**LOAN APPLICATION FORM- NBFC**

|  |  |  |
| --- | --- | --- |
|  | Name of the Company |  |
|  | Address   * Registered Office * Corporate Office |  |
|  | Chairman |  |
|  | Email |  |
|  | MD/CEO |  |
|  | Email |  |
|  | Constitution |  |
|  | CIN *(Enclose CoI)* |  |
|  | Contact Person |  |
|  | Mobile Number |  |

|  |  |  |
| --- | --- | --- |
| **Loan Requirement Details** | | |
| 1. | Amount (in crore) |  |
| 2. | Purpose |  |
| 3. | Tenure |  |
| 4. | Interest rate |  |
| 5. | Security offered | \_\_\_% Hypothecation of Book Debts |
| 6. | Collateral offered | Personal Guarantee | Corporate Guarantee |  \_\_\_% Cash Collateral |
| 7. | Any other |  |

**Details**

|  |  |  |
| --- | --- | --- |
| 1. 1. | PAN No *(Enclose a Copy)* |  |
|  | Details of registration with RBI including compliances, if any |  |
|  | Borrowing Powers  (Authority/ Borrowing powers/ un-availed borrowing power etc.,)  *(Enclose Certified Copy of EGM Resolution in this regard)* |  |
|  | Names & Addresses of the Present Directors:   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | S.No. | Name | Designation | DIN | PAN | Mobile number | Full Address | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |   *(Please attach profile of Directors separately)* | |
| 1. 1 | Details of the CEO and other Key Staff   |  |  |  |  |  | | --- | --- | --- | --- | --- | | S.No. | Name | Designation | Qualifications | Area of expertise, experience in the present / previous organization etc. | |  |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  | | |
|  | Organization Structure | *( Attach Enclosure )* |
|  | Shareholding Details   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Sr. No. | Name of shareholder | No. of shares | Value of Holding | % of holding | | 1 |  |  |  |  | | 2 |  |  |  |  | | 3 |  |  |  |  | | 4 |  |  |  |  |   Face Value of Share : Rs \_\_\_\_  *(Enclose additional table for preference share holding, if any)*  *(Please enclose shareholding changes over the past three years)* | |
|  | Whether credit rating of Company is undertaken  If yes,   |  |  |  |  |  | | --- | --- | --- | --- | --- | | S.no | Rating Agency | Rating | Amount & Facility | Rating date | | 1. |  |  |  |  | |  |  |  |  |  |   *(Please enclose latest credit rating report along with rating rationale)* | |
|  | Loan Products Offered   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Product Name | Type | Loan Amount | Margin | Tenure | Repayment mode | Security/ collateral | RoI | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | |
|  | Loan origination, Credit appraisal mechanism and sanction process | Yes/No  *(indicate if attached)* |
|  | Monitoring Mechanism followed | Yes/No  *(indicate if attached)* |
|  | Area of operation / Geographic Reach during past three years and current year:   |  |  |  |  |  | | --- | --- | --- | --- | --- | | States | No. of Branches  (2014-15) | No. of Branches  (2015-16) | No. of Branches  (2016-17) | No. of Branches  (2017-18)  As on date | |  |  |  |  |  | | Total |  |  |  |  | | |
|  | Details of loan disbursed / outstanding for last 3 years  *(Rs in figures)*   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Particulars | 2014-15 | 2015-16 | 2016-17 | 2017-18  Latest Quarter | | Loan disbursed |  |  |  |  | | No. of beneficiaries |  |  |  |  | | Average disbursement per beneficiary |  |  |  |  | | Loan outstanding |  |  |  |  | | No. of active borrowers |  |  |  |  | | Average outstanding per borrower |  |  |  |  | | No. of branches |  |  |  |  | | Average number of loan accounts per branch |  |  |  |  | | No. of field officers |  |  |  |  | | Average no of loan accounts per field officer |  |  |  |  | | |
|  | Important financial parameters for last 3 years  *(Rs in Crore)*   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Particulars | 2014-15 | 2015-16 | 2016-17 | 2017-18  Latest Quarter | | Balance Sheet size |  |  |  |  | | Share Capital |  |  |  |  | | Reserve & Surplus |  |  |  |  | | Net owned funds |  |  |  |  | | Interest income |  |  |  |  | | Other Income |  |  |  |  | | Net Income |  |  |  |  | | Staff Expenses |  |  |  |  | | Provisions and write offs |  |  |  |  | | Depreciation |  |  |  |  | | Admn. Costs |  |  |  |  | | Finance Charges |  |  |  |  | | PBT |  |  |  |  | | PBT/Net Income (%) |  |  |  |  | | PAT |  |  |  |  | | Gross NPA |  | | | | | (a) Amount |  |  |  |  | | (b) % |  |  |  |  | | Net NPA |  | | | | | (a) Amount |  |  |  |  | | (b) % |  |  |  |  | | Capital Adequacy Ratio (%) |  |  |  |  | | Interest Coverage Ratio =(PBT+Interest Expense+Dep.)/Interest Expense |  |  |  |  | | ROCE |  |  |  |  | | Debt Equity Ratio |  |  |  |  | | (TOL/TNW) |  |  |  |  | | Current Ratio |  |  |  |  | | Net Profit Margin |  |  |  |  |   *(please enclose Audited Balance Sheets)* | |
|  | NPAs  (Rs. Crore)   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Category | 2014-15 | 2015-16 | 2016-17 | 2017-18  Latest Quarter | | Standard |  |  |  |  | | Substandard |  |  |  |  | | Doubtful |  |  |  |  | | Loss Assets |  |  |  |  | | Total |  |  |  |  |   Reasons for adverse movement in NPAs, if any: | |
|  | Portfolio at Risk  (Rs in Cr)   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Days past Due | 2014-15 | 2015-16 | 2016-17 | 2017-18  Latest Quarter | | On time |  |  |  |  | | >1-30 days |  |  |  |  | | >31-60 days |  |  |  |  | | >61-90 days |  |  |  |  | | >91-180 days |  |  |  |  | | 180 days above |  |  |  |  | | Total |  |  |  |  | | |
|  | Break up of loan portfolio – Purpose-wise  (Rs in Cr)   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Purpose/Type of loan | 2014-15 | 2015-16 | 2016-17 | 2017-18  (Latest Quarter) | |  |  |  |  |  | | Total |  |  |  |  | | |
|  | Break up of loan portfolio – Geographic  (Rs in Cr)   |  |  |  |  |  | | --- | --- | --- | --- | --- | | State-wise / Segment-wise | 2014-15 | 2015-16 | 2016-17 | 2017-18  (Latest Quarter) | |  |  |  |  |  | | Total |  |  |  |  | | |
|  | Break up of loan portfolio – Tenure-wise  (Rs in Cr)   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Tenure | 2014-15 | 2015-16 | 2016-17 | 2017-18  (Latest Quarter) | | Upto one year |  |  |  |  | | Above one year and less than 3 years |  |  |  |  | | Above 3 years and less than 5 years |  |  |  |  | | 5 years and above |  |  |  |  | | Total |  |  |  |  | | |
|  | Management Information System including technology solution adopted (for loan portfolio management/accounting/MIS purposes) |  |
|  | Recovery mechanism |  |
|  | Risk management system in place |  |
|  | Disaster Management Policy of NBFC |  |
|  | Details of loans availed and Outstanding   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | Name of the Bank /FI | Date of Sanction | Amount  (Rs. Cr) | ROI | Security | Tenure (months) | O/s balance as on date of application | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |   *(please provide copies of sanction letters along with terms and conditions in respect of loans availed during the past one year)* | |
|  | Lender contact details   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Name of the Bank /FI | Contact person | Phone Number/ Mobile | Address | Email | |  |  |  |  |  | |  |  |  |  |  | | |
|  | Business plan for years covering the tenure of loan sought  *Please enclose CMA including below details.*  (Rs in Cr)   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Particulars | 2017-18 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | | Net worth |  |  |  |  |  | | Loans Outstanding |  |  |  |  |  | | Repayment of loan principal for borrowings |  |  |  |  |  | | Income |  |  |  |  |  | | Expenditure |  |  |  |  |  | | PBT |  |  |  |  |  | | PAT |  |  |  |  |  | | |
|  | Details of funding arrangement for the current year:  Funding target : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Funds raised till date: \_\_\_\_\_\_\_\_\_\_\_\_   |  |  |  | | --- | --- | --- | | Name of the Bank/FI | Funds sought (in crore) | Status | |  |  |  | | |
|  | Any other information relevant to the proposal | *(Unique features & awards received etc.)* |
|  |  |  |

