Application Form

(Document / Information / Data Requirement for Borrower Company / Flagship Company / Corporate Guarantor)

a)	Facility Required (Corporate/Personal Loan)	
b)	Amount (Rs. Crore)	
c)	Purpose / End Utilization of Fund	
d)	Tenor and Repayment	
e)	Security	
f)	Latest Credit Rating	
g)	Contact Person (Name, Designation, E-Mail and Mobile No.)	

1. Particulars of the Company incl. brief history of the company and the unit:

a)	Name of the Applicant Company / Background	
b)	Promoters / Brief Background	
c)	Constitution	
d)	Sector	
e)	Nature of business / Products	
f)	Current Year Sales / Top 5 customers / Suppliers	
g)	Registered/Corporate Office	
h)	Year of incorporation	
i)	Lead Lender	
j)	Brief Background of Group Companies with Financials	

2. Stake of Institutions and Banks

(a) Term Loans **(Rs. in crore)**

Division	Name of Instt./ Banks	Amt. Sanc. (Year)	Intt. Rate %	Amt. Disb.	Amount O/s As on …….		Security created
					Principal	Intt.	

(b) Working Capital Loans **(Rs. in crore)**

	Facilities Sanctioned			Drawing Power		Outstanding as on ……		
Name of the Bank	Fund Based	Non Fund Based	Margin/ Share (in %)	Fund Based	Non Fund Based	Fund Based	Non Fund Based	Rate of Intt. (in %)

(c) Repayment Schedule (During IFCI's tenure of Loan/Facility) **(Rs. in crore)**

Name of the Bank	FY 1	FY 2	FY 3	FY 4

3. Capital Structure of Borrower (As on ……**)** **(Rs. in crore)**

Share Capital	Authorised Capital	Issued, Subscribed & paid up
Total		

(Rs. in crore)

Particulars (Equity)	Amount	% holding
Promoters		
Banks and Insurance company		
FIIs (with details)		
Other corporate bodies		
Public		
Others		
Total		

Particulars (Preference)	Amount	% holding
Promoters		
Banks and Insurance cos.		
Total		

4. a. Details with regard to Directors (as on……)

Name	Age	Designation	PAN Card No. / DIN No.	Promoter/Executive/ Independent	Brief Background

b. Details with regard to Management (as on ……)

Name	Age	Designation	Function/Department	Brief Background

5. Details and present status of major pending litigation's against the Company.

6. Note on compliance of statutory liabilities and outstanding dues, if any.

7. Past Working results and financial position /Cash Flow Position / Ratios (Debt Equity / Interest Coverage, Current Ratio) and DSCR etc.

8. Projected Profitability, funds flow/balance sheet along with assumptions. (All assumptions need to be explained with justifications/ relevant documents and excel sheet with links).

9. Details and present status of major pending litigation's against the Borrower and Flagship/ Group Company/ Personal Guarantor(if any)

10. Details on compliance of statutory liabilities and outstanding dues (if any).

11. Security :

a) Tangible Security – Please mention property details (Land Area in acre/sq mtr, nearby landmarks, construction/buildings, land use etc.)
b) If the security is by way of pledge of listed shares then – Share price details/ movement / encumbrance position, IPO details, Trading Volumes, etc.
c) Personal properties of promoters/their relatives/group companies
d) Corporate Guarantee / Personal guarantee / Legally Binding Comfort Letter
e) Escrow of receivables of borrower company/group company/project specific receivables
f) Post Dated Cheques (PDCs)

We also confirm that

- Our Company is not a BIFR referred Company nor has been declared a defaulter by any FI / Bank including Reserve Bank of India or sought financial reconstruction under any law;
- None of our Directors are related to any Director/ Senior Officer of IFCI Ltd Group

Date & Place:

