

FOOD PROCESSING FUND (FPF)
APPLICATION FOR TERM LOAN FOR ESTABLISHING A PROCESSING UNIT
IN A DESIGNATED FOOD PARK

(To be submitted along with the Detailed Project Report and other documents as per the Checklist)

1	<p>(a) Name of the Project</p> <p>(b) Name of the Applicant/Implementing Agency</p> <p>(c) Proposed processing activities in the project</p> <p>(d) Details of the Mega Food Park / Food Park / Industrial Estate / Industrial Area, etc., in which the proposed unit is being established</p> <p>(e) Whether the above is notified as a Designated Food Park (DFP) by the Ministry of Food Processing Industries (MoFPI), GoI?</p>	Yes / No
2	<p>(a) Constitution of the Borrower (Private Limited Company, Public Limited Company, Limited Liability Partnership (LLP), Partnership Firm, Cooperative Society, Producers' Organization, Proprietorship concern, etc.)</p> <p>(b) Name of the Registering / Incorporating Authority (where applicable)</p> <p>(c) Date of Incorporation and details of Registration</p> <p><i>(Please enclose a copy of the Registration / Commencement of Business Certificate, Memorandum and Articles of Association, Registered Partnership Deed, Trust Deed, etc., as applicable as per the nature of constitution of the Borrower)</i></p>	
3	<p>Address and Other details</p> <p>(a) Address</p> <p style="padding-left: 20px;">(i) Regd. Office</p> <p style="padding-left: 20px;">(ii) Branch Office</p> <p style="padding-left: 20px;">(ii) Project Location</p> <p>(b) Telephone No. (Office) with STD code and Fax No.</p>	

(i) Registered Office / Office of the Borrower

Telephone No:

Fax No.

(ii) Project site:

Telephone No:

Fax No.

(c) Contact details of at least 2 Key Personnel (*CEO/ Executive Director / Director / Chief Financial Officer, Managing Partner and Other Partners, Proprietor, President and Secretary of a Cooperative, Managing Trustee and Other Trustees of a Trust, etc.*) of the Borrower

Sl. No.	Name	Designation / Nature of Association in the Borrowing Agency	Mobile No. & Landline with STD	Email ID

(d) Official mail of the Applicant, if any

(e) PAN

(f) TAN

(g) Sales Tax Registration No.

(h) Service Tax Registration No.

Note: Enclose self-attested copies of PAN, TAN, Sales Tax, Service Tax Registration Nos., etc. issued by the competent authorities (Refer to Appendix-1)

4 Details of the shareholding pattern of the Applicant / Borrower (Rs. lakh)

- (a) Margin as proposed for the Project :
- (b) Authorized share capital (for company/corporate):
(_____ No. of shares of Rs. ____ each)
- (c) Issued share capital (as on _____) :
- (_____ No. of shares of Rs. ____ each)
- (d) Particulars of shareholding as on _____

Sl. No.	Name	% Shareholding in the company/ firm	Total Equity proposed	Equity capital issued
	TOTAL			

Note:

- (1) Please furnish a copy of the latest Net Worth certificate issued by a Chartered Accountant for all the individual stakeholders. The Certificate shall not be older than 3 months. The proforma for the Net worth Certificate is enclosed as Appendix-2.
- (2) Please enclose audited financial statements with Notes and Comments of Auditors and Directors for the past 3 financial years (2014-15; 2013-14 and 2012-13)

5 Background / Experience of all Shareholders / Promoters / Directors/ Partners / Proprietor, etc., as applicable for the Applicant / Borrower

Sl. No.	Name of the Shareholder/ Director/ Promoter / Partner / Proprietor	Age	Address & Telephone No. (with STD code), Mobile No. & email ID	Academic/ Professional Qualification	Particulars of experience and the line(s) of activity

Note : Brief profile of all the Promoters/ Partners / Proprietor and the Directors (in case of the Company) may be provided as per Annexure-1

6 KYC details

Sl. No.	Name of the Promoter / Partner / Proprietor / Director	Address	Date of birth	PAN No.
1				
2				
3				

