

**RAJASTHAN FINANCIAL CORPORATION
UDYOG BHAWAN, TILAK MARG,
JAIPUR**

Ref. No.F.RFC/LA-13(4)/345

Dated: 13/15.07.2011

**: P&G CIRCULAR :
(LA NO. 575)**

Sub: Guidelines for receipt and registration of loan applications

Guidelines on receipt and registration of loan applications have been issued by the Head Office from time to time with a view to streamlining the processing of such applications and to render efficient services to our customers.

- 2. It has, however, been observed that branch managers tend:**
 - * to obtain and register applications, with application fee, without ensuring submission of mandatory basic documents necessary to consider the application in any meaningful manner resulting in a high rate of closure of applications. Revival of such applications after three months invites additional 25% of application fees. This sends a wrong message to our potential customers.**
 - * to send applications, that fall beyond their sanctioning powers, to the Head Office, that are incomplete in terms of mandatory basic documents resulting in a certain loss of interest on the part of the branch and prolonged, avoidable correspondence for getting the necessary documentation completed.**
- 3. With a view to making RFC, and its functioning, more customer oriented, it is necessary that our approach brings in elements of prompt service which, in the context of processing loan application, would mean committing to a certain time framework for processing, sanction and disbursement.**
- 4. The following guidelines shall be followed, henceforth:**

- [a] The loan application form has now been revised and simplified. This is common for all schemes except 'Scheme for Good Borrowers'. The cost of application form will now be Rs.200/-.
- [b] It shall be the duty of the Branch officials to first ascertain that a loan application does not fall in the following categories:
- i) Where applicant concern is not an industrial concern under Section 2(C) of SFCs Act.
 - ii) Where application attracts restrictive provisions of SFCs Act (like Section 2(C), 26 & 28).
 - iii) Where application is against the existing framework and policy guidelines of RFC (Schedule 1/6 A and 1/7B).
- [c] If any loan enquiry / application falls in any of the above three categories, Branch officials shall advise the applicant accordingly; no such application should be accepted.
- [d] The check-list of documents, divided into Part – A (mandatory list of documents) and Part – B (other documents), is part of the application form. This shall, thus, be available to the customer- applicant along with the application form.

He / she would still have to be enlightened on the necessity of filling in all the columns of the application form and of submission of documents mentioned in Part-A of the check-list, that are mandatory for the application to be taken up for consideration at the initial stage.

The Branch Manager will ensure that entrepreneur-customers are provided all relevant information and documents needed to fill the application form. He shall also provide proper guidance / assistance in filling the loan application form and gathering the necessary documents.

- [e] For applications where the loan amount falls within the powers of the branch office:

* Branch officials will exercise their own counsel on when to accept a loan application form. However, a

loan application shall be formally registered, and application fees obtained, only when the application is accompanied with all the documents in Part - A of the check-list.

- * Customers should be clearly advised that once all the mandatory documents are submitted by him / her, the Branch would convey in principle approval of the loan application within two calendar weeks from the date of collection of application fees.**
- * During the two weeks after the loan application is registered and fees is obtained, the Branch shall complete the required enquiries like obtaining credit reports, search report, CIBIL reports, site-inspection, ascertaining the MRV of prime / collateral security, and, for cases to be forwarded to the Head Office for sanction, preparing data – sheets as required under Part – C of the application form.**
- * The Branch Manager shall ensure that, after completing necessary enquiries, and formalities (like holding the meeting of the IPC and DLAC), the status of the application, in terms of in principle sanction or otherwise, is conveyed to the customer.**
- * The formal sanction letter should be issued within the next one week. The sanction is, however, to be issued after obtaining the required processing charges from the applicant.**
- * The Branch Manager shall ensure disbursement of token money / first installment of the loan within ten days from the date the formal sanction letter is issued.**

[f] In respect of applications where the loan amount is beyond the sanctioning power of the branch:

- * The Branch Manager shall ensure that the completed application form along with documents mentioned in Part-A of the check-list of documents as well as reports regarding enquiries like credit reports, search report, CIBIL report, site-inspection, ascertaining the MRV of prime /**

collateral security, and data – sheets, as required under Part – C of the application form, is forwarded to the Head Office within two weeks of registering the application form and collecting the application fees.

