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WEST BENGAL FINANCIAL CORPORATION

Head Office: DD-22, Sector-1, Saltlake □ Kolkata 700 064

SCHEME FORM

To The Managing Director / The Branch Manager *[Please tick the appropriate]*

West Bengal Financial Corporation

Please tick HEAD OFFICE DURGAPUR BERHAMPORE SILIGURI branch

Sl. no.	Item	To be filled in by the applicant						
1	Name of the applicant unit in BLOCK LETTERS							
2	Address for communication with telephone number[s], FAX number[s], mobile number[s] and e-mail ID							
		PIN	7					
3	Full name of each of the promoter-directors/promoter-partners/promoter-proprietor of the applicant unit [Attach bio-data and asset-liability statement of each of the promoters in the format at Annexure - A]	1						
		2						
		3						
		4						
		5						
		6						
		7						
4	Address of HO/Administrative office and of Registered Office with telephone number[s], FAX number[s], mobile number[s] and e-mail ID							
		PIN						
5	Unit / Factory address with telephone number[s], FAX number[s], mobile number[s] and e-mail ID. Also mention mouza, dag number, khatian number and PS of the factory land.							
		PIN						
6	IT PAN of the applicant unit							
7	Police station of the factory / unit address							
8	Name with cell number of the key person/CEO of the applicant unit							

[Please use extra sheets to accommodate any information that does not fit into the space provided]

9	Constitution [Attach self attested copy of partnership deed/Articles & Memorandum of Association]	<input type="checkbox"/> Proprietary <input type="checkbox"/> Partnership firm <input type="checkbox"/> Private Limited Co. <input type="checkbox"/> Public Limited Co. <input type="checkbox"/> Cooperative Society <input type="checkbox"/> HUF						
10	Udyam registration number & GST registration number (if available) [Attach self attested copy of certificate]							
11	Date of incorporation [DOI] / Date of commencement [DOC] of business	DOI	D	D	M	M	Y	Y
		DOC	D	D	M	M	Y	Y
	21 Character CIN [For companies]							
12	Brief description of activity	Existing:						
		Proposed:						
13	Name of the product, bye-products and their use							
14	Existing credit facilities being enjoyed by the applicant unit:							
	Name of the lender with complete postal address and contact number [Attach self attested photocopy of sanction letter]							
	Credit limit sanctioned							
	Limit availed of							
	Outstanding on date							
	Overdue on date							
	Securities offered against such loan [Both primary and collateral]							
15	Arrears, if any, of statutory payments:							
	Income tax							
	Excise duty							
	GST							
	Provident fund							
	ESIC							
	Others [Specify] / Contingent liability [Specify]							
16	If the unit is an ancillary, name the undertaking to which it is so							
17	Names(s) of the associate concern(s)	1						
		2						
		3						
		4						
		5						
18	Present number of employment in the applicant unit.	Executive						
		Non-executive						
		Skilled labour						
		Unskilled labour						

[Please use extra sheets to accommodate any information that does not fit into the space provided]

19	Production capacity	One/two/three shift operation for.....days per annum	
	Extant		
	Proposed		
20	Status of the unit	<p><u>Manufacturing sector & Service sector</u></p> <p>Notified are the following criteria for classification of micro, small and medium enterprises, namely:–</p> <p>(i) a micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rupees one crore and turnover does not exceed Rupees five crore;</p> <p>(ii) a small enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rupees ten crore and turnover does not exceed Rupees fifty crore;</p> <p>(iii) a medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rupees fifty crore and turnover does not exceed Rupees two hundred and fifty crore.</p>	
21	Factory land:		
	Whether the land is in the name of the unit	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Whether conversion has been obtained	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Area of the land and deed value	Area	Deed value
	Whether land development is required	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Whether application for conversion made		
22	Whether plant and machinery are indigenously available or are to be imported	<input type="checkbox"/> Completely indigenous	<input type="checkbox"/> Completely imported
		<input type="checkbox"/> Partly imported	
23	Name[s] of major raw material [s] and whether these are indigenously available		
24	Requirement of power in KVA and proposed source		
25	Requirement of working capital finance:		
	Estimated total requirement of working capital		
	Margin money to be provided for availing of working capital finance		
	Requirement of working capital accommodation from bank		

[Please use extra sheets to accommodate any information that does not fit into the space provided]

	Name with complete postal address and contact number of the bank branch where application has been made/to be made for availing of working capital finance			
26	Cost of the proposed project in Rs. lakh			
	Item	Already incurred	To be incurred	Total
26.1.	Land and site development			
26.2.	Buildings and other civil construction			
26.3.	Indigenous plant and machinery including erection and installation			
26.4.	Imported plant and machinery including erection and installation			
26.5.	Other miscellaneous fixed assets including electrical and other installations			
26.6.	Testing and pollution control equipment			
26.7.	Preliminary and pre-operative expenses			
26.8.	Provision for contingencies			
26.9.	Margin money for working capital			
	Project cost			
27	Proposed means of financing in Rs. lakh			
	Source	Already invested	To be invested	Total
27.1.	Own capital			
27.2.	Intt-free U/S loan only from the directors			
27.3.	Term loan sought for			
27.4.	Other source [specify]			
	Total			
[Please explain the basis of computation of internal accruals if that form a part of the means of financing and also indicate the sources of investments already made / to be made]				
28	Projected schedule of implementation	Within.....months from the date of first disbursement of term loan.		
29	Intended repayment period of the term loan	The term loan is proposed to be repaid within. years from the date of first disbursement of the loan, including a moratorium of..... months.		
31	Primary securities to be offered for securing the term loan			
32	Collateral securities to be offered for securing the term loan			