Note: Copies of Proof of Address and PAN for all the individuals indicated above to be furnished (Refer to Appendix-1)

7 Particulars of the Associate/Subsidiary Concerns of the Applicant, if any

Sl. No.	Name of the Associate / Subsidiary	Address of the Associate / Subsidiary	Nature of activity of the Associate / Subsidiary	Nature of association (Proprietor/ Partner/ Director/ CEO, etc.) in the Associate / Subsidiary	Extent of interest as a shareholder/ Proprietor/ Partner/ Director, CEO or just investor in Associate / Subsidiary

Note:

(i) If the Applicant company / Proprietor/ Partner/ Director/ CEO of the Applicant is associated with more than one associate / subsidiary concern, details of all the associate / subsidiary concerns to be furnished.

(ii) Brief profile of all the Associate / Subsidiary concerns with which the Applicant Company / Promoters/ Partners / Directors / Proprietor of the Applicant are associated with may be provided as per Annexure-2.

8

Present Banking Arrangements

Sl. No.	Name	Type and nature of credit facility	Bank and branch	Limit sanctioned	Date of sanction	Rate of interest (% p.a.)	Details of repayment	Amount outstanding as on date
A. Applicant								
(i)								
(ii)								
B. Subsidiary / Associate								
(a)								
(i)								
(ii)								
(b)								
(i)								
(ii)								
C. Promoter / Shareholder / Partner, etc. in the individual capacity								
(i)								
(ii)								

@@ to be furnished for all the fund based and non-fund based banking arrangements, such as Bank Guarantees, Letter of Credit, etc. For personal loans availed by the promoters, partners, etc., the purpose of loan shall be indicated. Particulars to be furnished only in respect of outstanding loans.

10

Particulars of the Applicant company or any of the Subsidiary / Associates which are listed companies

Sl. No.	Name	% of shares held by promoters as on date	% of shares held by public (in case of Public Ltd. Co.)	Listed in the exchange(s)	Price range of share price in the past one year (Rs.)	
					Maximum	Minimum

11

Brief particulars about the Project and its Implementation

A. Location of the Proposed Processing Unit and the status of development of infrastructure in the Designated Food Park (DFP)

i Name of the agency which developed / established the DFP where the proposed

	processing unit is being established?					
ii	Details of the total plot area purchased / leased in for the proposed processing unit from the DFP (in acres) <i>(Enclose a copy of the Registered Sale Deed / Lease Deed and other Agreements)</i>					
iii	Total consideration paid towards purchase / upfront payment of lease amount. Annual lease amount payable, if any.					
iv	Date of purchase / leasing of the plot in the DFP					
v	In case of lease, indicate the period of lease as per the Lease Deed (in years)					
vi	Date/month of commencement of commercial operations of the DFP					
vii	A brief write up on the nature of industrial units already established / being established in the DFP					
B	Brief description about the proposed project and nature of processing proposed					
C	Particulars of the Enabling Basic Infrastructure and Non-Core Facilities planned in the DFP and the status of their development / completion vs. requirement for the proposed processing unit being established in the DFP					
	Sl. No.	Name of the Enabling Basic Infrastructure and Non-Core Facility required for the proposed unit	Whether provided by DFP (or) to be arranged by the processing unit (indicate as "Provided in DFP" or "Own Arrangement")	Present status of completion / development (indicate as 'complete', 'under progress' or 'yet to commence', etc.)	If not completed, indicate the expected time of completion (in months)	Estimated requirement / output for the proposed processing unit in the DFP
	1	Approach road to the DFP				
	2	Internal roads				

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3	Drainage				
4	Boundary wall				
5	Parking facility				
6	Arrangements for power supply / requirement (KW, etc.)				
7	Backup power supply				
8	Water (industry use as well as drinking purposes) (KL per day)				
9	Effluent treatment facility - Liquid waste (KL per day)				
10	Effluent treatment facility – Solid waste (MT per day)				
11	Office space (sq.m.)				
12	Security services				
13	_____ (please specify)				
14	_____ (please specify)				