* Documents mentioned in Part-B of the check-list are also necessary for processing / appraisal of loan applications. These should also be obtained from the applicant-customer and forwarded to the Head Office within the next ten days of forwarding the main application form to the Head Office.

5. The format of credit report has also been revised. Now there will be two separate credit reports that will require to be obtained – one in respect of individual proprietor / partner / director, and the other, in respect of the applicant-company / concern.

A covering letter for banks / financial institutions seeking the required credit report has also been revised.

Copies of revised format for obtaining credit reports, and the covering letter, are enclosed.

6. The system of obtaining credit reports from two good borrowers or gazetted officers stands discontinued with immediate effect.
7. The format of data-sheet has also been revised. Loan application shall, henceforth, be forwarded to the Head Office with data-sheets in the revised formats.
8. The format for site inspection report has been devised. A copy of the same is enclosed.
9. All concerned are advised to take note of, and ensure strict compliance, to the above directions / guidelines.

Sd/-
(Pradeep Sen)
Chairman & Managing Director

Copy to:

1. All BO(s)/SO(s).
2. Standard Circulation at HO.
3. DGM (A&I), Eastern & Western Zone.

Rajasthan Financial Corporation

BRANCH OFFICE _____

LOAN APPLICATION FORM

For Office use only	
Amount of application fee Rs.	Received by cash/ demand draft/
Amount of Service Tax Rs.	cheque no. _____ dated _____
Amount of education cess Rs.	drawn on _____
	and realized on _____
Total Amount	vide receipt no _____ dated _____
	Signature of BM/DM(I/c) Signature of Cashier

Loan Applied for Rs.

Name of Loan Scheme :

(I) Information regarding Applicant

1. Name of the concern / firm / company :

2. Address, telephone / fax no. and e-mail address.

(a) Registered office :

.....

Tel. no.

Fax no.

e-mail address.....

(b) Administrative office/ :

Address for correspondence :

Tel. no.

Fax no.

e-mail address.....

(c) Factory / works (existing / proposed) :

.....
 Tel. no.
 Fax no.
 e-mail address.....

3. Constitution :
 (proprietorship / partnership /
 private limited company / public limited company / others)
4. Date of incorporation / formation :
5. Registration no. with the Registrar
 of Companies / Firms :
6. PAN of applicant company :
7. Registration no. (with date) with the Industries
 Department (SSI registration)
 (photocopy to be enclosed) :

8. Name and address of Banker

(If more than one account is being operated, please furnish details as below in respect
 of each such account)

a) Where current account is being maintained

	(1)	(2)	(3)
i) Name of bank			
ii) Address			
iii) Account number			
iv) Date of opening the account			

b) Wherefrom working capital assistance is being availed

i) Name of bank			
ii) Address			
iii) Type of facility			
iv) Account number			
v) Year when sanctioned			
vi) Working capital limit sanctioned			

Note: Please enclose a copy of the statement of account for last six months

9. Particulars of authorized representative, if any

(Please attach a copy of resolution/ authority letter duly signed by the directors with common seal / signed by all the partners)

- a. Name :
- b. Address :
.....
.....
- c. Telephone no./mobile no. :

II. Details of product

Product (s) being manufactured /
proposed to be manufactured

- i) Existing :
- ii) Proposed :

III. Information regarding promoters:

A. Names of all promoters:

- 1)
- 2)
- 3)
- 4)
- 5)

B. Details of promoters:

(a) Please furnish detailed bio-data as sought in annexure A; separately for each promoter as A-1, A-2, A-3

(b) Please attach a separate sheet, if required

C. Details of net worth of promoters: (please furnish details as sought in annexure B; separately for each promoter as B-1, B-2, B-3

D. Details of past financial assistance availed, including sister / associate concerns, if any, availed from RFC / banks / financial institutions.

