

# LOAN APPLICATION FORM F. I.

**The Gurgaon Central Co-operative Bank Ltd; Gurgaon**

To

The Managing Director,  
The Gurgaon Central Co-operative Bank Ltd;  
Gurgaon.

Dear Sir,

Application for a term loan/integrated loan of Rs.....

I/We.....

beg to apply for a loan of Rs.....(Rupees.....

.....),

Three sets of facts & figures on the proforma prescribed by you for availing term loan/integrated loan for the purpose are enclosed for your kind consideration.

Thanking you,

Yours faithfully,

( )

Signature of the applicant



# Application form for block Capital/Integrated loan upto Rs. 7.50 lacs

## Under non farm sector

(To be submitted in triplicate)

### A. GENERAL INFORMATION

1. Name of the industrial unit  
(in Block Letters)
2. Address & Telephone No.
  - a) Registered office
  - b) Head Office/Administrative Office
  - c) Factory : Present  
Constitution Proposed
3. (Sole-proprietors/Partnership/Private Ltd;/  
Public Limited/Cooperative Society)
4. Date of incorporation/registration/commence-  
ment of business (if the unit was purchased'  
give details from whom purchased, and for  
what consideration.
5. Membership No. of Associate Members
6. Item(s) manufactured/ to be manufactured  
including the names of by products, if any
7. Used ( Details as to for what that items will  
be used)
8. Details of associate subsidiary concern or  
concerns in which the promoters are interested.
9. Interconnections, if any, with an industry/business  
group, with multiple interests in India or abroad  
such as : Financial, Technical Trading.
10. Permissions licences obtained/to be obtained  
as under :
  - a) Registration with Director of Industries/  
D.G.T.D.
  - b) Letter of intent
  - c) Industrial licence/COB licence permit.
  - d) Import licence (machinery/equipments/  
raw materials)
  - e) Controller of Capital issues :
  - f) MRTP Clearance
  - g) Water Pollution Board
  - h) Any other
11. If existing unit, whether ISI mark obtained
12. Name of the relations, if any, working in the  
Gurgaon Central Co-op. Bank Ltd;



## B. ORGANIZATIONAL INFORMATION

1. Details of Proprietor/Partners/Directors/ Managing Director/Chief Executive, as per Annexure 1.
2. In case of companies, particulars of object clause, borrowing powers of the concern and the name(s)/designation of person(s) authorized to execute the security documents.
3. Particulars of existing key technical and executive staff giving their name, age, qualification, salaries, length of service. Furnish number of supervisory, skilled/ semi-skilled and unskilled person as per Annexure 2.
4. Name(s) and address (es) of bank (s) if any with whom enquiries may be made regarding the applicant concern and the promoters as per Annexure 3.
5. Particulars regarding financial year upto which income-tax assessment has been completed in respect of the concern and individuals, State estimated tax liability and provision for the unassessed period.
6. Particulars of other statutory outstanding liability, if any e.g. provident fund, bonus etc. of each individual and also of the concern.
7. Whether any Government enquiry, proceedings or prosecution has been instituted against the Industrial unit or its proprietor, promoter or directors for any offence, if so, give details.
8. Whether the proprietor or any promoter or any director has been adjudged an insolvent, if so, give details.
9. Details of pending litigation, if any, against the Industrial unit.

## C. BRIEF HISTORY OF THE INDL. UNIT

1. State briefly, the history of the unit, in the case of new units state the reasons for starting it (in case of existing units give two copies each of balance sheets and profit and loss accounts for the last three years together with comments on adverse features of working, if any). Furnish comparative statement of financial position in the Annexure 4, in case of Existing/sister concern. If the last balance sheet is more than 6 months old, than please furnish a proforma balance sheet as on recent date.
2. Capital structure as on recent date as possible.
3. Details of existing fixed assets as per Annexure 5, in the case of existing unit).



4. Additions to fixed assets during past three years and how they were financed.
5. Particulars of credit facilities enjoyed or sought by the concern from central coop. bank, other banks and other financial institution (as per Annexure 6)
6. Indicate the bank (with address) from which it is proposed to avail of working capital.

