



APPLICATION FOR FINANCIAL ASSISTANCE OF Rs. _____ LAKH UNDER
LOAN AGAINST MORTGAGE OF PROPERTY [LAMP]

A. DETAILS OF THE APPLICANT

1	Name of the applicant	
2	Constitution	
3	New customer / Existing customer [Provide loanee code(s)] since _____	
4	Date of incorporation / registration*	
5	Date of commencement of business	
6	IT PAN of the applicant*	
7	CIN of the applicant [For body corporate]*	
8	EM number of the applicant mentioning part I or II*	
9	MSME status	
10	CA certification for MSME status*	
11	Auditor's name, address, membership no. and mobile number	
12	Auditor of the applicant since when	

* Authenticated documentary evidences are to be attached.

B. LOCATION DETAILS / ADDRESS

	Particulars	Registered office	Other office / facilities	Factory
13	Full address with PIN code			
14	Owned/leasehold /rented			
15	PS			
16	Address for correspondence			



17	Contact person			
18	Telephone nos.			
19	Mobile nos.			
20	FAX nos.			
21	email address			

C. DETAILS OF PROMOTERS

	Promoter 1	Promoter 2	Promoter 3	Promoter 4#
Name				
Father's / Spouse's name				
Designation				
DOB				
Qualifications*				
Present address with PIN*				
Permanent address with PIN*				
Shareholding %				
Email ID				
Contact / Mobile no.				
IT PAN*				
Passport no.*				
EPIC number*				
Aadhar card no.*				
CA certified net worth in Rs. Lakh as on _____*				

* Authenticated documentary evidences are to be attached.

Additional columns are to be added for more than 4 promoters.



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D. DETAILS OF ASSOCIATE CONCERNS

Particulars	Entity 1	Entity 2	Entity 3	Entity 4#
Name				
Constitution				
Business activity				
Address [Office & Works]				
Promoter 1 associated as				
Promoter 2 associated as				
Promoter 3 associated as				
Promoter 4 associated as				
Names of the bankers with address				
Details of credit facilities being enjoyed				
Financials in Rs. lakh				
FY				
Audited[A]/Provisional[P]				
Net worth				
Net sales / Income				
Net profit				
Cash profit				
Total long term liability				
Total current liability				
Net block				
Other non-current asset				
Total current asset				
Depreciation				
Net cash accruals				

Additional columns are to be added for more than 4 entities.



E. DETAILS OF EXISTING OPERATIONS OF THE APPLICANT

Particulars	Remarks / Comments
Existing activity / Products	
Installed capacity	
Present capacity utilisation	
No. of working days per annum	
No. of shifts per day	
Whether pollution clearance is in place	
Whether trade licence is in place	

F. FINANCIALS OF THE APPLICANT IN RS. LAKH

Audited particulars	FY:	FY :	FY :
Net sales / Income			
Depreciation			
PBT			
PAT			
Gross cash accruals			
Net cash accruals			
Net worth			
Total term liability			
Total current liability			
Net block			
Total fixed assets			
Total current assets			

G. DETAILS OF STATUTORY / GOVT. DUES

Whether any statutory dues are pending? If yes, please furnish details	
Whether any legal proceedings are under way against the applicant, the promoters or the associate concerns? If yes, please submit brief description.	

H. DETAILS OF EXISTING FACILITIES THE APPLICANT IS ENJOYING WITH BANKS / FIs INCLUDING WBFC

Name of the institution	Name of the branch	Nature of facility [TL/WC/OD/ BG/LC/LAP /Any other	Sanctioned limits in Rs. lakh	Outstanding on date in Rs. lakh	Rate of interest	Details of primary security	Details of collateral security



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I. DETAILS OF ASSISTANCE SOUGHT FOR UNDER LAMP FROM WBFC

1	Loan amount sought for in Rs. lakh	
2	Tenure of loan in years	

J. DETAILS OF SECURITIES [IMMOVABLE PROPERTIES] AGAINST WHICH THE LOAN IS SOUGHT FOR

1	Type of property [Commercial/residential/industrial]	
2	Location / address of the property as per title deed	
3	Area of the property in SFT/SMT as per title deed	
4	Built up / carpet area of the building in SFT/SMT as per approved building plan / valuer's report	
5	If the offered property is a vacant land please mention whether it has been converted from agricultural to industrial / homestead land.	
6	If the offered property is a vacant land please mention whether it has been clearly demarcated by boundary walls with gate.	
7	If the offered property is a vacant land please mention whether unhindered egress and ingress are there through public roads.	
8	Owned by	
9	Ownership	The applicant / third party [Please tick]
10	Relationship between the third party and the applicant	
11	Market value of the property and the basis for such value	
12	Whether the property is already mortgaged to WBFC for any existing loan. If yes, please furnish details.	
13	Whether the property is tenanted / under leave and license agreement / leased out?	
14	Name of the lessee	
15	Date of agreement	
16	Period of agreement	
17	Monthly rental	



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K. DETAILS OF LIQUID COLLATERAL SECURITIES OFFERED FOR THE LOAN UNDER LAMP

Instrument	Face / Surrender value in Rs. lakh

L. NAMES OF THE PERSONAL GUARANTORS PROPOSED FOR THE LOAN SOUGHT FOR

DECLARATION

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 particulars / documents turn out to be incomplete / further confirm that false / incorrect. I/we borrowing the unit with any arrangements for institution except as bank/financial hereinaabove. I/we furnished also confirm that there is no overdue/statutory due against me/us/the promoters hereinaabove 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.