(Please furnish complete details as sought in annexure C & annexure AA)

E. Details of any benefit / relief by way of settlement / compromise (like waiver of penal interest / interest / re-scheduling / write off etc.) availed by any of the promoters or by any of their sister / associate concern in last three years from RFC or any other financial institution.

S. No.	Name of the unit / interested promoter	Name of financial institution	Nature of benefit	Amount of benefit	Year when benefit taken.

IV. Details (address, area of land / construction, plant / machinery etc.) of security being offered to secure the loan

(a) Prime security :

.....

.....

(b) Collateral :

.....

.....

.....

.....

V. Declaration

I/We certify:

- that all information furnished by me/us is true and no material information has been concealed,
- that I / we have no borrowing arrangements for the unit with any bank, except as indicated in the application,
- that no legal action has been/is being taken against me/us,
- that I / we shall furnish all other information that may be required by RFC in connection with my / our application,
- that this and any other information available with RFC pertaining to the borrowing unit present and future, may also be exchanged by RFC with any agency, RFC may deem fit, and
- that RFC, their representatives, any other agency as authorized by RFC, may at any time inspect / verify our assets, books of account etc. in our factory and business premises.

I / we further certify that, as on date, there are no over-dues payable to financial institutions / banks by the undersigned, other promoters and the company / companies in which I / other promoters have interest as promoter / director / proprietor. I / we further certify that there are no statutory over-dues pending against me / other promoters / company or other companies in which I am / other promoters are director / directors.

I / we further certify that there has / have been no criminal / economic offences conviction against me / other promoters / company / concern. I also certify that I / we are not facing any criminal / economic offence charges at present.

Signature of promoter(s)			
Name of promoter			
Designation			
Name of concern / company			
Place and date			

Note

1. The Corporation reserves the right to close / reject the application without assigning any reason thereof.
2. A project report with complete details about the land, building, plant & machinery, miscellaneous fixed assets, preliminary & preoperative expenses, working capital requirement, cost of production, projection of profitability statement, cash flow statement and projected balance sheet is to be prepared & enclosed with the application form.

For office Use only

[a] Date of registration of application

[b] The undersigned has checked all the documents, including mandatory documents submitted, and those submitted as enclosures.

[c] The following deficiencies in application form / documentation have been conveyed to the applicant(s):

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

Date:

Signature and designation of Officer

If decision on the application is to be taken at the branch level

Date of meeting of the Internal Processing Committee (IPC)

Date:

Signature of Branch Manager

If decision on the application is to be taken at the Head Office

Date of forwarding to the Head Office

Date:

Signature of Branch Manager

Particulars of the deficiencies in application form / documentation and date of IPC noted.

Date:

Signature of applicant(s) /
authorized representative

DETAILS ABOUT PROPRIETOR / PARTNERS / DIRECTORS
(Reference column III(B) of the application form)

				Passport size self attested photograph
1	Full name (as on PAN Card)	:		
2.	Father's/ husband's name	:		
3.	Date of birth	:		
4.	Complete residential address (please enclose proof of residence – latest electricity bill / telephone bill)			
	a) Permanent address	:		
	b) Present address	:		
	c) Contact details	:	a. Office telephone no.: b. Residence telephone no.: c. Mobile number: d. e-mail address:	
	d. UID no.	:		
	e. Passport no.	:		
5.	Educational qualifications	:		