**D. PARTICULARS OF THE PROJECT (TECHNICAL ASPECTS)**

Existing	Proposed

1. Details of capacity
2.
  - a) Licenced (Quantity)
  - b) Installed (Quantity)
  - c) Utilised (Quantity & value)
  - d) No. of working days in the year
  - e) No. of shifts
  - f) Employment
3. Manufacturing process, in brief
4. Details of arrangements made for quality control
5. Details of collaboration agreement, if any entered into by the tiny unit. The name of the collaboration, experience, standing in the line, nature of collaboration royalty/fee payable, whether Government approval is obtained to the arrangements.
6. Whether exchange control permission and/or Government approval obtained for issue of shares to foreign collaborators or for remittance of royalties, technical service charges, deferred payments instalments etc. Foreign exchange loan instalments etc. as may be applicable.
7. If there is no collaboration agreement, furnish full particulars of arrangements proposed to be made for obtaining technical advice and services needed for the implementation of the project.

**LOCATION**

8. Location and locational advantages with reference to absence of civic restrictions, proximity to sources of raw material market, fuel, water, transport, labour, effluent disposal etc.

**LAND**

9. Give the following particulars in respect of land acquired/proposed to be acquired for the project.
  - a) Area
  - b) Whether free-hold/lease hold/instalment



- c) If free-hold, give the date of purchase and cost of land (A photostat/certified copy of original to be enclosed).
- d) Original title deed available with the party/ Bank/lost.
- e) If lease hold/instalments give details regarding rent, period of lease etc. Whether lease deed registered or not. (A photostate/certified copy of original to be enclosed)
- f) Is it industrial land? If not then has the necessary permission for charge in land use obtained from Town and Country Planning Department.

## BUILDING

10. Details of buildings, (As per annexure-7)

11 If construction of new building/addition is envisaged, names of the architect and civil engineer, rate, quoted blue print and the architect's detailed estimate of expenses.

## 12. PLANT AND MACHINERY

- a) Details of imported and indigenous plant and machinery acquired/to be acquired as per Annexure 8 & 9.
  - b) The basis of selection of equipment for the project indicating the background of machinery supplier and list of parties to whom the machinery has already been supplied.
  - c) If machinery is being acquired on turn-key basis, the details thereof.
- 14 a) Arrangements made for obtaining the machinery, particularly imported machinery.
- b) Arrangements for erection and commissioning of the plant.

## RAW MATERIAL

14. Give details of annual requirements of major items of raw material indicating the cost and sources.
15. Is there any distribution channel, if so, give details about the item and price and also the name of the agency.
16. if imported; state the country of origin and import policy.
17. Arrangements made/proposed for obtaining the raw materials.

## POWER AND FUEL

18. Furnish the details of requirement of power and arrangements made/to be made.



19. Requirement of fuel for heating, steam and plant processes and arrangements made/ to be made.

#### WATER

20. Indicate the requirements of water and the arrangements made thereof.

#### MAN-POWER REQUIREMENT'S

21. i) Administrative Staff  
ii) Technical Staff  
iii) Labour including skilled/unskilled/casual.

#### OTHER REQUIREMENTS

22. a) Transport  
b) Effluent  
c) Communication

#### 23. TIME SCHEDULE FOR IMPLEMENTATION OF THE PROJECT

	Commencement		Completion	
	Month	Year	Month	Year
a) Acquisition of land				
b) Development of land & site				
c) Civil work, Factory Building, Machinery Foundation, etc.				
d) Arrangements for power				
e) Arrangements for water				
f) i) Acquisition of machinery				
ii) Erection/installation of machinery				
g) Procurement of raw materials and chemicals				
h) Appointment of essential personnel				
i) Trial production				
j) Commercial production to be attained on				
k) Introduction of first batch of production in the market.				

#### E. COST OF PROJECT

	Already incurred Rs.	Proposed to be incurred Rs.	Total Rs.
1. Land			
2. Development of land & site			
3. Building			
4. a) Plant and machinery Imported, Cost Import duty			
Indigenous			
b) Tools, Dies, Moulds, spares & accessories			
5. Technical know-how fees			
6. Expenses on foreign technicians and training of Indian technicians abroad			



7. Miscellaneous fixed assets			
8. Preliminary expenses			
9. Pre-operative expenses			
10. Contingencies			
11. Margin money for working capital (if availing from other Bank)			
(TOTAL 1-11)			

12. Working capital for one operating cycle

Grand Total (1 to 12)

#### F. MEANS OF FINANCING :

Furnish details of sources of finance for meeting the cost under following heads.