D Raw material / Product-wise processing and other facilities required for the proposed unit

Sl. No.	Name of raw material	Proposed Processing / processed products (pulp, paste, juice, RTS beverage, freezing, IQF, milling / flour, etc.)	Required handling / processing capacity for the processing unit @
			i)
			ii)
			iii)
		

@ such as warehouse / silo facility for the bulk storage of dry raw material, fruit & vegetable washing & grading facility, ripening facility, cold storage / freezing facility, IQF facility, milling facility, steam facility, etc. All the required facilities for the production of a given processed produce to be indicated.

E **Particulars of agricultural raw material requirement and their production / supply**

Sl. No.	Name of the Raw Material	Requirement (MT) at 100% capacity utilization			Major production area / supply centres
		Per day	Per annum	Av. No. of operation days in a year	

F **Core / Common Processing Facilities, if any**, already established / planned as per the project design by the DFP (for e.g., in a Mega Food Park), their capacity, status of completion and the facilities required to be used by the processing unit being established by the Applicant in the DFP

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Sl. No.	Name of the core facility required for the proposed processing unit @@	Indicate whether the facility provided in the DFP on rental basis (or) to be arranged by the processing unit on its own (indicate as "Available on Rent in DFP" or "Own Arrangement")	Capacity required for the processing unit (MT, MT per hour /MT per day, cubic meters, sq. meters, etc.)	Total capacity created in the DFP (MT, MT per hour or annum, cubic meters, sq. meters, etc.)	Status of creation in the DFP (indicate as 'complete', 'under progress' or 'yet to establish', etc.)	If not completed, indicate the expected time of completion (in months)
1	Dry warehouse facility (conventional storage) for the raw material and finished product storage					
2	Dry warehouse facility (silo) for raw material storage					
3	Cold storage facility for the raw material and finished product storage					
4	Freezer storage facility					
5	Ripening facility					
6	Fruit & Vegetable washing and grading facility					
7	Pulping facility					
8	Aseptic packing facility					
9	IQF facility					
10	Steam generation facility					
11	Preliminary processing facility (pre-cleaning, cleaning, grading, etc.) for grains / pulses, etc.					
12	Milling / flouring facility, etc. for grains / pulses, etc.					
13	Packing, packaging, labelling, bar-coding, etc. facility					
14	_____ (please specify)					
15	_____ (please specify)					

@@ List out only those facilities which are required for the processing unit proposed to be established by the Applicant.

G Assessment of various utilities required for the proposed processing unit vis-à-vis the facilities available at present in the DFP

Sl. No.	Name / type of utility	Total assessment made for the proposed unit (KW, lakh units, lakh litres per day, MT, MT per day, etc.)	Capacity created / being created in the DFP (KW, lakh units, lakh litres per day, MT, MT per day, etc.)
A Utilities which are provided in the DFP			
1	Water		
2	Power		
3	Steam		
4	Solid waste treatment		
5	Liquid waste treatment		
6 (specify)		
7 (specify)		
B Utilities which are to be arranged "Own by the processing unit"			
1	Water		
2	Power		
3	Steam		
4	Solid waste treatment		
5	Liquid waste treatment		
6 (specify)		
7 (specify)		

Note: The above are only indicative. Only the list of facilities provided in the DFP and required to be arranged "Own" to be specified.

H Various Statutory/ Mandatory approvals/ NOCs required for the project, of which those available through DFP, those required to be obtained by the processing unit on its "Own" and the present status of obtaining the same

Sl. No.	Name of the Statutory/ Mandatory approval/ required NOC	Not independently required, as the same obtained by DFP	Independently required by the proposed unit	Issuing authority	Present status of application by the processing unit (Applied / Received)
1	Lay out and building plans approval				
2	License from state Industries Department				
3	License from FDA & / or FPO				

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4	Consent from Pollution Control Board				
5	NOC from the Fire Department				
6	Approval for power connection				
7	Permission for water supply				
8	Compliance with EPF Act				
9	Registration under ESI Act				
10	Registration under GST / VAT Act				
11	_____ (Please specify)				
12	_____ (Please specify)				

Note: If any of the above are not applicable for the proposed unit, indicate as “NOT APPLICABLE”.