6.	a) Past experience – occupation / business / service. (please furnish details about name and address of concern / employer, period, exact nature of work)	:																																							
	b) Present occupation / business / service and details of responsibilities assigned.	:																																							
7.	Names and addresses of bankers with which the applicant holds personal bank accounts:																																								
<table border="1"> <thead> <tr> <th data-bbox="253 844 555 999">Name of bank and address</th> <th data-bbox="561 844 919 999">Account number</th> <th data-bbox="925 844 1227 999">Nature of account (SB / Home loan / Car loan / Personal loan)</th> <th data-bbox="1234 844 1468 999">Year of opening of account</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Name of bank and address	Account number	Nature of account (SB / Home loan / Car loan / Personal loan)	Year of opening of account																																					
Name of bank and address	Account number	Nature of account (SB / Home loan / Car loan / Personal loan)	Year of opening of account																																						
8.	Details of legal heirs:																																								
<table border="1"> <thead> <tr> <th data-bbox="253 1335 357 1465">S. No.</th> <th data-bbox="363 1335 636 1465">Name of legal heir</th> <th data-bbox="643 1335 743 1465">Age</th> <th data-bbox="750 1335 984 1465">Relationship</th> <th data-bbox="990 1335 1175 1465">Occupation</th> <th data-bbox="1182 1335 1500 1465">Present address</th> </tr> </thead> <tbody> <tr><td>1</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>2</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>3</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>4</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>5</td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	S. No.	Name of legal heir	Age	Relationship	Occupation	Present address	1						2						3						4						5										
S. No.	Name of legal heir	Age	Relationship	Occupation	Present address																																				
1																																									
2																																									
3																																									
4																																									
5																																									

9.	Please furnish details of concerns in which applicant has financial stake as proprietor / partner / director as in annexure-AA.												
10	<p>Details of Income Tax for last three assessment years : (please attach self-attested photo copy of the PAN card and IT returns) :</p> <p>a) Permanent Account Number (PAN) of the Income Tax Department</p> <p>b) Details of income tax:</p> <table border="1" data-bbox="326 659 1485 982"> <thead> <tr> <th data-bbox="326 659 675 709">Assessment year</th> <th data-bbox="675 659 1057 709">Total Income</th> <th data-bbox="1057 659 1485 709">Income tax paid</th> </tr> </thead> <tbody> <tr> <td data-bbox="326 709 675 800"></td> <td data-bbox="675 709 1057 800"></td> <td data-bbox="1057 709 1485 800"></td> </tr> <tr> <td data-bbox="326 800 675 890"></td> <td data-bbox="675 800 1057 890"></td> <td data-bbox="1057 800 1485 890"></td> </tr> <tr> <td data-bbox="326 890 675 982"></td> <td data-bbox="675 890 1057 982"></td> <td data-bbox="1057 890 1485 982"></td> </tr> </tbody> </table>	Assessment year	Total Income	Income tax paid									
Assessment year	Total Income	Income tax paid											
11.	Net worth (as worked out in Annexure B):												
12.	Any other details:												

Date:
Place:

Signature
Name of promoter

Annexure – AA.

Details of concerns in which applicant has financial stake as proprietor / partner / director

(Reference column 9 of Annexure-A)

A: Details of concerns in which applicant has financial stake as proprietor / partner / director

	(a)	(b)	(c)
Name and address of concern			
Year of establishment of the concern			
Nature of business			
Extent of stake held as proprietor / partner / director			

B: Details of financial assistance obtained from the financial institutions / banks by the concerns mentioned above:

(Rs. in lacs)

	(1)	(2)	(3)
Name of concern / company in whose name assistance has been obtained			

Name of financial institution / banks with address.			
Account number			
Loan amount sanctioned (with date of sanction)			
Nature of assistance			
Amount outstanding			
Over-dues, if any			

Note: Please attach report from CIBIL of promoter and concerns mentioned in column A above.

Date:

Name and signature of promoter

DETAILS OF NET WORTH OF PROMOTORS

(please furnish details separately for each promoter as B-1, B-2, B-3 ...)
(reference column III (C) of application form)

Name of applicant company: _____

STATEMENT OF NET WORTH IN RESPECT SHRI _____

as on (date) _____

1. Immovable Assets

(Rs. In lacs)

S. No.	Particulars / address of property (land or land & building)	Total area of plot / building	Nature of property (residential / commercial / industrial / agriculture)	Approximate value of property calculated on the basis of current DLC rate
	Total value of immovable assets			

Note: A legible attested photo copy of the title documents of the said properties may please be attached.

