

TRIPURA INDUSTRIAL DEVELOPMENT CORPORATION LTD.

FORM OF LOAN APPLICATION

For Loan amount exceeding Rs. 2 Lacs and up to Rs 15 Lacs

**To
The Managing Director,
Tripura Industrial Development Corporation Ltd.
Pandit Nehru Complex,
Industries Building (3rd Floor),
P.O. Kunjaban, Agartala – 799006
(Tripura).**

APPLICATION FOR LOAN OF RS

Dear Sir,

I/We

**hereby apply for a loan of Rs
(in figures)**

**(Rupees from the
(in words)**

Tripura Industrial Development Corporation Ltd. for setting up a project for

Thanking you,

Yours faithfully,

Signature of the Applicant

Dated :

SMALL SCALE INDUSTRIES
APPLICATION FORM FOR CREDIT FACILITIES OF OVER
Rs. 2 Lacs & UPTO Rs. 15 LACS

- 1.1 Name of the unit :
(In Block Letters)**
- 1.2 Constitution : Proprietary/partnership Firm/
Private limited/Public Limited
Company/Co-operative Society)**
- 1.3 Name of the business :
house/group (if any)**
- 2.1 Registration No. (as given :
by the District Industries
Center/Directorate of Industries)**
- 2.2 Date of Incorporation/ :
Commencement of Business**
- 3. Business Address with :
Telephone/Telex No.**
- 3.1 Registered Office :**
- 3.2 Administrative Office :**
- 3.3 Factory :**
- 4. Background of the Proprietor/ :
Partners/ Directors
(Pl. furnish for each person
as per Annexure – 1)**

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- 8. Arrears in Statutory payments (if any) :**
- a) Income Tax :**
 - b) Sales Tax :**
 - c) Provident Fund :**
 - d) Employees State Insurance Corporation :**
 - e) Other (specify) :**
- 9. If the unit is an ancillary unit the undertaking to which it is catering and its address :**
- 10. Name of the associate concern(s), if any and :**
- 10.1 Nature of association and amount invested :**
 - 10.2 Nature of activity :**
 - 10.3 Items traded/manufactured :**
 - 10.4 Turnover and profit during preceding three years :**

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12.3 Capacity : (No. of units/Quantity in Kg/Volume in litre per annum)

Capacity for each product	Licensed	Installed	Operating

No. of working days in a month :
&
No. of shifts in a day :

12.4 Locational advantages of existing and/or proposed premises with reference to :

- i) **absence of civic restrictions,**
- ii) **Proximity to the source of raw materials,**

iii) Market for the product :

iv) availability of -

a) Power :

b) Water :

c) Labour :

d) Transport :

v) Whether clearance has been obtained from the pollution Control Authority :

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12.5 LAND & BUILDING :

	Area/Plinth Area (in Sq.m)		Value (in 000s of Rs)	
	Existing	Proposed	Existing	Proposed
Factory Land				
Factory Building				
Ancillary Building				
Open storage space				

12.6 Type of soil and load bearing capacity :
(enclose test report)

Enclosures :

- a) Certified xerox copy of sales/lease deed
- b) Certified xerox copy of the Govt. order converting the land into Industrial land, if applicable.
- c) Locational map
- d) Certified xerox copy of the site plan of the land and blueprints Of the buildings duly approved by the Corporation/municipality/ Panchayat.

12.7 PARTICULARS OF MACHINERY & OTHER FIXED ASSETS

As per Annexure – II

12.8 Necessity & purpose for the proposed investment/ addition to factory premises/ machinery (in case where such investment is intended) for achievement of the anticipated turnover.

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12.9. RAW MATERIALS/COMPONENTS
(Please mention about the imported and indigenous items separately)

Name/Brief Description of the items.

	(A)	(B)	(C)	(D)
Quantity Required				
Sources of Supply				
Minimum Purchase Quantity				
Lead/Procurement Time				
Available throughout the year				
If answer to the above is no then no of months it is available				

(enclose proforma invoices in respect of each item, if available)

**13. UTILITIES (Give comments on requirement,
availability/adequacy, qualitative aspects, etc.)**

13.1 Power

Contracted Load

Connected Load

**Future power consumption
(in no. of units) per month**

Stand-by Arrangements

**(Enclose certified xerox copy
of sanction for power connection)**

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13.2 Water
(Enclose certified xerox copy
of sanction for water connection) :

13.3 Fuel :

13.4 Other (Specify) :

14. ECONOMIC FEASIBILITY

**Marketing (mention separately
For each products).** :

**14.1. Whether the product is
reserved exclusively for the
SSI sector** :

**14.2. Name of the Major
customers.** :

**14.3. Region/Area where
The product is/will be sold.** :

**14.4. Extent of competition & No
Of units engaged in similar line
In the area.** :

**14.5. How does the units meet/
Propose to meet the competition.
(comment on the competitive
advantages enjoyed by the unit)** :

