

Form No. 1243

Application Form Fee Rs. 200/-

RAJASTHAN FINANCIAL CORPORATION
(Good Borrower Division)

Udyog Bhawan,
Tilak Marg, JAIPUR

APPLICATION FORM

Application form for Gold/Platinum Card Scheme
for good borrowers of the Corporation

For Office Use Only

Amount of Application Fee	Rs.
Add : Service Tax	Rs.
Received by Cash/Demand Draft/Cheque	Rs.
Cheque/D.D. No.	Dated
vide receipt No.	Dated

Signature
(Cashier)

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

Loan Applied for Rs.

PART 'A' Basic information about the Unit

1. Name of the Unit :
2. Name of the key promoters : 1.
2.
3.
3. I. Address for Correspondence :
- II. Registered Office :
- III. Works :
- Pin :
- Phone : (O)
(R)
- Fax/Mobile No. :
4. (i) Constitution :
- (ii) Date of incorporation :

- (iii) Date of commencement of commercial production :
- (iv) Income tax P.A. No. :
5. Size of the unit : Medium / SSI
6. Registration No. :

PART 'B' Financial Information

7. Details of financial assistance availed by the concern/company from Corpn. (Rs. in lac)

Date	Loan Sanctioned	Loan Disb.	Loan repaid	O/S	Overdue if any	LDR
1	2	3	4	5	6	7
1.						
2.						
3.						
4.						

8. Details of Relief/Waiver/reschedulement etc. granted to unit or its sister / associate concern :-

- (I) Name of unit }
 (II) Nature of relief } Please furnish
 (III) Year of relief } details
 (IV) Amount of Relief }

Details of financial assistance availed by sister / associate/ family concern	Loan sancd. by RFC Date Amt.	Loan disb.	O/D if any	O/S
I				
II				
III				

10. Details of financial assistance availed by Concern/sister/ associate & family concern from other financial institutions / Bank :-

Name	Type of assistance	Date of sanction	Amt. San.	O/S	Overdue if any	Category of a/c.
1	2	3	4	5	6	7
1.						
2.						
3.						

11. DETAILS OF LOAN ASSISTANCE APPLIED

- (i) Amount of loan requested :
- (ii) Amt. repaid against principal :
in existing loan A/cs.

12. PERFORMANCE ANALYSIS (FOR LAST 3 YEARS) (Rs. in Lacs)

Year	Sales and other income	Net profit	Depreciation /investment allowance	Cash profits	Net Worth
1	2	3	4	5	6
I					
II					
III					
IV					

13. Details of change in management, if any, after sanction of original loan.

14. OTHER INFORMATIONS

- a. Option of rate of interest : Flexi / Fixed
- b. Name of director/ partner in whose name card to be issued.
- c. Option of Floating Limit : 10% or 20% of sanction amount (Maximum Rs. 5.00 lacs)
- d. Particulars of Unsecured loan : Interest free Rs.
(as per the latest balance sheet) Interest bearing Rs.
Total

Enclosures with the application :

- Copy of audited balance sheets and profit and loss accounts for the last 3 years of Concern/ Company and its sister concern.
- Affidavit in prescribed format.
- Details of change in the original promoters, if any.
- Data sheet from Branch Manager.
- Bio data of promoters/partners/directors in prescribed format.

(Signature of the applicant)

Place :

Name :

Date :

DESIGNATION

Note : Application to be furnished in duplicate with all relevant documents/information.

**DATA SHEET TO BE FORWARDED BY BRANCH ALONGWITH
PROPOSAL FOR SANCTION OF Silver/Gold/Platinum Card Loan**

1. Name of the Unit :
2. Address of Registered Office/works :
3. Name of the main promoters :
4. Constitution :
5. Date of commencement of commercial production :
6. Size of the unit (SSI / MSI) :
7. Registration No. :

8. (I) General Criteria

Whether the unit is fulfilling following eligibility criteria :-

- (a) The exiting debt equity ratio is less than 1.5 : 1 as per latest audited B/S (Yes/No)
- (b) The unit is in operation for last 4 years. (Yes/No)
- (c) The account of the unit is classified as standard assets in last 3 years. (Yes/No)
- (d) The unit has not availed benefit of waiver of penal interest/interest or grant of reschedulement in last three financial years. (Availed/ not availed) (give complete details, if availed)
- (e) Is there any overdue in sister/associate concern and also whether any benefit of waiver of penal interest have been granted during the last 3 years. (Yes/No) (give complete details, if yes)

(II) Special Criteria for Platinum Card Loan

- (a) Existing gold card holder with proven track records of repayment of 2 years under Gold card scheme (Yes/No)
- (b) existing gold card holder with proven track record of repayment of one year under gold card scheme and two years in other good borrower scheme. (Yes/No)

9. Financial performance of the unit for the last 3 years : (Rs. in lacs)

	Year	Sales and Other Income	Net Profit	Cash profit	Net worth
	1	2	3	4	5
I					
II					
III					

Comments of the BM on the above financial performance.

10. Details of financial assistance availed by the concern/sister/associate/family concern and their repayment behaviour with the Corporation.

(Rs. in lacs)

Name	Loan Sanctioned Date	Amt.	Loan Disb.	Loan repaid	Loan O/S if any	Overdue	LDR
1	2	3	4	5	6	7	

- 1.
- 2.
- 3.
- 4.

11. Comments of Branch on the misc. information about the promoters / company :

- (a) Reputation of promoters within the society.
- (b) Integrity of the promoters.
- (c) Means of the promoter / Company.
- (d) Whether any legal proceeding have been initiated in last 3 years if yes the present status of the same.

12. Calculation of security :

	Book value of fixed assets as on ()	MRV	Acceptable Value
Land			
Building			
P & M			
MFA	_____	_____	_____
Total	_____	_____	_____

(Calculation sheet should be enclosed.)

Add :- Collatral Security, if any _____

TOTAL _____

Comments of BM on security available

13. Financial performance of sister / associate / family concern for the last 3 years.

(Rs. in lacs)

Year	Sales and other income	Net profit	Cash Profit	Net worth
1	2	3	4	5
I				
II				
III				

Comments of the BM on the above financial performance.

14. Calculation of eligible amount :

- (a) On the basis of amount repaid
 - I. In case of SCL, 50% of loan repaid
 - II. In case of GCL, 100% of loan repaid
 - III. In case of PCL, 125% of loan repaid
- (b) On the basis of availability of security
 - I. In case of SCL, it is 2 : 1
 - II. In case of GCL/PCL it is 1.75 : 1
(After adjusting for existing loans)
- (c) On the basis of maximum debt equity ratio of 2 : 1
- (d) On the basis of cash accruals.
[5 time of cash accruals minus existing outstanding]

15. Any other comments, if any, BM deem appropriate to submit.

16. Recommendation of Branch Manager.

BRANCH MANAGER