2. Movable Assets:

i) Investment in shares/debentures of companies (please attach a separate sheet, if required)

(Rs. In lacs)

Name of company	Number of shares / debentures	Present total value
Total		

ii) Investment in all partnership firms

(Rs. In lacs)

Name of concern	Percentage of share	Amount as per last balance sheet
Total		

iii) Investment in proprietorship concern

(Rs. In lacs)

Name of concern	Amount as per last balance sheet
Total	

iv) Loans & advances (please attach sheet separately, if required) provided to other industries / companies:

(Rs. In lacs)

Name & address of the party	Amount advance	of	Date of advance	Outstanding amount as on date
Total				

v) Deposits in Banks / Post offices (amount as on (date)_____)

(Rs. In lacs)

Name and address of Bank	Amount
Saving bank accounts	
Face value of FDRs / bonds.	
PPF / post office deposits.	
Others	
Total	

vi) Cash in hand as on (date) (Rs. In lacs) _____

vii) Others

1.

2.

3.

Total value of movable assets: _____

3. **Total value of assets (1 + 2) (Rs. in lacs)** **Rs.** _____

4. **Liabilities:**

Details of loan from:

(Rs. In lacs)

S. No.	Particulars	Amount
1.	Financial institutions / banks	
2.	Statutory liabilities	
3.	Creditors	
4.	Friends and relatives	
5.	Others.	

Total value of liabilities (Rs. in lacs):

Rs. _____

5. **Net worth (3-4) (Rs. in lacs)**

Rs. _____

Date: _____

Signature

Place : _____

(Name of proprietor / partner /
director)

AFFIDAVIT

(To be executed on proper non-judicial stamp paper of Rs. 10/- purchased in the name of each executant and duly attested by a notary public)

I, s/o / w/o / d/o Shri, aged years, at present residing at as proprietor / partner / director (choose one that is applicable) of M/s. (name of applicant company / concern) do hereby state on oath as under:-

1. that I have applied to the Rajasthan Financial Corporation for a sanction of loan for Rs. (Rupees only) under the (name of scheme) of the Corporation and for a subsidy of Rs. (Rupees only) under the(name of the scheme) for the establishment / development of my industry against fixed assets situated at (address of applicant company / concern) as primary security, and fixed assets situated at (address) as collateral security, against loan to my company / concern.
2. that my details as proprietor / partner / director of the applicant concern / company as given in Annexure-A of the loan application submitted to the Rajasthan Financial Corporation are correct to the best of my knowledge.
3. that neither I nor any partner / director of our concern / company have sought any sort of financial assistance from any other financial institution / bank, except as stated in the statement shown in the details of financial assistance obtained from the financial institutions / banks in Annexure-AA of the loan application submitted to the Rajasthan Financial Corporation.
4. that I am the rightful and legal owner of the immovable and movable properties / assets, details of which are given in the statement of net worth in Annexure-B of the loan application submitted to the Rajasthan Financial Corporation. These are free from all encumbrances and charges and I do not have / possess any other immovable and movable property in my name.

DEPONENT

Place:

Dated:

VERIFICATION

I do hereby verify on oath that the contents of para 1 to 4 of the above affidavit are true and correct to the best of my knowledge and belief. Nothing has been concealed or falsely stated. So help me God.

DEPONENT

RAJASTHAN FINANCIAL CORPORATION

No.RFC/LA-

Dated:

From

Branch Manager,

To

The Branch Manager,

Sub: Credit Report in respect of applicant company / concern, and its sister company / concern for appraisal of loan application

Dear Sir,

M/s.(name of applicant company / concern) have approached the Corporation for grant of loan for Rs.....lakhs under(name of scheme) of the Rajasthan Financial Corporation.

M/s (name of the sister company / concern) is a sister company / concern of the applicant company / concern.

The applicant company / concern / sister company / sister concern is maintaining account(s) with your branch.

We shall be grateful for a credit report on applicant company / concern / sister company / sister concern in the enclosed format.

We assure you that the information submitted by you will be treated as strictly confidential.