**Certificate:**

We hereby declare that the information furnished by us is correct. In the event of any of the information furnished by us is found to be false, we may be liable for any action under the law of the land.

**Place: Authorized Signatory:**

**Date: Designation:**

**Seal**

**List of Enclosures to be submitted with the Application Form (As applicable)**

|  |  |  |
| --- | --- | --- |
|  | **Enclosure** | **Enclosed (Y/N)** |
|  | Forwarding letter by the company on Letter head (**Origina**l) |  |
|  | Filled in Application form (In **original** Duly filled in stamped and signed) |  |
|  | Certificate of Registration issued by Reserve Bank of India- Copy |  |
|  | Certificate of incorporation issued by Registrar of Companies- Copy |  |
|  | Memorandum of Association (MoA)- Certified Copy |  |
|  | Articles of Association (AoA)- Certified Copy |  |
|  | Copy of Address Proof of Company |  |
|  | Copy of PAN Card of the Company |  |
|  | KYC of the Promoters/Shareholder Directors |  |
|  | Net worth statement of the guarantor in the prescribed format |  |
|  | Copies of audited Balance Sheet and Profit and Loss Account for last three years |  |
|  | Copy of Audited/provisional Quarterly financial statements |  |
|  | Financial Projections for next five years – Copies (CMA) |  |
|  | Copies of EGM resolution for borrowing powers /signing authority – Certified copy |  |
|  | Copies of sanction letters along with terms and conditions in respect of loan availed during the past one year |  |
|  | Rating/Grading Report along with rationale alongwith covering letter of the rating agency |  |
|  | Corporate presentation of Company / General Company profile/presentation etc.(if any) |  |
|  | Other relevant enclosures if any |  |