

**PRELIMINARY INFORMATION MEMORANDUM**

<b>A. Borrower/Promoters/Shareholders</b>				
1.	Name of the Borrower			
2.	Constitution	(Public Ltd. Co., Pvt. Ltd. Co., Firm, Proprietor etc.)		
3.	Address: Regd. Office / Corp. Office  Factory(ies)			
4.	Activity / Main Business / Product			
5.	Installed capacity			
6.	Capacity Utilization:			
7.	Name of Promoter & Group (If any)			
8.	Directors	<b>Name</b>	<b>Status</b> (Promoter, Independent, Nominee, etc.)	
9.	Shareholding Pattern (as on ____)	<b>Name</b>	<b>No. of shares</b>	<b>% holding</b>
<b>B. Advance/Exposure</b>				
1.	Nature of Advance(s)			
2.	Loan/limit sanctioned			
3.	Loan disbursed/limit utilized			
4.	Principal amount outstanding			
5.	Rate of interest	____% p.a.		
6.	Interest outstanding			
7.	Net Total outstanding Amount			
8.	O/s of other secured creditors and details of their security, whether 1 <sup>st</sup> charge or 2 <sup>nd</sup> charge, % of secured debt	<u>Given as per <b>Annexure I</b></u>		
9.	Date of NPA			
10.	Details of last payment received from the client	Date : Amount : Rs. _____		
11.	Whether classified as a case of suspected fraud/willful defaulter			

<b>C. Asset/Collateral Security/Guarantees</b>		
1.	Nature of security (Land, Building, Plant & Machinery etc.) and its brief description	<b>Nature of Security</b> i) Primary ii) Collateral –
2.	Nature of charge (First, Secondary, Equitable Mortgage, Deposit of Title Deeds etc.)	<b>Nature of Charge</b> i) Primary ii) Collateral –
3.	Details/Status of security creation and release of any security	
4.	Whether original Title Deeds of the securities are available with the selling Bank/FI. If not, whether the same have been filed with DRT/any other authority or held by any other Bank/FI on behalf of the selling Bank/FI	
5.	Location & Address of the above mentioned collateral security/asset	
6.	Estimated Market value of the collateral security/ asset	<u>Primary Assets</u>  <u>Collateral Assets</u>
7.	Has asset/security been repossessed? If yes, what is the status	
8.	Any other security such as PDC/ Guarantee etc.	
9.	Nature of Guarantee available, if any. (Corporate, Personal etc.)	
10.	Details of assets of the Guarantor available or not. If yes, give details.	

<b>D. Legal Recourse</b>		
1.	Whether BIFR/BRU proceedings initiated & the status?	
2.	Has the loan been recalled and subsequently has any civil legal action been initiated for recovery incl. recovery suit, winding up, guarantee enforcement, insolvency etc.	
3.	Status of Legal Action	
4.	Court jurisdiction applicable	
5.	Litigations initiated and status of the litigations	
6.	SARFAESI Action and Status	
7.	Whether any Special Act applicable	
8.	Arbitration Clause present in Agreement. If yes, sole or multiple arbitrators	
9.	PDC available. If yes, has any case been filed u/s 138	
<b>E. Other Information</b>		
1.	Financial Performance (for the last 3 years)	<u>Given as per <b>Annexure II</b></u>
2.	Whether any negotiations with the debtor/ guarantor are in progress and the stage of such negotiations	
3.	Complete details of Potential Liabilities including statutory liabilities, workers dues if any	
4.	Complete details of recurring expenses such as Security charges, DRT/Court Receiver fees/charges or other expenses, if any, alongwith terms of appointment	
5.	Specific Comments on the Account, if any	

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**Annexure I**

Name of Company/Firm : \_\_\_\_\_

<b>Unit's debt/exposure profile</b> (please give lender wise)				
<b>Secured debt</b>	<b>Lender-wise</b>	<b>Principal o/s (Rs. lacs)</b>	<b>% of secured debt</b>	<b>Primary Security (*Valuation of Security should not be more than 6 months old)</b>
<b>NOTE : Please indicate clearly the nature of charge (I, II or Pari-Pasu) against specific exposure</b>				
Term Loans				
Debentures				
Bank borrowing for working capital				
- Fund based				
- Non fund based				
	<b>Total</b>		<b>100%</b>	
<b>Debt/exposure profile</b> (please give lender wise) (contd...)				
<b>Unsecured debt - lender wise</b> (as on ----- ----)	<b>Lender-wise</b>	<b>Principal o/s (Rs. lacs.)</b>	<b>% of unsecured debt</b>	
<b>Total</b>			<b>100%</b>	
<b>Other exposure of lenders in the borrower</b> (as on ....)				
	<b>Lender-wise</b>	<b>Rs.lacs.</b>	<b>Comments</b>	
Preference shares				
Equity shares				
Others (explain nature)	-			
<b>Conversion option (yes/no)</b>	-			
<b>Conversion option period</b>	-			
<b>Brief History:</b>				

**Annexure II**

**Name of Company/Firm :** \_\_\_\_\_

**Key financial indicators for the last three years (at least)**

**(Rs.lakh)**

<b>For the year ended as on</b>			
<b>Particulars</b>			
Net sales			
EBDIT			
Cash accruals			
Net profit/(loss)			
Paid up capital			
Net worth			
Term debt			
Working capital debt			
Inventories			
Receivables			
Term debt / equity			
Total debt / equity			
Current ratio			