Yours faithfully,

Manager / Deputy Manager (Branch)

Encl: As above

Format for obtaining credit report from Banks / Financial Institutions

Credit report in respect of applicant company/ concern, and its sister concerns / companies,
for loan from the Rajasthan Financial Corporation

Name of applicant concern / company: M/s_____

Name of sister concern / company : M/s_____

for which credit report is being sought

Address of concern/company
(as per records of the bank /
financial institution) :

Name and address of the bank /
financial institution : _____

1.	Nature of business / activity	:	
2.	Banking with this bank since (year / date)	:	
3.	Type of account and account numbers	:	1. 2. 3.
4.	Details of facilities / term loan sanctioned by bank / financial institution	:	
a)	Date of sanction	:	
b)	Amount / limit sanctioned	:	

c)	Latest loan account position : i) Over-dues ii) Outstanding	:		
d)	Assets classification as per prudential norms for last three financial years.	:	Year	Health Code
e)	Whether dealings with bank are satisfactory?	:		
5.	Any other relevant information	:		
6.	Account statement	:	Please enclose a copy of account statement for each loan account for last six months.	

The above information is correct and true as per record of this bank/ financial institution.

Date:

**Signature of authorized officer of
Bank / Financial Institution
with seal**

RAJASTHAN FINANCIAL CORPORATION

No.RFC/LA-

Dated:

From

Branch Manager,

To

The Branch Manager,

**Sub: Credit Report in respect of promoter / partner / director of company /
concern for appraisal of loan application**

Dear Sir,

**M/s.(name of applicant company / concern) have
approached the Corporation for grant of loan for Rs.....lakhs under
.....(name of scheme) of the Rajasthan Financial
Corporation.**

**The following promoter(s) / partners / directors are maintaining account(s) with
your branch:**

(1)

(2)

(3)

(4)

**We shall be grateful for a credit report on each of the promoter / partners /
director in the enclosed format.**

**We assure you that the information submitted by you will be treated as strictly
confidential.**

Yours faithfully,

Manager / Deputy Manager (Branch)

Encl: As above

Format for obtaining credit report from Banks / Financial Institutions

Credit report in respect of proprietor / partner / director of applicant concern / company for loan from the Rajasthan Financial Corporation

Name of applicant concern / company: M/s. _____

Name of proprietor / partner / director: _____
I respect of whom credit report is being sought

Address of proprietor / partner / director of concern/company (as per records of the bank / financial institution) : _____

Name and address of the bank / financial institution : _____

1.	Since when has he / she has been banking with you (year / date)	:	
2.	Type of account and account numbers	:	1. 2. 3.
3.	Details of facilities / term loan if any, sanctioned by bank / financial institution (home loan / car loan/ personal loan etc.)	:	1. 2. 3.
a)	Date of sanction of each such loan	:	1. 2.

			3.		
b)	Amount sanctioned in each case	:	1. 2. 3.		
c)	Latest loan account position :	:	1	2	3
	iii) Over-dues				
	iv) Outstanding				
d)	Assets classification as per prudential norms at the end of last three financial years.	:	Year	Health Code	
e)	Have repayment of installments made in time?				
4.	Any other relevant information	:			
5.	Account statement		Please enclose a copy of account statement for each loan account for last six months.		

The above information is correct and true as per record of the bank.

Date:

Signature of authorized officer of
Bank / Financial Institution
with seal

Rajasthan Financial Corporation

Branch Office: _____

Data sheet

Data sheet in respect of loan application of M/s. _____

seeking financial assistance of : Rs. _____

Date of registration at Branch Office	
Date of site inspection	
Date of loan application forwarded to HO.	

