



APPLICATION FOR FACTORING FACILITY

To
 SBI Global Factors Ltd
 Metropolitan Building, 6th Floor
 Bandra-Kurla Complex
 Mumbai 400 051

Through
 The Branch Manager
 SBI Global Factors Ltd
 Branch:

Dated:

Dear Sir,

With reference to the discussions we had with the Branch Head/Relationship Manager of SBI Global Factors Ltd, _____ Branch, we submit hereunder our particulars to enable you to consider sanctioning limits under the proposed Factoring Scheme.

Company's Name:	Segment of business: Manufacturing /Trading/Processing/Services
Branch through which Services required:	Dealing with/Industry:

Details of facility Requested -

(In Cr)

Facility			
	Existing FIU Limits enjoyed	Enhancement Required	Proposed Funds In Use (FIU) Limits Required
Domestic Factoring			
Export Factoring			
Reverse Factoring			
LCBD (Purchase/Sales)			
Total limit capped at			

1.1 Company's Profile

Registered Office:	
Corporate Office:	

Factory Address:	
Email Address for communication	
Telephone No	Office: Factory:

Constitution	Limited Company (listed/unlisted) Partnership Proprietorship
Date of incorporation:	
SSI Registration No if any	
PAN of the company	
CIN of the Company	
TIN of the Company	
Activity:	

Are you an existing account holder with SBIGFL, if so,

Dealing with SBIGFL since:	New Connection / or from _____
Date of last renewal of our account:	Not applicable – _____

1.2 Latest Shareholding pattern (mention date)

: -

Shareholder names	No of shares Face Value-	Shareholding (%)
Promoters:		
Others:		
		100

1.3 KYC Details of the Board of Directors/Guarantors offered

Particulars	Designation	PAN No	DIN No
Board of Directors//Partners/ Proprietor			
<u>Guarantors offered</u>	DOB & Age	PAN No	Full Address

1.4 Name & Address of the Company's Auditors.

Contact Person	Their Phone/Mobile Numbers

1.05	Key Persons of the company authorized to communicate with SBIGFL and their contact details			
Sr No	Name & Designation	Department	Telephone/Mobile	Email Address

1.6 Comments on the Company and its Management in Brief.

Brief Particulars of the Promoters, Directors, their qualification, experience etc.

Company's history, products & processes, market share, future plans, competition etc.

1.7 Details of our Associates/Group Concerns:

(in Crores-details as per last audited balance sheet)

Name	Activity	Net Sales	PBT	Tangible net worth

1.8 i) Group Exposure: (If any of the group company has availed facility from SBIGFL, please provide details here) **(In Cr)**

Company Name	Facility Availed	Limit	Current Position

ii) **Exposure on the company as a debtor (buyer) in any other client a/c (if any):**

Name of the other company: _____

(If not) There is no exposure on our company as a debtor (buyer) in any of the other Client accounts of SBIGFL.

1.9 Whether Company is listed or not ?:**Listed with BSE/NSE****Capital Market Perception:** (Price) (last 12 months)

High:

Low:

Present price as on:

External Credit Rating details	Latest Rating & date	Previous Rating & Date
<i>CRISIL/ICRA/FITCH/SMERA etc</i>		

1.11 Performance and Financial Indicators:

(` in Crores)

Particulars	PFY-3 Audited 20xx-xx	PFY-2 Audited 20xx-xx	PFY-1 Latest Audited 20xx-xx	Key CMA data provided to Bank 20xx-xx
Net sales				
Operating profit				
Operating profit (%)				
PBT				
PBT (%)				
PAT				
PAT (%)				
Cash generation				
Paid-up capital				
Tangible Net Worth				
Quasi-equity				
Current ratio				
TOL/TNW				
Debtors to sales (days)				
Creditors to purchases (days)				
Inventory stock (days)				

1.12 Brief Comment on Company's Financial Performance in last two years and future expansion plans, if any including capital infusion etc.: -

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1.13	Actuals upto last quarter/HY/9m	In Crores	Projections for the Next FY.	In Crores
	Net sales		Net sales	
	PBT		PBT	

1.14 Banking Arrangement:

Consortium/Multiple banking/

Name of the major bank:

Borrowing Limits: -

(` in Crores)

Bank name	Sanction letter date	Fund based WC limit	Non-fund based WC limit	Interest rate
				BPLR+/- % p.a. ____% p.a.
				BPLR+/- ____% p.a.
				BPLR+/- ____% p.a.

Term loan outstanding, if any as at (mention date): -

Bank name	` In Crores
Total	

Term installments falling due for repayment during next two FYs.

