





**9. Particulars of banker[s] to the applicant unit** [Please attach cancelled copy of cheque for each banker]

Sl. No.	Banker's name	Branch	Postal address and email ID	Telephone no.	Nature of account

**II. MANAGEMENT**



**1. Brief history of the applicant concern [Including important developments, prospect etc.]**

<u>History</u>
<u>Development</u>
<u>Future prospect</u>

**2. Full name[s] of the present proprietor / partners / directors**

Sl. No.	Name	Age	Contact number
1			
2			
3			
4			
5			
6			

**3. Name of the chief executive**

Name	Age	Full postal address	Email ID	Contact number

**III. FINANCIAL POSITION**



**1. A. Existing assistance**

Sl. No.	Name of the lending institution	Branch	Full postal address, telephone no. and email ID of the lender	Amount of sanction in Rs. lakh	Nature of assistance
1					
2					
3					
4					
5					
6					

**1. B. Particulars of overdue, if any**

Sl. No.	Name of the lender	Principal overdue on date	Interest overdue on date	Other overdue on date	Total overdue on date
1					
2					
3					
4					

**2. Summary financial position and working results**

Please furnish authenticated copies of the audited financial statements [Balance sheet and P/L account] of the applicant unit for the last four financial years. In case the immediate last audited annual account is more than 6 months old the proforma balance sheet and P/L account at a recent date have to be submitted additionally. Summary of financial position and working results for the last four financial years are to be appended as under:

	Rs. In lakh				
	As on 31 March _____	As on 31 March _____	As on 31 March _____	As on 31 March _____	As on _____
	Audited	Audited	Audited	Audited	Proforma
Capital					
Reserve and surplus					
Net worth					
Gross block					
Net block					
Debt-equity ratio					
Current ratio					
Product wise production quantity					
Percentage to installed capacity					
Sales					
Gross profit					
Interest					
Depreciation					
Operating profit / profit before tax					
Net profit					
Rate of dividend [%]					
Cash generation					
<b>Percentage of:</b>					
Finished goods/Sales					

Receivables/Sales					
Closing stock / Sales					
Net profit / Capital					
Operating profit / Sales					

**IV. PROPOSED SCHEME**



**1. Proposal in brief**

**2. Details of plant/machinery/equipment to be procured under ERS**

Sl. No.	Item	No.	Supplier / Manufacturer with full postal address, email ID and telephone no.	Cost at site in Rs. lakh	Number and date of proforma invoice [Attach copy]
<b>TOTAL [C]</b>					

**3. Terms of payment to the suppliers****4. Where would the items be installed / used****5. Additional space / utilities required for installation, if any, and the cost and arrangements those for****6. COST OF THE SCHEME AND MEANS OF FINANCING IN Rs. LAKH**

<b>Cost of scheme</b>	<b>Cost</b>	<b>Means of financing</b>	<b>Amount</b>
Cost of machinery [A]		Loan under ERS	
Tax / duties payable [B]		Internal resources	
Installation/erection charges		Additional share capital	
Civil cost		Additional share premium	
Others, if any [Please specify]		Additional interest free unsecured loan only from the promoters	
<b>TOTAL</b>		<b>TOTAL</b>	

[A] + [B] shall tally with [C] at IV [2]

**7. Arrangements made / proposed to be made with the banker[s] for requirement of additional working capital, if warranted. Please also provide the name[s] of such banker[s].****8. Arrangements for raw material supply, if required.****9. Market prospects**

**10. Implementation schedule**

Placement of order for plant and machinery	
Delivery of plant and machinery	
Installation and erection	
Commercial operation	

**11. Estimated cost of production and profitability after completion of the scheme, in Rs. Lakh**

YEAR		1ST	2ND	3RD	4TH	5TH
<b>PRODUCTION [Quantity]</b>						
<b>MANUFACTURING EXPENSES :</b>						
1	Raw material					
2	Power and fuel					
3	Stores and spares					
4	Factory wages and salaries					
5	Repair and maintenance					
6	Other inputs, if any					
7	Rent, rates, insurance, taxes etc.					
8	Interests					
9	Depreciation					
10	Other administrative expenses					
11	Selling expenses					
<b>TOTAL [1 to 11] [A]</b>						
12	Sales					
13	Other income					
<b>TOTAL [12+13] [B]</b>						
<b>14</b>	<b>Operating profit [B-A]</b>					
Less : Income tax						
<b>15</b>	<b>NET PROFIT</b>					
	Less: Dividend on preference capital					
<b>16</b>	<b>Retained profit</b>					
Add: Depreciation Preliminary expenses written off						
<b>17</b>	<b>NET CASH ACCRUAL</b>					