1. Details financial assistance availed from RFC earlier:

[a] By the applicant company / concern

(Rs. in lacs)

Particulars	Loan account-I	Loan account-II	Loan account-III
Date of sanction			
Amount sanctioned			
Amount disbursed			
Amount outstanding as on _____			
Amount over-dues as on _____			
Last date of repayment			
Rate of interest (%)			
Assets classification in three preceding			

years			
Reschedulement made, if any.			
Benefit of waiver of penal interest / interest under any settlement scheme or otherwise			

[b] By any sister companies/ concerns

(Rs. in lacs)

Particulars	[1]	[2]	[3]
Date of sanction			
Amount sanctioned			
Amount disbursed			
Amount outstanding as on _____			
Amount over-dues as on _____			
Last date of repayment			
Rate of interest (%)			
Assets classification in three preceding years			
Reschedulement made, if any.			
Benefit of waiver of penal interest / interest under any settlement scheme or otherwise			

2. Credit investigation

- a) **Details of banks / financial institutions from where the unit / promoters / sister concerns have taken financial assistance:**

Applicant company / concern

(Rs. in lacs)

S. No.	Name and address of the Bank / Financial Institution	Assistance availed
1.		
2.		
3.		

Individual promoter / director

(Rs. in lacs)

S. No.	Name and address of the Bank / Financial Institution	Assistance availed
1.		
2.		
3.		

Sister company / concern

(Rs. in lacs)

S. No.	Name and address of the Bank / Financial Institution	Assistance availed
1.		
2.		
3.		

- b) **Comments of branch office on credit worthiness of each promoter**

S. No.	Name of the promoter	Comments

c) Information in respect of any change in the promoters / partners / directors of the company, and approvals thereof, on the past

**3. Comments of branch on suitability of site for proposed project
(Please enclose a detailed site inspection report in the prescribed format)**

4. Name and address of the banker from where working capital is sought by the concern.

**5. Scope and marketing
(Please use a separate sheet for details, where necessary)**

(a) Performance of similar units assisted by RFC along with account status

(b) Comments on scope of the product being manufactured / proposed to be manufacture.

(c) Name of major manufacturers / market leaders of the product

(d) Details of marketing network of the concern

(e) Whether any tie-up made for sales.

(f) Marketing experience of the promoters:

(g) What is the end use of the product.

(h) Name of major consumers:

(i) Popular brand names in the proposed line.

6. Recommendation of Branch Manager _____

Signature of the Branch Manager with date

Rajasthan Financial Corporation

Site Inspection Report

Name of the Branch Office	
Date of visit	
Name of officers of the visiting team	1. 2.

A. Common for new as well as existing units:

1. Name of the unit :

2. Complete address of unit :

3. Details of site

(a) Location :

(b) Area of land :

(c) Nature of land
(converted / industrial / commercial / residential):

(d) Status of approach from main road

1.	whether approach is clear & undisputed	
2.	if clear approach is available, nature of rasta (kacha / metal road / concrete road etc)	
3.	Width of the approach road	

4. Availability of infrastructure facilities

i) Source of power

Industrial feeder / rural feeder / : _____

If rural feeder, distance of nearest pole from site : _____

Use of diesel generator : _____ (KVA)

ii) Water

Whether industry is water consuming unit : _____

If yes,

a) Source of water availability. : _____

b) Quality of water, if applicable. : _____

vi) Distance of the site from main locations like railway station, bus stand, hospital etc. : _____

vi) Comments on existence of other / similar industries in the vicinity of the site : _____

5. Progress of the project and investment made so far

(Rs. in lacs)

Assets	Progress made so far	Investment made so far
Land		
Building		
Plant & machinery (acquired / not acquired)		
Erection / installation		
Status of power		

connection		
Production		

B. Additional information (for existing unit)

1. Details of existing project

- a) Name of product : _____
- b) Installed capacity : _____
- c) Capacity utilization : _____

**2. Details of existing assets
(please attach a separate sheet if required.)**

- a) Land area as per title documents and actual _____
- b) Building _____
- c) Plant & machinery and misc. fixed assets _____
- Any other important information _____

C. Whether the site is suitable for the proposed project: Yes / No

D Recommendations

i) Overall recommendations / comments

- 1. Name & signature of team member member
- 2. Name & signature of team member

ii) Comments and recommendation of Branch Manager.