I	Implementation schedule & planning	Land development, obtaining required approvals / NOCs from competent authorities, start and completion of civil works, placing of orders for various plant & machinery, installation of P&M, Trial run and commencement of commercial production. The above expected timelines may be furnished in the form of a PERT chart.
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10 Project Cost and Major Components of Project

A Details of the Project Cost

Sl. No.	Particulars	Cost (Rs. lakh)	% share in the total project cost
1	Land cost or Lease amount capitalized (only the amount applicable for the first year / 2 years, depending on the moratorium period required for the project, as per the implementation schedule)		
2	Civil Works		
3	Plant and Machinery		
4	Miscellaneous fixed assets		
5	Preliminary and pre-operative expenses		
6	Interest during construction		
7	Margin money for working capital		
8	Contingencies		
9	_____ (please specify)		
10	_____ (please specify)		
	Total		

B	Means of finance proposed			(Amount Rs. lakh)
Sl. No.	Particulars	Amount	% to total outlay	
1	Equity			
(i)	Borrower Margin			
(ii)	Capital Grant from State Govt./ GoI (if any)			
	Sub-total			
2	Debt			
(i)	Term loan from bank / Financial Institution			
(ii)	Other sources of long term borrowing (if any, specify)			
	Sub-total			
	Total		100.00	

C	Project components and their capacity / size, etc. (indicate only those which are required to be created by the proposed Unit)				(Rs. lakh)
Sl. No.	Name of the Item	No. of units/ Size / Volume / Capacity (No., Sq. m, cum., MT/hour, MT, etc.)	Average cost per unit (per sq.m, per cum, per MT capacity, etc., for civil works and total cost per unit for plant and machinery, misc. fixed assets)	Total Cost	
A	Civil Works				
1					
2					
3					
4					
5					
6					
B.	Plant and Machinery				
1					
2					
3					
4					
C.	Miscellaneous Fixed Assets				
1					
2					
3					

D	Detailed breakup of the Preliminary and Pre-operative Expenses	
Sl. No.	Particulars	Cost (Rs. lakh)
	Total	

E Particulars of Assistance, if any, available from the State Government (grant-in-aid, capital subsidy, interest subsidy on term loan / working capital loan, cost of power, tax concessions, etc.), as per the extant Food / Agro-processing / Industrial Policy of State Government.
*Note: (i) Please enclose a copy of the applicable State Policy on Food / Agro processing / Industrial promotion
(ii) In case Approval / Sanction for grant-in-aid / subsidy is already issued, a copy of the same issued by the Nodal Department of the State Government to be furnished.*

11 Please furnish details about the tie up arrangements made, if any, for the working capital requirement for the proposed unit (since only term loan could be availed out of the Food Processing Fund)

12 **Important techno-financial assumptions made in the DPR**
Various techno-financial assumptions underlying the profitability estimates as per the DPR are furnished in Annexure-3.

13 Brief particulars about the manpower assessment made for the proposed key positions for the project (CEO, Chief Financial Officer, Manager-Procurement, Manager-Operations, Manager – Quality Control, Manager-Marketing, etc.)

14 Brief particulars about the Corporate Governance Policy proposed to be devised, if any

15 Status regarding payment of statutory requirements/ obligations of the Applicant

Sl. No.	Nature of statutory obligation	Paid up to	Remarks@
1	Income Tax		
2	Sales Tax		
3	Service Tax		
4	Any other statutory dues remaining outstanding (Pl. specify)		

@ Any details in connection with the relevant requirement/ Sales Tax, Service Tax, outstanding dues, if any, etc., to be furnished.
Note:
Copies of latest Income Tax, Sales Tax, Service Tax and any other statutory obligations to be fulfilled by the Applicant to be furnished