	Amount already raised Rs.	Amount proposed to be raised Rs.	Total Rs.
1. Capital			
a) Promoter's contribution			
b) Others			
2. Term loans/integrated loan (Give full details)			
3. Unsecured loans			
4. Deferred payment arrangements including supplier's credit, if any			
5. Central/State Cash Subsidy			
6. Seed Capital/Seed money			
7. Internal Cash Accruals			
8. Other sources			
TOTAL :			

#### G Financial Assistance required from central coop. bank

1. Term loan
2. Working Capital loan  
One operating cycle
3. Integrated loan

TOTAL (1 TO 3)



#### H. UTILISATION OF WORKING CAPITAL

1. Land & Site Development
2. Workshed
3. Plant and Machinery
  - a) Indigenous
  - b) Imported
4. Equipment & Tools
5. Others (specify)

TOTAL

## UTILISATION OF WORKING CAPITAL

6. Raw-material
  7. Finished goods
  8. Other expenses
- (give details)

TOTAL

- l) Details of security to be offered

Existing

Proposed

Total

1. For term loan

- a) Land
- b) Building
- c) Plant machinery
  - i) Indigenous
  - ii) Imported
- d) Equipment & Tools
- e) Others (specify)

TOTAL

2. For working capital  
Details of collateral and  
guarantee, if any, details  
of the guarantor (s) may be given

- J) Particulars of arrangement made/ proposed to be made for raising the finances

- K) State the period within which term loan/integrated loan will be repaid and the instalments proposed



## Marketing Information

1. Give brief notes on the products, its major uses, scope of the market for existing/proposed to be manufactured (including by-products, if any)
2. Indicate the special features (regarding quality price, etc.) of your product which would result in consumer preference for your product in relation to competitive products, (if ISI marked).
3. Government controls, restrictions etc. If any, on the selling prices, distribution etc. in respect of products to be manufactured.
4. Whether export-oriented.
5. Whether import substitution.
6. If there are any export commitment assumed by the company as part of the Government requirements indicate the arrangements proposed for meeting the same and the export incentives available.
7. List of principal customers and particulars of any firm arrangements entered into with them.
8. In case the company proposes to have any sole selling agency for any of its products, furnish the following particulars :
  - a) Name of Selling Agent/Distributors
  - b) Remuneration
  - c) Special advantages/reasons for the appointment of sole selling agents.
  - d) Past experience in handling the same/similar products.
9.
  - a) Detail of pending orders in hand (in case of existing concern)
  - b) Names of important existing clients and expected sales.
  - c) Names of competitors

## M) COST OF PRODUCTION AND PROFITABILITY.

- i) Estimates of cost of production, Profitability (as per annexure-10)
- ii) Furnish a cash flow statement based on the estimates of working results (as per annexure-11)
- iii) At what capacity does the plant break even give details of calculations (as per Annexure-12)

## iv) DECLARATION

The applicant should give an undertaking in the following form :

I/We certify that all information furnished by me/us is true, that I/We have no



borrowing arrangements except as indicated in the application, for the unit with any bank that no application for term loan/composite loan for this unit has been made to any other bank/institution, 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 you in connection with my/our application; that this and any other information available with you pertaining to the borrowing unit present and future, may also be exchanged by you with any agency you may deem fit, and that you, your representatives, representatives of the Reserve bank of India, NABARD, HARCO BANK or any other agency as authorised by you, may at any time, inspect/verify assets, books of account etc. in our factory and business premises. I/We also agree to abide by the rules and bye-laws of the Bank which are in force or as may hereafter come into force. I/We undertake to hypothecate the assets created out of the loan to the Gurgaon Central Co-op. Bank Ltd;

Date.....

Place.....

Signature of the Borrower(s)



## ANNEXURE-1

### Details of Proprietor/Partners/Directors/Managing Director

(Separate sheet for each partner/Director be used)

1. Name of Industrial unit
2. Particulars about Proprietor/Partner/Director
3. Full Name
4. Age
5. Address office  
Residence  
Telephone No.

