

**Note : In case of review of the existing account the updated information already available with the Branch need not be collected from the borrower again and it may be completed by the Branch.**

1. NAME OF BORROWER :
2. OFFICE ADDRESS :
3. FACTORY ADDRESS :
4. DATE OF ESTABLISHMENT :
5. DEALING WITH US SINCE :  
(Borrowal / current A/c if any)
6. CONSTITUTION :
7. PROMOTERS / GUARANTERS :

NAME OF PARTNERS/ PROPRIETORS/ DIRECTORS	NATIONALI TY	NET WORTH AS on	Share in Equity of the business
NAME OF GUARANTORS	NATIONALI TY	NET WORTH AS on	Share in Equity of the business, IF ANY

Additional Information.

Guarantees given by the applicant / promoters / partners / Guarantors earlier for any facilities with any banks (including Bank of Baroda).

If yes Please give the details such as name and address of the Bank, amount guaranteed, name of the concern on whose behalf such guarantee is given, etc.

8. NATURE OF BUSINESS :

9. FACILITES REQRUED FROM OUR BANK :

NATURE OF FACILITIES	AMOUNT	CASH AMRGIN OFFERED	OTHER SECURITY

10. TRADE LICENCE AND CHAMBER OF REGISTRATION DETAILS : (Attach Copy)

TRADE LICENCE NO.	DATE OF ISSUE	DATE OF EXPIRY
LATEST REGD. NO.	DATE OF ISSUE	DATE OF EXPIRY

11. PASSPORT DETAILS OF THE PROMOTERS / GUARANTORS.

NAME	PASSPORT NO	ISSUED AT	ISSUE DATE	EXPIRY DATE

12. ADDRESSES OF PROMOTERS IN INDIA AND OTHER COUNTRIES (Attach Separate sheet if required)

13. BANKING RELATIONSHIP IN INDIA AND OTHER COUNTRRIES (Attach separate sheet if required)
  
14. BRIEF BACKGROUND OF THE PARTNERS / PROMOTERS. (Attach separate sheet if required)

NAME AND AGE	QUALIFICATION	BUSINESS ACTIVITIES OF LAST FIVE YEARS

15. DEPOSIT RELATIONSHIPS OF WITH OUR BANK (Attach separate sheet if required)

16. BORROWING WITH OTHER BANKS. (Attach separate sheet if required)

AED 000s

Name of the Bank & branch	Nature of facility	Fund Based I		Non fund based		Over dues, if any	Margin	Security
		Limit	O/s	Limit	O/s			
Adhoc Limit availed if any								

17. ASSOCIATE CONCERNS AND FACILITIES ENJOYED BY THEM

(AED '000)

Name of the Concern	Name of the bank	Facility	Fund based limits		Non fund based limits		Over dues, if any	Security
			Limit	O/s	Limit	O/s		
Adhoc Limits if any.								

18. BACKGROUND OF THE COMPANY AND LATEST DEVELOPMENT (Please provide us details of the establishment of Company, activities carries out, management expertise, technical and marketing competence of the Company and succession plan, etc.

19. BUSINESS RESULTS AND PROJECTIONS: (FOR THE NEXT 12 MONTHS)

(AED is 000s)

	Year (Audited)	Year (Audited)	Current Year Estimated	Next Year Projected
Net Sales (of which Exports)				
Other Income				
Depreciation				
Net Profit after Tax & Dep.				
Paid-up Capital				
Reserve & Surplus (excluding revaluation reserve )				
Less : Intangible Assets				
Tangible Net Worth				
Funds invested outside business (not treated as current Assets)				
Current Ratio				
Debt Equity Ratio				
Debt/Equity Ratio (excluding investment outside the business)				
--Details of other Income				
Turnover in the account				

20. COMMENTS ON PERFORMANCE

- a. Reasons for Decrease / stagnation in sales, if any.
- b. Justification for projections
- c. Comments on profitability
- d. Reasons for decrease in Net worth, if any.
- e. Any abnormal other income and comments there on.
- f. Funds invested outside business
- g. Investment in Associates/Sister Concerns, if any and Key financial indicators of these company
- h. Inter-corporate Deposits/Loans and advances
- i. Inter Companies transactions

21. INDUSTRIAL / BUSINESS SCENARIO

22. SWOT Analysis (in case of new projects)

Strength

Weakness

Opportunities

Threat.

23. List of documents attached.

- a. Copy of MOA / POA / Authority to Borrow
- b. Copy of trade license
- c. Copy of passport
- d. Worth report on the director / partner / manager.
- e. Copy of audited / Provisional balance sheet
- f. Copy of business projections for current year and next year
- g. Declaration that none of the account of the applicant / promoters / guarantors or in accounts where those are interested either with our Bank or any other bank in India / UAE or any other place are / were NPA / defaulted either with our Bank or any other bank.

**In case of project finance in addition to the Sr. No. a to g above –**

- h. copy of detailed project report

**In case of equipment / heavy vehicles finance in addition to the Sr. No. a to g**

- i. Details of equipments / heavy vehicles to be purchased along with its costs and copies of proforma invoices.

(SIGNATURE OF THE APPLICANT)