16 Particulars of security proposed to be offered against the term loan sought

Sl. No.	Type of Security / Guarantees	Particulars of security proposed to be offered @	Approx. present value						
1	Primary	All project assets (movable and immovable)							
2	Collateral	(i) Debt Service Reserve for an amount equivalent to one quarter principal and one quarter interest (as per extant policy of NABARD, which is mandatory) (ii) Other tangible collateral security (please furnish the details)							
3	Guarantees								
(i)	Personal Guarantees								
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sl. No.</th> <th style="width: 50%;">Name of the Guarantor</th> <th style="width: 40%;">Net worth@ (Rs. lakh)</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Sl. No.	Name of the Guarantor	Net worth@ (Rs. lakh)				
Sl. No.	Name of the Guarantor	Net worth@ (Rs. lakh)							

		<i>@ Net worth certificates issued by a Chartered Accountant to be submitted, which shall not be older than 6 months.</i>							
	(ii)	Corporate Guarantees							
		Sl. No.	Name of the Corporate					Net worth (Rs. lakh)	
		<i>Latest Audited Balance Sheet along with Notes and Comments of the CA to be submitted</i>							

17	Particulars of rating of external credit rating by any of the approved rating agency (of the Applicant and other Associates of the Applicant, if any)				
	Sl. No.	Name of the Company	Name of the Credit Rating Agency	Rating Issued (with remarks, if any)	Date of Rating Certificate

Note: Please furnish a copy of the Credit-rating Certificate in respect of the above

DECLARATION

I/ We certify that all information furnished by me/ us is true; that I/ We have no borrowing arrangements except as indicated in the aforesaid loan application, that there is no overdue/ statutory dues against me/ us/ promoters except as indicated in the application; that no legal action has been initiated against me/ us/ promoters; that no notice has ever been received from any Bank and/or FI for classifying me/ us/ promoters in the RBI list of Willful Defaulters or any other negative/ black list; that I/ We shall furnish any other information that may be required by you further in connection with my/ our loan application that the information furnished may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India or any other agency as authorized by you, may at any time, inspect/ verify my/ our assets, books of account etc. in our office/ project premises as given above.

I / We am / are also aware that in case it is found anytime in future that any information was concealed by me/us which may jeopardize the interest of the Lender, the Loan sanctioned is liable to be cancelled / rejected.

Place:

Signature:

Date:

Name :

Address:

(to be signed by authorized signatory of the Applicant)

Annexure – 1

Profile of the Shareholder / Director / Partner / Proprietor

Sl. No.	Particulars	
1	Name in full	
2	Residential Address (with PIN Code)	
3	Tel. No.	
4	Mobile No.	
5	Permanent Address	
6	Address for Communication	
7	Personal Details :	
(i)	Date of Birth & Age	
(ii)	Academic Qualification	
(iii)	PAN Card No.	
(iv)	IT/ Wealth Tax Status	(Assessment made up to year)
8	Whether first generation entrepreneur	Yes / No
9	Total experience so far (No. of years)	
10	Particulars of experience / association in similar lines of activity	
11	Particulars of experience / association in other lines of activity	
12	Functional responsibilities discharged with previous employers, if any	
13	% Share held in the present enterprise	
14	Total Assets & Liabilities as on _____ (details to be furnished in a net worth statement prepared by a Chartered Accountant, as per the proforma enclosed as Appendix – I).	Total assets : Rs. _____ lakh Total liabilities : Rs. _____ lakh Net tangible net worth: Rs. _____ lakh
15	Any other relevant information	

16. If associated as a Proprietor/ Partner/ Promoter /Director/ Managing Director/ Shareholder with other business units / firms, in addition to the proposed Mega Food Park project, please furnish the following details

Sl. No.	Name of Enterprise / Business unit	Address	Nature of activity of the enterprise	Capacity in which associated	% share held in the enterprise	No. of Years of association

17. Brief particulars about other enterprises / business units where the shareholder / promoter / partner in the proposed processing unit is having role as a Proprietor/ Partner/ Promoter /Director/ Managing Director/ Shareholder, with regard to the nature of business activity / products / services, nature of clients, turn over, growth in production, sales, exports, quality certification / branding, etc., may be furnished as per the following:

Sl. No.	Name of the Enterprise / Company	Brief particulars about the enterprise

Place :

Date :

Signature

Note: Profile of each of the individual shareholder, promoter, partner, etc., in the proposed unit shall be furnished separately in the above format.

