the firm/company approaches any other
Bank for additional working capital limits. If
So, please indicate in details the limits applied
For and agreed to be taken up by this bank.

5.5 Please give details **Statutory dues**, If any and
Indicate the programme or company to clear
The overdue payments to the respective authorize.

6. Miscellaneous :

6.1 If the company's entire/ proportionate foreign
Exchange business if any has not been placed
With Dena Bank. Please give reasons therefore.

- 6.2 Please furnish details of other business such As deposits, guarantees etc. placed by the company or its associate concerns, with the bank during past 12 months. The details will assist us in evaluating the company's overall business relationship with the bank.
- 6.3 If the company has any other information which will assist the Bank in considering the application the application for credit facilities, please give such information. Likewise, if the company encounters any problems with regard to its operations with the Bank, please give the details thereof and your suggestions, if any in this regard.