Signature & Name of Directors/Authorized Signatory
Stamp of the Company

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Appendix-II

Sn	Requirement	Check Box
01	External credit rating - Long term debt; agency, rating, date, amount Rs. Cr	
02	External credit rating - Short term debt; agency, rating, date, amount Rs. Cr	
03	Restructuring/Re-schedulement/Deferment/Relief and Concessions availed by the company/Group concern in the past, if any	
04	Audited financial results of borrower concern – Last Five Years & quarters	
05	Audited financial results of the company whose shares are proposed to be pledged – Last Three Years and quarters	
06	Provisional Financials (Balance Sheet and Profit & Loss Statement) for Last FY with Schedules	
07	Projections data for Current FY and Future Financial Years signed by authorized signatory along with assumptions.	
08	Projected Turnover on Company Letter Head	
09	Tax Audit Reports for Last 3 years	
10	Terms of unsecured loans, if any	
11	Analysis of Debtor (More than 180 days outstanding)	
12	FC debt if any including ECBs, FCCBs etc. along with detailed terms, if any	
13	Convertible debt contracted by the company along with terms, if any	
14	Contingent liabilities (if any), details.	
15	Arrears in Statutory Payments (if any) Income tax, sales tax, service tax, PF, ESI, others	
16	Name, address and contact details of bankers and lenders, whether the credit limits are under sole banking or multi banking arrangement along with details of debt sanctioned, disbursed, O/s, rate of interest, security, guarantees etc.,year-wise repayment schedule – principal/interest, and overdues (FDOD), if any	
17	Copies of Sanction Letters from all Banks and Institutions for Secured as well as Unsecured Loans	
18	Bankers' feedback on Borrower company's/ group concerns accounts	

COMPANY RELATED DOCUMENTS

01	Profile of the Company	
02	Profile / Bio data of Directors (including experience proof, if possible)	
03	List of Board of Directors with age, brief background, DIN No., PAN No., correspondence address, mobile number and e-mail IDs.	
04	Latest Form 20B	
05	Memorandum of Association and Articles of Association/Registered Partnership Deed	
06	PAN Card, Address Proof of Company - Light Bill, Telephone Bill 17. (a) Certificate of Incorporation (b) Shop Establishment License, (c) Trade License (any one of them)	
07	ITR returns for Company and ITR Returns for Promoters along with Statement showing Computation of Income of the Promoters with Acknowledgement from IT Department	
08	Bank Statement for the Last 6 months	
09	RTR to be given for all Term Loans, Car and other Loans availed by the Company	
10	RTR to be taken for Loans greater than ` 5 Lakhs in the name of the Promoters (only to be taken if no Loan has been taken by the Borrower Entity)	

SECURITY RELATED DOCUMENTS

Sn	Requirement	Check Box
01	List of Property Document held with the Existing Banker / Copy of MOE	
02	Latest Valuation reports (date, distress valuation, agency) of assets, ownership documents, unencumbered, right to transfer, mutation, land use, marketability, access rights, etc.	
03	Details of guarantees extended by Corporate Guarantor	
04	Networth details and external rating of corporate guarantor	
05	networth details of proposed Guarantors in IFCI Venture's format (Annexure-1) duly certified by CA firm	
06	Last 3 year IT/WT returns of personal guarantors certified by a CA firm	

PROJECT RELATED DOCUMENTS

Sn	Requirement	Check Box
01	Product Profile	
02	Copies of the DPRs which would have been prepared by the project Consultants to examine and satisfy on the technical/commercial viability of the projects.	
03	Present order book positions, past track record and capability of the contractors appointed to carry out various works, to meet their delivery commitments in a timely manner.	
04	Periodic progress reports on project implementation and status of pending clearances. During project implementation, reports/documents to assess project progress vis-a-vis the initial cost and time estimates and to determine the effect of variations from schedule on the project cost.	
05	Comparison of capital cost as also the variable costs with other similar projects to assess competitiveness.	
06	Latest 2 reports of lenders' as well as Owner's Engineer, if any	
07	Effluent treatment and environment protection	
08	Requirement of land for the project and status of its acquisition	
09	Appropriate and adequacy of insurance for all assets and third party damages, during project execution phases, if any.	
10	Insurance of assets available and valid up to current Financial Year	