Annexure – 2

Profile of the Associate / Subsidiary Concerns of the Applicant Enterprise

Name of the associate / subsidiary company																			
Address of the Registered Office																			
Nature of activity																			
Date of Registration / Establishment																			
Registration No.																			
Names of Promoters & Shareholding																			
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sl. No.</th> <th style="width: 50%;">Name of the Promoter</th> <th style="width: 20%;">% shareholding</th> <th style="width: 20%;"></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>				Sl. No.	Name of the Promoter	% shareholding													
Sl. No.	Name of the Promoter	% shareholding																	
Details of Private Equity (PE) Funds raised if any																			
			(Amount Rs. lakh)																
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sl. No.</th> <th style="width: 40%;">Name of the PE holder</th> <th style="width: 20%;">Fund assisted</th> <th style="width: 30%;">Date of Agreement / MOU</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>				Sl. No.	Name of the PE holder	Fund assisted	Date of Agreement / MOU												
Sl. No.	Name of the PE holder	Fund assisted	Date of Agreement / MOU																
Please furnish copies of Agreements / MOUs with the PE Holder																			
Brief description about the operations of the company, indicating its activities / products / services, clients, turn over, growth in production, sales, exports, quality certification / branding, etc.																			

**Financial Position and Working Results based on Audited Balance Sheets for the years
(Rs. lakh)**

Particulars	2012-13	2013-14	2014-15
Authorized Share capital			
Paid Up Capital			
Reserves & Surplus			
Net worth			
Total Revenues			

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Profit before Tax			
Interest			
Depreciation			
Net profit			
Debt – Long Term			
Debt-Short Term / WC			

Note:

- (i) Please furnish Annual Reports and Audited Financials of the shareholding company / associate company for the past 3 years
- (ii) Separate information shall be furnished as above for each of the Associate / Subsidiary concerns of the Applicant / Borrower, if any

Details of Corporate Guarantees and/or Assets offered as Collateral Security to any Bank or Financial Institution for securing exposures

Sl. No.	Type of Loan @	Purpose of loan	Total loan amount	Financing Bank & branch	Type of security offered	Value of security (Rs. lakh)	Loan outstanding as on 31-03-2015

@ Term loan, working capital loan, etc.

Annexure-3

Techno-financial assumptions underlying the profitability estimates of the Project

A. Production Parameters

(i) Raw material to finished product conversion rate

Sl. No.	Raw material	Type of Finished product	Conversion rate (%)

(ii) Production capacity and utilization

Sl. No.	Final Product	Production capacity (MT) at 100% capacity utilization			Projected capacity utilization (%) year of commercial production							
		Per hour	Per day	Per annum	1	2	3	4	5	6	7	

B. Assumptions on cost of raw material, other consumables, utilities, etc.

Sl. No.	Particulars of the item	Requirement per MT of finished product / raw material (No. / kg/ MT/ litre/ cum/ kW, etc.)	Unit (kg/MT/litre/KL/ Cum/kW, etc.	Cost per unit @	Remarks (requirement per unit of raw material or finished product, % increase in sale price per year, etc.)
1	Raw Material				
(i)					
(ii)					
(iii)					
2	Other major/important consumables (including packing and packaging material)				
(i)					
(ii)					
(iii)					
3	Core processing facilities provided by the DFP				
(i)					
(ii)					
(iii)					

4	Enabling basic infrastructure and Non-Core facilities provided by the DFP (e.g., cost of power, water, steam, fuel, etc.)				
(i)					
(ii)					
(iii)					
5	Other facilities / utilities not provided by the DFP (e.g., cost of power, water, steam, fuel, etc.)				
(i)					
(ii)					
(iii)					