Signature of Branch Manager

CHECK - LIST OF ENCLOSURES
(To be furnished with the loan application form)

P A R T - A

List of documents that should accompany the loan application form submission of which is **mandatory** for the application to be taken up for consideration :

S.No.	Particulars	
1	Bio-data of each promoter as in Annexure-A (A-1, A-2, A-3.....) and Annexure AA (AA-1, AA-2, AA-3.....), including proof of residential address, Income Tax PAN)	
2	Statement of Net worth of each promoter as in Annexure – B (B-1, B-2, B-3.....) including copies of title documents of immovable properties).	
3	Affidavit, as in Annexure – C (C-1, C-2, C-3.....), regarding financial assistance availed and details of immovable properties owned by each promoter as in Annexure AA..	
4.	Copy of balance sheet / audited balance sheet and Profit & Loss account for last 3 years of applicant company / concern and sister companies / concerns.	
5	Copies of Income tax returns filed, with computation-sheet, for last three assessment years for each promoter, separately.	
6	Documents regarding land:	
	i)	For lease hold Land Copies of allotment letter / Lease deed, with site plan and documents showing chain of transfer of ownership / lease. Also, copies of receipts of lease money.
	ii)	For converted Land Copies of sale deed / mutation entry in revenue record, trace map conversion order / lease deed with duly approved site plan showing “aam rasta”. Copy of receipt of conversion charges.
	iii)	For Freehold Land Patta / Sale deed with chain of transfer of title documents & site plan. NOC from local authorities regarding permission to set up the proposed project. Copy of resolution passed by Gram Panchayat.
7	Building plan for the proposed building.	
8	Project report alongwith the details of scope of products, and demand and	

	supply position.
9	If the applicant is a partnership firm : Partnership deed / Supplementary Partnership deed alongwith firm registration certificate and entry U/s 67 of the Indian Partnership Act, consent of all partners authorizing one partner to sign the application for, submit the documents with the application form, and to represent the firm before the RFC.
10	If the applicant is company : i) Certificate of incorporation and Memorandum & Article of Association. ii) Prospectus & certificate of commencement of business (in case of Public Limited Company) iii) Form No. 32 for incoming and outgoing directors. iv) Share holding pattern. v) Copy of resolution duly approved by board of directors of the company for one of them to sign the application for, submit the documents with the application form, and to represent the firm before the RFC.
11	Entrepreneur Memorandum Number for MSME.
12	i)Quotations for purchase of plant and machinery from reputed suppliers. ii) List of other clients where the supplier has affected sale of same / similar plant and machineries.

Part-B:

List of other documents that the applicant is required to furnish to enable detailed appraisal of the loan application.

S. No.	Particulars
1)	Technical details : i) Details of capacity / technical specifications of machines proposed to be acquired. ii) Sales tax numbers, catalogue, price list etc. of the supplier. iii) Performance certificate from existing users of similar plant & machinery supplied by proposed supplier. iv) Reasons for selection of proposed supplier (undertaking to be taken in prescribed proforma) v) Document that support the prices of raw material and sale price of finished goods stated in the project report. vi) Details of technical expertise which will be available to the unit for

	manufacturing the proposed product.
2)	Search report from Registrar of Companies in respect of for existing directors of the company and charge on the company, if any.
3)	If amount of loan being sought is more than Rs. 50.00 lacs, report from CIBIL in respect of each promoters, their companies / concerns / sister concerns.
4)	<u>Others :</u>
	i) Approved building map, if required.
	ii) Implementation schedule of the project.
	iii) Proof regarding SC/ ST/ Ex-serviceman/ physically handicapped, if applicable.
	iv) NOC from the local authority to set up the proposed project. (as per rules of local authority concerned)
	v) Consent to establish or consent to operate, as the case may be, from RPCB.
	vi) Environment clearance, if applicable.
	vii) Power assurance letter from power company in case unit is to be set up in other than RIICO Industrial Area.
	viii) Any other statutory clearance / NOC necessary for the project to be commissioned.