[Please use extra sheets to accommodate any information that does not fit into the space provided]

33	Proposed guarantors for the loan [Attach original copy of consent letter from each guarantor together with bio-data and asset-liability statement of each guarantor in the format at Annexure - A]	1	
		2	
		3	
		4	
		5	
		6	
		7	
34	Details of pending litigations against the unit		
35	Relationship of the proprietor/partners/directors of the applicant / associated units with any official or director of the Corporation		
36	Details of any loan or financial assistance availed of by any promoter of the applicant unit from any institution	Name of the promoter-borrower	
		Name of the lender	
		Purpose of the loan	
		Amount of loan taken	
		In the year	
		Loan outstanding and overdue on date	

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 / turn out to be incorrect. I/ we further borrowing arrangements bank/financial institution hereinabove. I/we also overdue/ statutory due promoters except as and that there is no against me / us / the promoters understand 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.

Grade Point scored by applicants (as per current Lending Policy of the Corporation)	Rate of Interest applicable for normal TL
80 and above	8.50% p.a.
From 70 to less than 80	8.75% p.a.
From 60 to less than 70	9.00% p.a.
From 40 to less than 60	9.75% p.a.
WCTL & TL under LAMP scheme will attract 0.75% p.a. additional rate of interest over the rate of interest applicable for normal TL	
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.	

particulars / documents incomplete / false / confirm that I/we have no for the unit with any except as furnished confirm that there is no against me / us / the indicated hereinabove legal action pending promoters. I / we / the that if, at any point of time

Place: _____

Date:

DD	MM	YYYY
----	----	------

Signature of the authorised signatory with seal

[Please use extra sheets to accommodate any information that does not fit into the space provided]

Annexure: **A** BIO-DATA FORM **B** PROJECT PARAMETERS **C** CHECK LIST

Annexure – B to Scheme Form

SALIENT FEATURES OF THE PROJECT/PROJECT PARAMETERS

1 Land and building

	EXISTING		PROPOSED	
	Area (in Decimal/ Sq Ft.)	Value in Rs. lakh	Area (in Decimal/ Sq Ft.)	Value in Rs. lakh
Factory land [Tick appropriate box] <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold				
Factory building <input type="checkbox"/> Own <input type="checkbox"/> Rented				
Ancillary building <input type="checkbox"/> Own <input type="checkbox"/> Rented				
Open space for storage <input type="checkbox"/> Own <input type="checkbox"/> Rented				

To enclose:

1. Certified photocopy of sale/lease deed of land / rental agreement.
2. Certified photocopy of mutation & conversion certificate
3. Location map
4. Certified photocopy of site plan of the land and blueprints of the building duly approved by the competent authority.

2 Particulars of civil construction

Sl No.	Particulars & Type of construction	Area (in Sq Ft.)	Rate per Sq Ft. (Rs.)	Estimated Cost (Rs. lakh)

[Please use extra sheets to accommodate any information that does not fit into the space provided]

3 Particulars of plant & machinery & other miscellaneous fixed assets

Sl. No.	Name of the machinery with specifications	New/Second hand/Reconditioned	Name of the manufacturer/fabricator/country of origin, if imported	Date of acquisition / placement of order	Expected date of delivery	Invoice value including taxes / CIF	Estimated cost of erection, installation etc.	Total cost at site
Existing machinery:								
<u>Indigenous</u>								
<u>Imported</u>								
Proposed machinery:								
<u>Indigenous</u>								
<u>Imported</u>								

1. Quotation, catalogue, invoice and other details in respect of each machine are to be furnished.
2. In case of second hand/reconditioned machinery, chartered engineer's certificate regarding age, residual age, country of origin, performance, depreciated and market value etc. is to be furnished detailing the reasons for acquiring such machine instead of a new one.
3. For imported machinery all related documents are to be furnished e.g. CIF value, duty rates, quotations, banker etc.

[Please use extra sheets to accommodate any information that does not fit into the space provided]

4 Details of raw materials and components

Mention imported and indigenous items separately

ITEM □							
Annual requirement							
Sources of supply							
Minimum purchase quantity							
Lead/procurement time							
Availability throughout the year							

Enclose current quotation for each item

5 Utilities

	Contracted load in Kw	Connected load in Kw [Attach proof]	Future power consumption per month in Kwh	Stand-by arrangement
POWER				
	Present requirement	Present source	Future requirement	Future source
WATER				
FUEL				
OTHERS [Specify]				

[Please use extra sheets to accommodate any information that does not fit into the space provided]

6 Quality control

Details of arrangements made for QC are to be reported mentioning requirements under BIS/FPO/ISO and compliances.