1. Non-refundable processing fee of 1% of the loan is payable upfront along with this application.
2. Current ROI [Fixed]: 13% p.a. with quarterly rests. Applicable rate shall be that prevailing on the date of 1st disbursement of the loan.
3. Pre-payment charges: 4% of the loans prepaid within the lock-in period of 2 years and 2% thereafter.

PLEASE SUBMIT THIS FORM DULY FILLED IN WITH ALL RELEVANT ENCLOSURES AS PER THE CHECK LIST. INCOMPLETE APPLICATION WILL NOT BE ACCEPTED.

For and on behalf of the applicant /
applicant firm / applicant company

PALCE_____

Signature

DATE_____

Name with designation
Seal / Stamp



West Bengal Financial Corporation

To WEST BENGAL FINANCIAL CORPORATION

DATE _____

SIR,

Please refer to our application for availing LAMP of Rs. _____ lakh and find below the details of our associated units:

Particulars	Entity 1	Entity 2	Entity 3	Entity 4#
Name				
Business activity				
Relationship with the borrower [Subsidiary/JV/Associate etc.]				
Credit facilities outstanding [Name of the bank/branch/Limit/Outstanding]				
Financials in Rs. lakh				
FY				
Audited[A]/Provisional[P]				
Net worth				
Net sales / Income				
Net profit				
Cash profit				

Additional columns are to be added for more than 4 entities.

We certify that except mentioned above we do not have any other associated concerns.

Yours faithfully,

Authorised Director / Partner / Proprietor
[Name of the applicant]

We, M/s _____, Chartered Accountants, have examined the financial statements/books of accounts and other relevant records/documents for immediately two preceding financial years viz., FY _____ and FY _____ of the entities listed above and certify that the information furnished above is true and correct. We also certify that that the above entities have not defaulted with any bank / financial institution in payment of the dues.

[Name of the Chartered Accountant]

Signature with firm's seal affixed
Membership no. _____
Contact no. _____



PROFITABILITY PROJECTIONS FOR THE UNIT / COMPANY AS A WHOLE

Rs. in lakh

Sl. No.	Item	Actual for previous year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8
1	Net income from operations									
	Net income from other sources									
	Total income									
2	RM									
	Power & fuel									
	Salary & wages									
	Selling expenses									
	Other expenses									
	Total cost									
3	Profit before interest, depreciation & taxes [PBIDT]									
4	Interest on TL									
5	On working capital loan									
6	On U/S loan									
7	Depreciation									
8	PBT									
9	Tax									
10	PAT									
11	Dividend / withdrawals									
12	Cash accruals [PAT-11+7]									
13	Repayment of all term liabilities [Principal]									
14	DSCR [12+4]/[4+13]									
15	Average DSCR for the projected period									

If escrow linked cash flows from rentals are taken into account, such cash flows are to be added to sl no. 12 and the DSCR is to be computed thereafter in accordance with the above.



CHECK LIST
OF DOCUMENTS TO BE SUBMITTED ALONG WITH THE FILLED UP LOAN APPLICATION FORM UNDER
LAMP

Sl. No.	Documents	Y / N	Reasons for N
1	MSME status [EM/SIA ack. No. or CA certificate certifying MSME status		
2	Audited financials of the applicant for the last three financial years		
3	Copies of title deeds of the collateral securities		
4	Copies of latest sanction letters from banks/FIs which have sanctioned assistance to the applicant unit and to the associate concerns		
5	NOC from WBPCB		
6	IT returns / Assessment orders / Sales tax returns of the applicant unit for the last 2 years		
7	KYC documents of the applicant unit and of the guarantors [IT PAN, Aadhar card, EPIC, driving license, passport]		
8	List of promoters/directors and latest shareholding pattern		
9	Certified copy of Memorandum & Articles of Association, Certificate of Incorporation, Certificate of commencement of business, partnership deed.		
10	Duly signed CA certified latest NW statements of the promoters and guarantors		
11	Bio data of the promoters and guarantors in the enclosed format		
12	Two sets of photographs along with signatures of all promoters/partners/directors and guarantors		
13	Latest CA certified financial statements/provisional financial statements of the applicant unit [If audited financial statements of the last FY are yet to be finalized]		
14	Copies of lease rental / rental agreement of collateral property		