**12. Cash flow statement after completion of the scheme, in Rs. Lakh**

SOURCES OF FUNDS		CONSTRUCTI ON PERIOD	1 <sup>ST</sup> YEAR	2 <sup>ND</sup> YEAR	3 <sup>RD</sup> YEAR	4 <sup>TH</sup> YEAR	5 <sup>TH</sup> YEAR	6 <sup>TH</sup> YEAR
1	Share issue							
2	PBT + interest added back							
3	Depreciation for this year							
4	Increase in term loan + ERS loan							
5	Other term loan							
6	Increase in US loan and deposits							
7	Increase in bank borrowing for working capital							
8	Increase in liability for deferred payment							
9	Sale of fixed assets							
10	Sale of investments							
11	Other income							
<b>TOTAL [A]</b>								
<b>USES OF FUNDS</b>								
1	Capital expenditure for the scheme							
2	Other normal capital expenditure							
3	Increase in working capital							
4	Decrease in term loan including deferred payments							
5	Decrease in bank borrowing							
6	Decrease in US loan & deposits							
7	Decrease in liabilities for deferred payment including intt. to machine suppliers							
8	Increase in							

	investments in other companies							
9	Interest on TL							
10	Interest on bank borrowing for working capital							
11	Taxation							
12	Dividend							
	Equity							
	Preference							
13	Other expenditure [Specify]							
<b>TOTAL [B]</b>								
	Opening balance of cash in hand and in bank							
	Net surplus / deficit [A-B]							
	<b>Closing balance of cash in hand and in bank</b>							

**Borrowing and repayment for the scheme and for other purposes should be shown separately**

**13. Incremental benefit of the scheme**

Amount in Rs. lakh

Year ending 31 March		20____	20____	20____	20____	20____
Capacity	A					
	B					
	B minus A					
Sales	A					
	B					
	B minus A					
Gross profit before interest & depreciation	A					
	B					
	B minus A					
Operating profit after interest & depreciation but before tax	A					
	B					
	B minus A					
Profit after tax	A					
	B					
	B minus A					
Employment	A					
	B					
	B minus A					

**A : If the present scheme were not taken up for implementation**

**B : Resulting position as a sequel to implementation of the present scheme**

## V. LIST OF DOCUMENTS TO BE ATTACHED

1. Self attested photocopy of **Voter's ID card, IT PAN card and signature verification** of the proprietor/partners/directors of the applicant unit [AU] from the present bankers.
2. Self attested photocopy of last month's **telephone bill** and **electricity bill** of each promoter.
3. Self attested photocopy of **Memorandum** and **Articles of Association / Partnership deed** of AU.
4. Self attested photocopy of latest **income tax return** of each promoter, guarantor and of each concern with which the promoters are associated.
5. Self attested photocopy of **pollution clearance certificate** and of **rent / lease agreement /title deed relating to the factory site**.
6. Self attested photocopy of **sanction letters** of facilities being enjoyed with the existing bankers/financial institutions along with the detailed terms of such accommodation.
7. Self attested photocopies of **lease deeds / title deeds** of all properties being offered as primary and collateral securities.
8. Complete **postal address** with the **name of the PS** of the **office and factory** of the AU with PIN code, telephone number, FAX number, and e-mail ID with copies of **last electricity** and **telephone bill**.
9. Self attested copy of **EM registration certificate, trade licence, and IT PAN card** of the AU.
10. **Bio-data and Asset-Liability statement** of each of the present promoters and proposed guarantors of the AU in the enclosed format [Annexure – A] quantifying the net worth of each promoter as on a recent date, certified by a Chartered Accountant.
11. **Self attested copy [SAC] of audited balance sheet and profit & loss a/c**, together with the **corresponding tax returns**, of the AU for the **last three FYs ended 31 March of the last FY**.
12. **SAC of the provisional balance sheet and profit & loss a/c** of the AU for the **current FY up to a recent date**.
13. **SAC of audited balance sheet and profit & loss account**, together with the **corresponding tax returns**, of each unit with which the promoters of the AU are associated, for the **last three FYs ended 31 March of the last FY**.
14. Names with complete mailing addresses of **the bankers** to the AU as well as the **associated units** of the promoters of the AU.
15. Detailed **location map / route chart** leading to the office and factory of the AU with reference to well known / important landmarks.
16. Details of existing **civil and other construction** and the existing connected load.
17. Detailed **civil estimates** from a civil engineer in regard to all civil work including site development, internal roads, boundary wall, culverts, water arrangement, sanitary & plumbing work etc., mentioning the type of construction of each building, its measurements, unit cost of construction etc.

**Example :**

Item	Type of construction	Measurement	Unit cost
Main shed	GI sheet roofing upon tubular truss on 10" brick wall [15' high] with 15"x15" RCC columns with RCC flooring.	75 feet x 20 feet with a central height of 20 feet.	Rs.300 per sft.