OTHER DOCUMENTS

Sn	Requirement	Check Box
01	Names of the promoters, directors and their associate concerns are not appearing in the RBI caution/willful defaulter/CIBIL list.	
02		
03	Details of any outstanding litigations against the company/group concerns/promoters/management and its impact on company's performance.	
04	Compliance with regulatory prescriptions - Details of any past/ongoing investigations by statutory/ regulatory agencies against the company/ group concerns/promoters/management and its impact on company's performance.	
05	MoA & AoA provides for proposed borrowing	
06	Details of project, sell side/buy side agreements entered into by the company, if any	
07	Clearances/approvals required by the company and current status thereof	
08	Land acquisition, if any and status thereof	
09	Name, address and contact details of Consultants/LiE/technical collaborators, TEV, etc, if any, along with copies of their latest 2 reports.	
10	Major raw materials reqd., source, quantity, quality, pricing, FC, firm/long term contracts	
11	Requirement of utilities and status therof	
12	Copy of Environmental Impact Assessment Study, if any, to understand any environment related issues/concerns and the mitigants which may have been put in place to tackle these concerns may be assessed.	
13	Names and creditworthiness of major customers along with payment security mechanism and availability of long term contracts	
14	IFCI Venture's exposure to the individual borrower/Group/industry including proposed exposure and compliance with In-house/RBI exposure norms	
15	Details of financial assistance availed by the Borrower / Group companies from IFCI Group as a whole including details with regard to following: 1. Date of Sanction / Amount of Sanction 2. Date of Disbursement / Amount of Disbursement 3. ROI 4. Securities provided (Mortgage / Shares / Personal and/or Corporate Guarantees / DSRA /Post Dated Cheques / Escrow etc.) 5. Outstanding details (Principal / Interest / others) 6. Pending Compliance / Defaults, if any 7. Any other information applicable in this regard	
16	Current developments, if any	

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Annexure-II

Networth Statement Form

Networth of Mr./Mrs._____(as on_____),
Promoter/Director/MD/Gurantor of M/s._____

A. Investment in immovable property:
(including construction / investment activity yet to be completed)

S. No.	Details of location of property Including Extent (As per Revenue & Municipal records, Postal Address)	Type of Property *	If in joint names with others (indicate names)	Date of acquisition	Built-up area (in sq.ft./sq. mt) @	Cost (Rs. in lakh)	Market Value (Rs. in lakh) @
				Total			
*Indicate type as Residential/ Industrial / Agricultural / Commercial/ Others (please specify).							
@If jointly owned with others, only relevant share to be taken for value.							
Note: In case of encumbrance in any of the properties, details of the same should be given.							

B. Investment in Shares / Debentures / Capital / Securities / Bonds /Mutual Funds / Fixed Deposits (FD), etc.:

S. No.	Name of the Company / concern / Bank	Name, ID and address of DP, Bank	Investment Type /(listed/unlisted) /Physical form/ Demat	No. of units	Cost (Rs. in lakh)	Market Value (Rs. in lakh)
Associate / Sister / Group concern						
			Sub-Total			
Others						
			Sub-Total			
			Total			
Note: In case of encumbrance in any of the investments/FDs, details of the same should be given.						

C. Loan and Advances (Extended):

S. No.	Name of the Company / concern	Loan type	Tenor of loan	Amount (Rs. in lakh)
Associate / Sister / Group concern				
			Sub-Total	
Others				
			Sub-Total	
			Total	

D. Other Assets(including Gold, Jewellery, Vehicles, etc.):

S. No.	Details	Amount (Rs. in lakh)	Long term / Short Term
	Total		

E. Secured / Unsecured Borrowings from:

S. No.	Name of the Lender	Nature of borrowing (Long term / Short term)	Purpose	Amount Outstanding (Rs. in lakh)	Amount Overdue, if any, (Rs. in lakh)	Nature of Security Offered
Banks/Financial Institutions/Finance Companies						
			Sub-Total			
Associate/Sister/Group Companies						
			Sub-Total			
Others						
			Sub-Total			
			Total			

F. Any other liability including outstanding Guarantee Obligation (Institution/Bank-wise):

S. No.	Details	Amount (Rs. in lakh)	Long term / Short Term
	Total		

G. Networth (A+B+C+D-E-F): Rs._____lakh

I,_____, son of Mr._____, certify that the contents of this statement are true and correct to the best of my knowledge and belief.

Signature
Seal of CA Firm

Place:
Date:

II. Undertaking/Declaration for Third Party Verification

The borrower, its promoters and key management personnel agree that they do not have any objection to IFCI or its affiliates seeking third party information about the credit history and records from parties such as CIBIL, RBI, existing lenders including working capital lenders

Authorised Signatory
(NAME & DESIGNATION)

Place:
Date:

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