**14.5.1 In price & quality, how does
the unit's product compare
with those of its competitors.** :

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14.5.2. Is the unit selling direct to its customers/ if so, please furnish details like sales force, showrooms, depots, etc :

14.5.3. If a selling/distribution agency has been appointed, its name, period of contract, commission payable, period by which the bills will be paid by it etc. :
(enclose copies of agreement, where ever such agreement has been entered into)

14.6. Nature and volume of orders/ enquires on hand. :
(certified xerox copies to be furnished)

14.6 If the unit is export oriented, please furnish exporter code., if allotted, and relevant details as per the following details in the preceding three years :-

Code No

Name of the Product exported	Name of the Country Where exported	F.O.B. Value in US \$

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15. Cost of Project

(Please furnish estimates of cost of project under the following heads. Indicate the basis for arriving at the cost of project)

Sr. No	Particulars	Already Incurred	To Be Incurred	Total cost
	A. Land including development			
	B. Building & Other civil Works			
	C. Plant & Machinery 1) Indigenous 2) Imported			
	D. Essential Tools, Spares & Accessories			
	E. Testing Equipment			
	F. Miscellanies Fixed Assets			
	G. Erection/Installation Charges			
	H. Preliminary Expenses			
	I. Pre-Operative Expenses			
	J. Provision for Contingencies 1. Buildings 2. Plant & Machinery 3. Other Fixed Assets			
	K. Margin for working Capital Required			
	L. Total			

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16. Means of Financing (Please furnish details of sources of finance for meeting the cost under the following heads)

(000s of Rs)

Sr. No.	Particulars	Amount Already Raised	Amount Propose To be Raised	Total
A.	Capital (specify resources contributing capital)			
B.	Reserves			
C.	Term Loans (give full particulars)			
E.	Unsecured Loans and Deposits (indicate sources, rate of interest repayment period, etc.)			
F.	Subsidy Central Govt. State Govt.			
G.	Seed Capital (indicate sources)			
H.	Internal Cash Accruals			
I.	Other Sources (specify)			
J.	Total			

16.1. In case internal accruals are taken as source of finance explain the basis for estimation of internal accruals by means of a statement.

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16.2. Indicate sources from which expenditure already incurred has been financial :

16.3. Promoter's contribution to the project As % of the total cost. (please furnish list of persons/firms who would be contributing to the promoter's share of the capital and the respective amounts and their relationships) :

17. Schedule of Implementation

**Please indicate the progress made so far in the implementation of the project
And furnish the schedule of implementation as follows :-**

	<u>Date of Commencement.</u>	<u>Expected date Of completion.</u>
a) Acquisition of land		
b) Development of land		
c) Civil works for Factory building/machinery Foundation/Administrative Building.		
d) Plant & Machinery : Imported - Indigenous –		
e) Arrangement for power		
f) Arrangement for water		
g) Erection of equipment		
h) Commissioning		
i) Initial procurement of raw materials		
j) Initial procurement of raw materials		
k) Commercial Production		

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18. **Future Projections**
(To be given for the next three years)

Please furnish data on projected profitability
As per Annexure III.

Please furnish data on projected cash flow
Statement as per Annexure IV.

Percentage of cash sales in Total sales ----- %

Period in which payment is received in ----- days
Respect of credit sales

Average credit available on purchases ----- days

19. **Working capital Required for the Anticipated Turnover :**
(Please furnish data as per Annexure VI)

20. **Repayment Programme** :

21. **Details of Securities to be Offered** :

21.1. **Primary**
(Working capital and term loan
securities to be indicated separately)

21.2. **Collateral, if any**
(full details)

21.3. **Details of guarantor(s)**

21.3.1. **Name**

21.3.2. **Residential Address**

21.3.3. **Occupation**
(if in service, name &
address of his/her employer)

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**21.3.4. Details of Movable &
Immovable Property (ies)
Owned by him/her & other
Dependent family members**

**21.3.5. Details of any similar guarantee,
If any, given to other institutions**

I/We certify that all information furnished by me/us is true; that I/we have no borrowing arrangements for the unit with any Bank except as indicated in this application; that there is no overdues/statutory dues against me/us/promoters except as indicated in this application; that no legal action has been /is being taken against me/us/promoters that I/we shall furnish all other information that may be required by you in connection with my/our application; that this may also be exchanged by you with any agency you may deem fit ; and you, your representatives, representatives of the Reserve Bank of India/National Bank for Agriculture & Rural Development/ Small Industries Development Bank of India/Deposit Insurance & Credit Guarantee Corporation or any other agency as authorised by you, may, at any time, inspect/verify my/our assets, books of accounts, etc., in our factory/business premises as given above.