18. SAC of approved site **plan and building plan**.
19. SAC of power bill of the factory.
20. Current quotations with technical literature of **proposed plant & equipment** from at least two reputed, independent and unrelated suppliers, mentioning the basic price, all taxes, ED, transit insurance, freight and installation charges.
21. Names with complete mailing addresses of a few reputed users of the above plant & equipment supplied by the above suppliers.
22. Computation showing the total requirement of connected load to the factory and quotation from CESC / WBSEDCL for supplying the same.

23. Complete list of *extant plant & machinery*, for extant AU.
24. Complete *list of shareholders of the AU* showing percentage of holding – existing and proposed.
25. **ADSR valuation** report of the factory land and of the immovable property offered as collateral security.

**1. Please also enclose certified true copies of all relevant approvals and sanction from all authorities including those from the regulatory authorities and provide a list below:**

**2. Securities proposed to be offered for the loan**

## VI. DECLARATION

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I/We hereby confirm that the particulars / information / documents furnished hereinabove are complete, true and correct to the best of my/our knowledge and belief and I/we understand that my / our loan application shall be processed on the basis of these and further information / documents / particulars those may be sought for from me / us in due course. The Corporation shall be at liberty to act accordingly at any point of time should any of such information / particulars / documents turn out to be incomplete / false / incorrect. I/we further confirm that I/we have no borrowing arrangements for the unit with any bank/financial institution except as furnished hereinabove. I/we also confirm that there is no overdue/statutory due against me/us/the promoters except as indicated hereinabove and that there is no legal action pending against me/us/the promoters. I/we/the promoters understand that if, at any point of time post sanction of the loan or during the disbursement of the same, any act of the borrowing unit or of its owners and/or guarantors is found to be, in the opinion of the Corporation, detrimental to the interest of the latter, the sanction shall be liable to be cancelled and withdrawn or the disbursement may be withheld, as the case may be, with simultaneous calling back of the entire outstanding on date. Similarly, if any information and/or document in regard to the borrowing unit and / or the owners and/or guarantors of it threatens, in the opinion of the Corporation, the interests of the latter, the sanction shall be liable to be cancelled and withdrawn or the disbursement may be withheld, as the case may be, with simultaneous calling back of the entire outstanding on date. I/we/the promoters have no objection, whatsoever, if the information and/or the documents furnished by me/us/the promoters are exchanged with any other agency that the Corporation may deem fit in course of processing of the loan proposal and do hereby countenance the Corporation's authorised representatives or any such other person/agency duly authorised by the Corporation to inspect and/or to verify any document kept in

my/our office or factory or in any of my/our establishments or any asset and/or premises connected with my/our business.

**Place:** \_\_\_\_\_

**Date:**

DD	MM	YYYY
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*Signature of the authorised signatory with seal*

**You have to PAY:**

1. Non-refundable **Processing Fee**, with the loan application, @ **0.5%** of the loan applied for. Out of this, **0.1%** is to be tendered upfront along with the submission of this **Scheme Form**.
2. Non-refundable **Commitment Fee**, before issuance of sanction advice, @ **0.5%** of the loan sanctioned.
3. Non-refundable **Legal cum Service Charge**, within 30 days from the date of the sanction advice, @ **0.40%** of the loan sanctioned.

**Service Tax @ 12.36%** on the above fees will be charged extra excepting on **Commitment Fee**.

<b>CURRENT RATE OF INTEREST PER ANNUM</b>	
<b>Loan amount in Rs. lakh</b>	<b>ROI</b>
Up to 5	10.25%
Above 5 and up to 25	11.25%
Above 25 and up to 500	12.75%
Above 500	13.75%

Interests are payable with quarterly rests in March, June, September and December, every year. Instalments of repayment are also payable quarterly as would be fixed.

**RECEIPT ACKNOWLEDGING SUBMISSION OF ERS SCHEME FORM WITH FEES**

RECEIVED

FROM \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ [To be filled in by the applicant] a filled in ERS Scheme Form  
Numbered \_\_\_\_\_ [To be filled in by the applicant] along with a sum of  
Rupees \_\_\_\_\_ [To be filled in by the applicant] being the  
upfront tranche of the non-refundable processing fee in cash /  
cheque number \_\_\_\_\_ [To be filled in by the applicant] dated  
\_\_\_\_\_ [To be filled in by the applicant] drawn on  
\_\_\_\_\_ [To be filled in  
by the applicant].

\_\_\_\_\_  
Accounts Dept. [Signature with date & seal]

\_\_\_\_\_  
Receiving official [Signature with date & seal]