

ANNEXURE II

THE FEDERAL BANK LIMITED Regd. Office: Aluva, Kerala.	Branch Date:
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Basic Loan Application for SME Loans

To,
The Regional Credit Hub,

We are forwarding the application for the following credit facilities and details are furnished here under.

LTS ID No.

(All amounts in Lakhs)

Name of applicant	
Constitution	
Nature of Business	
Customer ID	
Date of commencement of Business/Date of Birth	

Address with PIN code	Permanent/Regd. Office/Show room	Factory
Email		

Name & Telephone No. of contact person	
Limits enjoyed since	
IE Code (in case of export import limit)	
Banking arrangement	Sole/Multiple/Consortium

Existing credit limits with us	Nature of limit	Account No.	Limit	Existing rate of interest (specify linked to Base rate /BPLR also)
	Date of Last Sanction		Sanctioning Authority :	

Credit limits proposed	Nature of limit	Amount	Interest rate (specify linked to BR/BPLR)	Period	Repayment schedule suggested (in case TL/DL/WCDL)	Purpose

Securities offered	Description (with value)	Date of last valuation	Details of other liabilities charged to the security, if any
Primary			
Collateral			

Concessions obtained /enjoying by the borrower	Interest	PF	Other Charges	Sanction reference No.

Request for deviations/ concessions if any	Parameters	Justification for the concession requested

Credit limits enjoying from other financial institutions if any						
Nature of limit	Limit	Balance	Arrears, if any	Period (Residual Period in case of TL)	Interest rate	Securities offered

Details of promoters/ partners/Directors/ guarantors/co-obligants						
Name	Net worth	Father's / husband's name	Customer ID (in the case of guarantor/co-obligants)	Relationship with the borrower	Limits enjoyed from us with Account No.	Other directorship, if any

Sister concerns if any			
Name	Regd. Address with PIN code & Phone No.	Customer ID (if banking with us or if Guarantee is offered)	Limits enjoyed if any with account no.

Ancillary business if any	Portfolio	Number of accounts	Amount/Average balance during --- to ---
	Savings account		
	Current Account		
	Term Deposits		
	Insurance products		
	Pure gold (weight in gms)		
	Demat account		
	Others		

Branch shall ensure that of all mandatory fields like date of birth, PAN, telephone number, constitution etc. are correctly updated in customer ids of all parties to the proposed limit in Finacle before forwarding the loan application to RCH.

#Customer IDs shall be compulsorily created for Borrower/Co obligant /Guarantor in Finacle.

All communications may be sent by the Bank in the e mail ID and address mentioned above

Place	Signature of Applicant
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Brief Description on the Proposal :

(Discuss the experience of promoters/nature of business/limits requested/purpose etc.)

Certificate by branch:

We have made discrete enquiry about the applicants and confirm that the activity and parties are genuine. We hereby certify that we have complied with the guidelines as per KYC and AML norms in respect of the borrower and all parties to this loan application.

Asst. Manager/Manager Admn/Senior Manger

Principal Officer

Recommendation of the branch:

Date:
Place:

Signature
Name & Designation

Check list of documents to be obtained
(Whichever is applicable to the loan applied for)

Application

- Basic loan application in the specified format, photograph(s) of the Proprietor/ Partners/Directors/Trustees etc.
- Cheque for 50% processing fee.

Purpose

- Detailed project report
- Copy of approved plan and building permit with all conditions by approving authority, estimates for civil construction and quotation/invoice for purchase of machinery/assets.
- List of Plant and Machinery / other fixed assets to be purchased out of loan amount along with Invoices/quotations
- Contractual agreements, if any
- Copy of license/dealership agreement etc.duly verified by branch officials
- Copy of certificates evidencing statutory clearance/approvals to implement the project
- Copy of rent/lease agreement (in the case of units functioning in rented/leased premises)
- Copies of Letters of Credits(LCs), orders and tie up arrangement on hand, in case of manufacturing/export credit etc
- Details of Major Buyers / Suppliers
- Technical Feasibility report
- Pre sanction Inspection report (Format in bulletin 47/2000 Part 2)
- C165R(Go down inspection report)/Stock statement for existing Working Capital limit
- Copy of sanction order of existing bankers and at least last 6 months' account statement(In the case of takeovers)
- In case the concern is not enjoying any limits, Last 6/12 months Current account statement shall be submitted.

Organisation

- Copy of Memorandum and Articles of Association of the Company/
Partnership deed/Trust Deed/Byelaws
- List of Trustees/Share holders/Partners/Directors and their shareholding
pattern
- Bio data of promoters/key persons managing the project
- Copies of Know your Customer(KYC) Documents duly verified by branch
officials
- Value Added Tax(VAT) Registration certificate & VAT return for the
FY(Monthly/Annual)
- Copy of external credit rating of the party in case of existing loan limit is
above Rs.500L (Other than exempted categories (bulletin 33/2011 P2))
- For Contractors
 1. Govt. license
 2. Site inspection report
 3. Selection notice
 4. Tender schedules
 5. Site hand over letter
 6. Agreement copy
 7. Copy of Power of attorney
 8. C 171

Financials

- Copies of audited balance sheets and P&L statements for last two financial
years along with schedules, Auditors certificate, note on accounts,
provisional balance sheet for current Financial Year (FY) (at least as on last
quarter end) and estimates for the coming FY .
- Financial statements/assets& liabilities statement and income tax
returns/assessment orders of Proprietor /Partners/Directors/ Guarantors/Co-
Obligants. (C7AC duly verified by branch officials with documentary
evidence wherever needed.)
- Income tax/sales tax returns/assessment orders of the Company/firm.
- Credit Monitoring Arrangement (CMA) data (where working capital limits are
assessed under MPBF method)
- Projected balance sheet , P&L statements and cash flow statements covering
the period of Term Loan (For Term Loans).
- Outstanding statutory dues details as on current date, if any

- Cash budget(for seasonal activities) (Format in Loan Policy Bulletin 9A/2006 Page 46,47)
- In case of LC limits proposed, Name of major suppliers, %age of purchase proposed to be done under LC, Usance period, lead period and other relevant details
- In case of Multiple Banking facilities, Latest Half yearly Due Diligence Report (Bulletin 3/10 Part 2)

Security

- Details of securities proposed.
- In the case of mortgage, Legal opinion of security properties, if not yet vetted by RCH Legal officer. If already vetted, give reference No:
- Valuation report by external valuer and branch confirmation

Others

- Details of pending litigation against the borrower / proprietor, if any.
- Relationship of the borrower, if any with the Directors and employees of the Bank/Directors of other Bank.
- Any interest of Directors of the Bank in the borrower
- Any interest of Directors of the other Banks in the borrower.
- Details of group / Associate Concerns
 - a) Name and Nature of activity for all Associate/sister/group concerns
 - b) Nature of relationship with the applicant borrower
 - c) Latest Audited balance sheet of all the group concerns
 - d) If any existing finance from our banks, then details thereof
 - e) Details of credit facilities enjoyed by group concerns from other banks / FIs along with present balance outstanding

Total No. of documents-

Signature of the Principal Officer

Notes & Guide lines to branches:

1. All corrections to be authenticated
2. Cut off limit for obtaining audited financials
 - a) Rs. 40 L limit from the entire banking system
 - b) Annual turnover for traders and businessmen Rs100 L
 - c) Gross income above Rs.25 L for professionals
3. Audited financials should be submitted for Companies irrespective of limit