Passport  
Photograph  
Attested by  
Gazetted Officer

6. Academic Qualification
7. Experience                      Year Employer                      Designation/Functional Duty                      Last salary drawn
8. Function responsibilities in the Industrial unit.
9. Capital loan contribution in the Indl. unit
  - i) At the beginning
  - ii) At present
10. Reasons for joining/establishing the unit  
(All motivating factors to be furnished)
11. If associated as proprietor/partner/director/  
shareholder with concerns other than the  
Applicant Indl. unit details like.
  - a) Name & address of the branch, associate/  
identical concern.
  - b) Nature of association, functional responsi-  
bilities in the concern.
  - c) Capital/loan contribution.
  - d) Name of the associate concern's bankers  
and his addresses.
  - e) Aggregate credit facilities enjoyed by the  
concern.
  - f) Security offered by the concern for its  
borrowings be furnished in respect of  
each associated concern.
12. Personal assets and liabilities :
  - a) Immovables, covering details like land/  
building, address, date of acquisition, cost,  
present value etc.
  - b) Other assets
  - c) Personal liabilities, if any
13. Any other information.

Date.....

Place.....

(Signature of the Proprietor/Partner/Director)  
(with seal)



12

## DETAILS OF TECHNICAL/MANAGERIAL PERSONNEL

DETAILS OF TECHNICAL/MANAGERIAL PERSONNEL								
Sr. No.	Name	Age	Designation	Qualification	Experience/Length of Service	Salaries	Functional Duties at the Indl. Unit	Remarks, If Any
1	2	3	4	5	6	7	8	9



# ANNEXURE-4

## COMPARATIVE STATEMENT OF FINANCIAL POSITION OF

M/S.....

For the year Ended.....

## ANALYSIS OF BALANCE SHEET

(In lacs of Rupees)

(I) FIXED ASSETS	Year	Year	Year	
Land				
Building				
Plant & Machinery				
Others				
Gross Fixed assets				
Less Depreciation to date				
Net fixed assets				
Capital work in progress				
<b>TOTAL (I)</b>				
(II) INVESTMENTS				
(in sister concerns)				
OTHER CURRENT ASSETS :				
Details of stocks				
Stores & spares				
Receivable				
Advances payment of tax				
Excise duty				
OTHER ADVANCES				
Security				
Loss (if any)				
Cash & Bank Balance				
<b>TOTAL (II)</b>				
(III) CURRENT LIABILITIES				
Creditors				
Secured				
Unsecured				
i) Deposits				
ii) Others				
Unpaid dividends				



	Year	Year	Year	
Provision for taxation				
Bank borrowings for working capital				
Secured				
Unsecured				
Other current liabilities				
Profits				
TOTAL (III)				
(IV) SURPLUS OF CURRENT ASSETS OVER CURRENT LIABILITIES $I-III=(IV)$				
(V) OTHER TANGIBLE ASSETS (V)				
(VI) NET TANGIBLE ASSETS $(I+IV+V)=(VI)$				
(VII) LONG TERM LIABILITIES				
Debentures				
Terms loans				
Deferred payment credit				
TOTAL (VII)				
NET WORTH (VI-VII+VIII)				
NET WORTH REPRESENTED BY				
Share Capital				
Equity Share Capital				
Preference Share Capital				
Reserve				
General Reserves				
Development Rebate Reserves				
Other Reserves				
Surplus in profit & loss account				
TOTAL				
CAPITAL STRUCTURE AS ON				
AUTHORISED				
ISSUED				
SUBSCRIBED				
PAID UP				
ANALYSIS OF PROFIT & LOSS ACCOUNTS				
(lacs of rupees)				
for the year ended.....				
Sales of finished goods				
Closing stock of finished goods & work in process				
Other income				
TOTAL (IX)				



(In lacs of Rupees)