Current Year-

Next Year -

Security provided to the working capital banks: -

- Charge on the fixed and current assets of the company.
- Personal guarantee of _ & _.
- Pledge of ___equity shares of face value of ` 10 each held in the name of _____
- EM over properties as below (including valuation if available)

(In Cr)

2.1 Sales Ledger Analysis for the proposed debtors (Buyers) under the DF/EF Facility: -
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Debtor/ Buyer names & place	Turnover during the last one year from To	Max o/s during the period	Sales Ledger Limit Requeste d	Prepay ment Percent age require d	Credit period as per docum ent (in days)	Avg Credit period availe d (in days)	Whether Any advance amount being received now, if yes how much %?	How Payments normally received ? By Cheque/R TGS	Will the debtors agree to pay to SBIGFL once factoring starts, if not how.
Compa ny A									
Compa ny B									
Compa ny C									

Details of each Buyer to be attached in separate sheet
Attach if latest D&B Report is available in case of Buyers abroad.

2.2 Transaction Structure proposed for factoring.

Buyer (Debtor) Name	Transaction Structure

2.3 Details of the Suppliers under the Reverse Factoring Facility

Sr No	Name of the Supplier	Credit Period now enjoyed
01		
02		

2.4 Limits Required.

(` in Crores)

Facility	Avg. Sales Ledger Limit	Agg.FIU limit
Domestic Factoring		
Export Factoring		
Reverse Factoring		
LCBD (Purchase/Sales)		
Total		

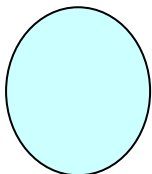
2.5 Security Proposed for the facility:

Primary:	Assignment of Receivables factored by SBIGFL under the Factoring Regulation Act. Hypothecation of book-debts/other assets (Registration of charge with ROC, in case of Companies) The charge will be First/Paripassu/Second in nature.
Guarantees:	Personal guarantees of Director/Partner/Proprietor having NW-` ____Cr Director2/Partner 2/Proprietor having NW of ` ____Cr Others i) ii)
Collateral/ Others:	<ul style="list-style-type: none"> • EM over Land & Buildings detailed as below • Insurance Cover from ECGC or Import Factor Cover for the overseas Debtors. •

2.6 Declaration/undertaking

- a) Company & its None of the Directors names appear in CIBIL's Defaulters List / RBI's Exporters Caution List
- b) Our Company's account with our Bankers is standard as on date.
- c) We confirm that the debtors offered are not related to us .
- d) We confirm that the facility, if sanctioned will be 'with recourse' to us only.
- e) SBIGFL will have final say in approving the Debtors/Suppliers sub limits.
- f) We undertake to inform SBIGFL any change in the company's particulars as mentioned in the application.
- g) We are aware that the Processing fees paid are not refundable by SBIGFL.
- h) We undertake to provide all the necessary details/facilities to the officials of SBIGFL/Sales Ledger Auditors for the purpose of verification of our plant/office/ books & accounts to determine the factorable accounts.
- i) We enclose the relevant documents duly attested by us, as per the check list attached.
- j) We further confirm that we have read and understood the contents of this application as well as the process that will be followed by SBIGFL while sanctioning the factoring facility as explained by the officials of SBIGFL.

We declare that the above information is correct to the best of our knowledge and we have not wilfully withheld any material information, adverse or otherwise, that may influence your decision.



Authorised Signature & Stamp

Name _____

Designation _____

Date & Place _____

- **ENCL: Processing Fees of Rs 28,090 /- (Rs. 25,000/- + applicable service tax @ 12.36%) by means of**

Cheque No: _____ **dated** _____ **on Bank** _____

CLIENT NAME:**Details of Debtor -(Buyer)****{To be filled in separately for each buyer}**

NAME OF THE FIRM/ COMPANY : (Debtor-Buyer)			
CONSTITUTION			
Established on			
Activity of the Debtor			
Address:		Telephone/s:	
		Fax No :	
		Email Id:	
PIN CODE:			
PAN Number of the Debtor			
Registration No./ VAT /TIN No.			
CIN NO (in case of Corporates)			
		Authorised Person(s)	Designation Phone/Mobile
Name (s) of the Proprietor/Partners/ Chairman/ MD& CEO of the Debtor and any other authorised signatory who looks after day to day operations			
*In case of Proprietor/Partners, further details like, Father's /Husband's Name, Date of Birth, addresses etc should be obtained			
Products Sold/Services Rendered by client		Name & Address of Buyer's Bank Bank's Tel / Fax	
Whether PO issued by the Buyer			
If so, on bulk basis or order basis			
No. of Years Of Relationship with buyer			
Payments Terms (currency/credit period) by Cheque/RTGS/NEFT etc) Any advance received		Sales made during the Previous Year (April-March)	
		Sales-Current Year (From	

Actual Average Period of Payment		April onwards)	
Invoices / Month during last year		Sales-Next Year Projected	
Avg Value Of Invoice-- -			