Date :

Place :

**Signature of the Borrower
(Name & Designation)**

Encl : Certified Xerox Copies of

- a) **Audited Balance Sheets with Trading and Profit & Loss account,
For the last three years.**
- b) **Memorandum and Articles of Association, Certificate for
Commencement of Business.**
- c) **Income Tax, Wealth Tax Returns and assessment orders for the last three years, for the
unit as well as proprietor /partners /directors.**
- d) **Sales Tax Returns for the last three years.**

**APPLICATION FORM FOR CREDIT FACILITIES OF OVER
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BIO-DATA FORM

Annexure – I

**Details of Proprietor/Partners/Managing Partner
Promoters/Directors/Managing Director**

(Please indicate inter-relationship, if any, among the
partners/directors/promoters)

(Please use separate sheet for each person)

1. Full Name :
2. Name of the Father/Husband :
3. Age :
4. Sex :
5. Whether belongs to Schedule Castes/ Schedule Tribes/ Minority Community : Yes/No
6. Are you an Ex-servicemen : Yes/No
7. Ration Card No. and Name of the issuing Officer :
8. Passport No. :
9. Address :
Office : Tel.No.
- Permanent Residence :
10. Academic Qualification :
11. Experience

<u>Years</u>	<u>Employer</u>	<u>Designation</u>	<u>Last salary drawn</u>
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12. Functional responsibilities in the unit :
13. Capital/Loan contribution in the unit : At the beginning At Present
14. Reason for joining/ establishing the unit. :
(please mention about the motivating factors)

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BIO – DATA FORM (Contd.)

15. If associated as proprietor/ partner/ director/ shareholder with concerns other than the applicant unit, please furnish following details separately for each concern by way of enclosure. :
- 15.1. Name & Address of the branch/ associates/ identical concern :
- 15.2. Activity of the concern :
- 15.3. Functional responsibility in that concern :
- 15.4. Capital/Loan contribution :
- 15.5. Name of the associate concern's Banker and their address :
- 15.6. Aggregate credit facilities enjoyed by the concern :
- 15.7. Security offered by the concern for its borrowing :
- 15.8. Working results of the units for the past three years :
16. Personal Assets & Liabilities :
- 16.1. Immovable property details like land/buildings, location, date of acquisition, cost, present value etc. :
- 16.2. Other Assets :
- 16.3. Personal Liabilities, if any (including guarantees/acceptance given) :
17. Any other relevant information :

Place :

Date :

Signature

**APPLICATION FORM FOR CREDIT FACILITIES OF OVER
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Annexure – II

Details of Existing Fixed Assets

A. Land

1. Location
2. Area
3. Whether Freehold or Lease hold
4. Purchase Price of Land if owned
5. Rent in case of Leased land
6. Terms of Lease
7. Ground payable per year

B. Building

1. Location
2. Whether Owned or Leased
3. Purchase price of Building if owned
4. Rent in case of Leased/Rented Premises
5. Terms of Lease

Structure	Type of Structure (Indicate "P" if Permanent)	Dimensions	Area (in Sq.M.)	Actual cost (in Rs.)	Date of Erection
1. Workshop					
2. Godown					
3. Administrative					
4. Other Buidings					

In case the assets have been revalues or written up at any time during the existence of unit, furnish full details of such revaluation together with the reason therefore.

Particulars of Building Proposed to be Constructed

Serial No	Description of each Building	Type of cons- truction	<u>Built-up</u> Length	<u>Area</u> Breadth	<u>(in metres)</u> Average Height	Total Floor in sq.m.	Rate of Construc- tion per sq.m.	Estimated cost of each	Expected date of completion
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- Note :**
1. In case contract is awarded for construction of building, furnish details thereof such as name of contractor, amount of contract, etc.
 2. Other approvals from inspector of factories, drug, Controllers, etc., if any should be enclosed.
 3. Please enclose a plan showing layout of machinery.

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**Annexure – II
(contd.)**

Particulars of Machinery

Serial No.	Name of Machinery and specification	Second hand New	Name of manufacturer fabricator (place of Country and Origin, if Imported)	Date of acquisition Date of placement of order (actual/ expected)	Expected date of Delivery	Invoice Price including taxes for Indigenous Machinery/ CIF for imported Machinery	Estimated expenses o/s of Insurance freight, installation, imported duty	Total cost
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1. Existing Machinery

1.1.1. Indigenous

1.1.2. Imported

2. Proposed to be acquired

2.1.1. Indigenous

2.1.2. Imported

- 1. Quotation/ Catalogues/ Invoice and other details in respect of each machine to be furnished.**
- 2. If second hand machinery, valuation report regarding age, performance and value from competent valuer to be submitted. Also please indicate reasons for going in for second hand machinery and its depreciated value.**
- 3. In case of imported machinery, please indicate mode of payment and price of the machinery in foreign currency.**
- 4. In case the assets have been revalued or written up at any time during the existence of unit, furnish full details of such revaluation together with the reason therefore.**

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**Annexure – III
Projections of performance, profitability and Repayment**

**Break-even point
% of installed capacity**

**Break even quantity
Break-even Value**

(Figure in 000s of Rs.)