@ In respect of the facilities provided by the DFP, the rental / user charges levied by the DFP, as per the Agreement / MoU, if any, shall be indicated

C. Assumptions on income

Sl. No.	Name of Finished Product	Sale prices per unit (Rs./MT; Rs./litre, etc.)	% increase in sale price per year (if any)

D. Other assumptions

(i) Repairs and maintenance (% to investment / cost)

- (a) Buildings
- (b) Plant and machinery
- (c) Miscellaneous fixed assets
- (d) Others if any (please specify)

(ii) Selling expenses

(iii) Administrative expenses (other than salaries and wages)

(iv) Interest rate on term loan: _____ % p.a.

(v) Depreciation rate

(a) Method of calculation: Straight line method / Written down value method

(b) Depreciation rate assumed

- (i) Civil works
- (ii) Plant and machinery
- (iii) Miscellaneous fixed assets
- (iv) Others, if any (please specify)

(vi) Rate of Income Tax (%), sur-charge, etc. on the gross profits

(vii) Any other assumption(s) having major bearing on the financial analysis of the project

APPENDIX - 1

KYC Documents

A	Documents for identity proof (Self attested true copies to be submitted)
1	Certificate of Incorporation of the Business Enterprise/ Company; and Memorandum & Articles of Association, etc., as applicable for the category of the Borrower
2	Certificate of Commencement of business
3	Copy of PAN Card in the name of the Applicant Enterprise / Company
4	Copy of TAN, Sales Tax, Service Tax Registration Numbers (as applicable) in the name of the Applicant Enterprise / Company
B	Documents for proof of address (Self attested true copies to be submitted)
1	Telephone bill / utility bills in the name of the company showing principal address of the company
2	Any document, as given above for accounts of individuals, for address proof of the Chairman, Managing Director & all other Directors and Authorized Signatories viz. (a) Latest telephone bill, (b) Latest certified bank account statement
3	Property Tax Receipt

APPENDIX-2

Format of Net Worth Statement of the individual Shareholder / Promoter / Partner / Proprietor, etc.

1	Name	
2	Address:	
	Residential	
	Office	

3(a) DETAILS OF ASSETS

(i)	Cash on hand	
(ii)	Bank Balance	
(iii)	Loans to the business enterprise / Company (unsecured)	
(iv)	Other Receivables	
(iv)	Details of other securities like Govt. bond/ Shares	
(v)	Investment in business	
(vi)	Investments in Equities (Shares)/Bonds, etc.	
	a. Listed Companies	
	b. Non- listed Companies	
(vi)	Miscellaneous Receipts / Assets (please specify)	
	Total	

3(b) IMMOVABLE PROPERTIES

Sr. No.	Detailed Address of property	Type of property (Agri/ Industrial/ Residential / commercial, etc.	Total Area	Whether Self-owned or Ancestral	Approx. present Value (Rs. lakh)	Basis of valuation	Details of encumbrances (if any)
(i)							
(ii)							
(iii)							
	Total						

3(c) LIABILITIES

Sr. No.	Borrowings for	Secured by	Outstanding amount
(i)	Business Loans		
(ii)	Housing Loan		
(iii)	Loan against Insurance Policies		
(iv)	Vehicle / Car Loan		
(v)	Un-secured Loan		
(vi)	Guarantees/ acceptances offered, if any		
(vi)	Other liabilities (please specify)		
	Total liabilities		

4. SUMMARY

Value of liquid assets	
Value of immovable properties	
Total Assets	
Less: Total Liabilities	
Net Assets	

Declaration on :

(i) Government enquiry, Court proceedings or prosecution instituted against the Shareholder / Promoter / Partner / Proprietor, etc. for any offenses? Yes / No

(ii) If yes, please furnish details.

I declare that the above particulars are true to the best of my knowledge and belief.

Place :

Date :

Signature

Note: Net worth statement for all the Shareholders / Promoters / Partners / Directors of the proposed unit shall be obtained from a Chartered Accountant and furnished in the above format