	Year	Year	Year	
Opening stock of finished goods & work in process				
Raw Material consumed				
Power & Fuel				
Salaries & Wages				
Consumable Stores				
Repairs & Maintenance				
Administrative & Misc. Expenses				
Selling Expenses				
TOTAL (X)				
GROSS PROFIT (IX X) (XI)				
Interest charges				
Depreciation				
Management remuneration				
TOTAL				
OPERATING PROFIT/LOSS (XI-XII)				
Taxation				
Net Profit (Operating profit/loss less taxation)				
APPROPRIATIONS				
Preference dividend (Rate)				
Ordinary dividend (Rate)				
Reserves				
Balance Carried forward				
SELECTED RATIOS				
i) Debt Equity Ratio				
ii) Ratio of net worth plus long term liabilities to fixed assets				
iii) Ratio of current assets to current liabilities				
iv) Percentage of stocks of finished goods to annual sales				
v) Percentage of trades to debtors & receivable to annual sales				
vi) Percentage of operating profits to sales				
vii) Percentage of net profit (After taxation to equity share capital)				



# **ANNEXURE-5** **DETAILS OF EXISTING FIXED ASSETS**

## **A. LAND**

1. Location
2. Area
3. Whether free hold or lease hold
4. Purchase price of land if owned
5. Rent in case of lease hold land
6. Terms of lease
7. Ground rent payable per year

## **B. BUILDING**

1. Location
2. Whether owned or leased
3. Purchase price of building if owned
4. Rent in case of lease rented premises
5. Terms of lease

Structure	Type of Structure (Whether temporary)	Dimensions	Area Sq. Mtrs.	Actual cost Rs.	Depreciated value as on	Date of erection
1. Workshop						
2. Godown						
3. Administrative Building						
4. Other Building						



## Particulars of Credit facilities enjoyed by the Industrial concern as on

Name of the Institution	Limit sanctioned	Purpose	Nature of Charges	Balance outstanding	Nature and value of security	Margin	Schedule of repayment	Default if any in payment of Intt. and/ or principal
A. Term Loans								
B. Other facilities such as deferred payment etc.								
Working capital								

Note : Has any additional credit facilities been sought from any other Bank ? If so, please give details



Description of each Building

Type of Construction

ANNEXURE-7  
Particulars of building proposed to be constructed

Length (Ft.)	Built up area		Total floor area (Sq. Ft.)	Rate of Construction per (Sq. Ft.)	Estimated Cost of each building	Expected date of completion
	Breadth (Ft.)	Average height (Ft.)				

1. Please enclose a copy of the site plan of the land and blue prints of the building.

2. In case contract is awarded for construction of building, furnish thereof such as name of contractor, amount of the contract etc.  
Particulars of indigenous machine



Note : 1. Please enclose a copy of the site plan of the land and blue prints of the building.

2. In case contract is awarded for construction of building, furnish thereof such as name of contractor, amount of the contract etc.

**Particulars of indigenous machinery**

Sr. No.	Name & Description	Second hand/ New	Name of Manufacturers/ fabricators	Date of acquisition/date of placement of order (actual/expected)	Expected date of delivery	Invoice Price	Estimated expenditure (insurance/freight/ installations)	Total cost (7+8)	Performance guarantee if any
1	2	3	4	5	6	7	8	9	10
1. Existing Machinery									
2. Proposed to be acquired									

Note :

1. Three quotations invoice and other details in respect of each machine to be furnished.
2. In case of second hand machinery, valuation report regarding date of manufacture, age, performance and value, please indicate reasons for going in for second hand machinery and its depreciated value.
3. If the value of the existing machinery has been written off under any year full particulars may be given.
4. In case of existing machinery the additional information on such items as the name of suppliers, purchase price depreciated value & technical specification etc. may be furnished by adding further columns to the State.
5. In case of machinery proposed to be acquired the date of quotations be given invariably.



## ANNEXURE-9

## PARTICULARS OF IMPORTED MACHINERY

Sr. No.	Name & Description of machinery	Name of manufacturer & place	Country of origin	Date of acquisition/ date of placement of order	Expected date of delivery	Mode of payment currency etc.	Rupree equivalent CIF*	Amount of import duty & exp.	Total cost (8+9)	Reason for import
1	2	3	4	5	6	7	8	9	10	11
1.	Already imported									
2.	Proposed to be imported									

1. \*Please give the break-up of price CIF value/Landed cost/final factory installation cost.

2. Quotation/invoice and other details of each machine to be furnished.

3. In case of machinery already imported, the additional information on items such as name of suppliers, purchase price, depreciated value, technical specifications etc. may be furnished by adding further column to the table.