	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
A. Production during the year (Quantity) % utilisation of installed capacity					
B. Sales					
1. Sales including all miscellaneous receipts					
2. Less Excise					
3. Net Sales					
C. Cost of Production					
1. Raw Material Consumed					
2. Power and Fuel					
3. Direct Labour and Wages					
4. Consumable Stores					
5. Repairs and maintenance					
6. Other Manufacturing Expenses					
7. Depreciation/Development Rebate Reserve					
Total Cost of Production					
8. Add Opening stock-in-process and finished goods.					
9. Deduct closing stock-in-process and finished goods					
D. Cost of Sales					
E. Gross Profit (B-D)					
F. Interest on					
1. Term Loans					
2. Working Capital					
3. Other Loans, if any					
G. Selling, General and Administrative Expenses					
H. Profit before Taxation {E-(F+G)}					
I. Provisions for Taxes					
J. Net profit (H-I)					

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**Annexure – III
(Contd)**

Projections of Performance, Profitability and Repayment

(Figures in 000s of Rs.)

	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
K. Depreciation added back					
L. Net Cash Accruals					
N. Repayment Obligations					
1. Towards Term Loan					
2. Towards other loans, if any.					
<hr/>					
Total Repayment					
<hr/>					
N. Debt service Ratio (L:M)					

**APPLICATION FORM FOR CREDIT FACILITIES OF OVER
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Annexure – IV

Cash Flow statement

(Figures in 000s of Rs.)

	Construction Period	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
A. Sources of funds						
1. Cash Accruals (viz. Net profit before Taxation (item H of Annexure-III) to which shall be Added interest (item f of Annexure-III)						
2. Increase in share capital Equity/Preference						
3. Depreciation						
4. Increase in deferred payment facilities.						
5. Increase in deferred payment facilities.						
6. Decrease in Unsecured loans / Deposit						
7. Decrease in Unsecured loans and deposit						
8. Increase in bank borrowings for working capital.						
9. Sales of Fixed assets/ investments						
10. Others (specify)						
Total Sources (A)						
B. Deposition of Funds						
1. Preliminary and Pre-Operative Expenses						
2. Increase in Capital Expenditure						
3. Increase in Current assets						
3.1. Inventories						
3.2. Others						
4. Decrease in long term loans/debentures						
5. decrease in Deferred Payment facilities						
6. Increase in Investments						
7. Interest						
8. Taxation						
9. Dividend (amount & rate)						
10. Other expenses (specify)						
Total disposition (B)						
C. Opening Balance						
D. Net Surplus (A-B)						
E. Closing Balance						

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Annexure – V

Projected Balance Sheet

	1st Year	2nd Year	3rd Year	4th Year	5th Year
A. Liabilities					
1. Equity Share Capital					
2. Reserves and Surplus					
3. Term Loans					
4. Bank Borrowings for Working Capital					
5. Other Liabilities					
Total Liabilities					
B. Assets					
1. Gross Block					
2. Depreciation					
3. Net Block					
4. Investment					
5. Current Assets					
6. Cash and Bank Balances					
Total Assets					

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**Annexure – VI
Assessment of Working capital requirements**

(Figures in 000s Rs)

	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
I.	Current Assets				
	1. Raw materials including stores				
	1.1. Imported (Month's consumption)				
	1.2. Indigenous (Month's consumption)				
	2. Other consumable Spares				
	3. Stocks-in-process (Month's cost of Production)				
	4. Finished Goods (Month's Cost of Sales)				
	5. Receivables other than Export and Deferred Receivables (including Bills Purchased/ Discounted by banks) (Month's Domestic Sales excluding deferred payment sales)				
	6. Export Receivables (including Bills Purchased /Discounted by banks) (Month's Export Sales)				
	7. Advances to Suppliers of Raw Materials and Stores/Spares/Consumables				
	8. Other Current assets including Cash and bank balances and deferred receivables due within one year (furnish individual details of major items)				
	Total Current Assets (I)				
	Total Current Assets (I)				
II.	Current Liabilities				
	1. Creditors of Purchases of raw materials and stores/spares/consumables (month's Purchases)				
	2. Advances from Customers				
	3. Accured Expenses				
	4. Statutory Liabilities				
	5. Other Current Liabilities (furnish individual details of major items)				
	Total Current Liabilities (II)				
III.	Working Capital Gap (I-II)				
IV.	Margin for Working Capital				
V.	Bank Borrowings				