7 Economic feasibility

For each product, please mention:

- 6.1. Whether the product is reserved exclusively for the small sector.
- 6.2. Name[s] of the major customer[s].
- 6.3. Region / area where the product is proposed to be marketed.
- 6.4. Extent of competition and number of units engaged in similar line in the area
- 6.5. How does the unit propose to compete with details of the USP [Unique Sales Proposition].
- 6.6. How does the unit's product compare with that of the others - pricewise and quality wise?
- 6.7. Marketing strategy - direct selling / through agents / showrooms etc.
- 6.8. Details of the contract with such selling agents, if any.
- 6.9. Nature and volume of orders already in hand.
- 6.10. If the unit is export oriented furnish details like name of the countries where exported, FOB value etc.

PROJECTIONS OF PERFORMANCE, PROFITABILITY AND REPAYMENT All amount in Rs. lakh

YEAR	1st	2nd	3rd	4th	5th	6th	7th	8th
Installed capacity								
Capacity utilisation								
Sales including all miscellaneous receipts								
Less: Excise duty								
A NET SALES								
Raw materials								
Consumables								
Power & fuel								
Direct labour & wages								
Repair & maintenance								
Other manufacturing expenses								
Rent etc.								
Depreciation [SLM]								

[Please use extra sheets to accommodate any information that does not fit into the space provided]

B	TOTAL COST OF PRODUCTION								
C	Administrative & selling expenses								
D	Other miscellaneous expenses								
PBIT [A - B - C - D]									
Interest on TL									
Interest on WCTL									
Interest on bank loan									
TOTAL FINANCIAL EXPENSES									
PBT [PBIT - total financial expenses]									
Add: Depn [SLM]									
Less: Depn [WDVM]									
Taxable profit									
Less: Approximate tax									
PAT									
Add: Depn [SLM]									
NET CASH ACCRUAL									
Repayment of TL									
Repayment of WCTL									
TOTAL REPAYMENT									
DSCR									
[Net cash accrual + intt. on term loans] / [intt. on term loans + repayment of term loans]									

[Please use extra sheets to accommodate any information that does not fit into the space provided]

FUNDS FLOW STATEMENT

All amount in Rs. lakh

Inflow of funds

YEAR	Constn. period	1 st year	2 nd year	3 rd year	4 th year	5 th year	6 th yea	7 th year
Net cash accrual								
Increase in promoters' contribution [Capital + US loan]								
Increase in term loan								
Increase in WCTL								
Increase in working capital loan								
Increase in creditors								
Total								

Outflow of funds

Increase in capital expenditure								
Increase in current assets								
Repayment of term loan								
Repayment of WCTL								
Repayment of other current liability								
Drawings / dividends								
Total								
NET SURPLUS								
Add: Opening balance								
CLOSING BALANCE								

[Please use extra sheets to accommodate any information that does not fit into the space provided]

PROJECTED BALANCE SHEET

All amount in Rs. lakh

LIABILITIES		As at the end of 1 st year	As at the end of 2 nd year	As at the end of 3 rd year	As at the end of 4 th year	As at the end of 5 th year	As at the end of 6 th year	As at the end of 7 th year
SHARE CAPITAL								
SUBSIDY ETC.								
RESERVE & SURPLUS								
TERM LOAN from WBFC								
TERM LOAN from ORS.								
BANK BORROWING								
UNSECURED LOAN								
TOTAL								
ASSETS		As at the end of 1 st year	As at the end of 2 nd year	As at the end of 3 rd year	As at the end of 4 th year	As at the end of 5 th year	As at the end of 6 th year	As at the end of 7 th year
GROSS BLOCK								
Less: DEPRECIATION								
NET BLOCK								
INVESTMENTS								
NON-CURRENT ASSETS								
CASH & BANK BALANCE								
CURRENT ASSETS								
DR.BAL. in PL ACCT.								
TOTAL								

[Please use extra sheets to accommodate any information that does not fit into the space provided]

ASSESSMENT OF WORKING CAPITAL REQUIREMENT AND BANK LOAN IN THE FIRST YEAR OF OPERATION

All amount in Rs. lakh

ITEM	Holding period in months	Total requirement	Margin percent	Margin amount	Bank loan
Raw material					
Consumables					
Fuel					
W-I-P					
Stocks					
Receivables					
Expenses					
Total					
Less: Credit available					
NET REQUIREMENT					

Name, address, landline number, mobile number and e-mail id of consultant, if any

IF REQUIRED, PLEASE ATTACH EXTRA SHEETS OR PROVIDE ADDITIONAL INFORMATION WHEREVER FELT. PLEASE ALSO ATTACH DETAILED PROJECT REPORT IF AVAILABLE

This form is to be submitted with a non-refundable processing fee @ 0.10% of the loan quantum. The balance processing fee @ 0.30% of loan quantum shall be Application Form. Legal cum Service after the Loan is sanctioned. GST as

Partially filled up Scheme Form and/or that without the requisite fees shall not be accepted.

payable along with the Loan charges @ 0.10 % will be payable applicable is payable on such fee.

The borrower shall have no right to repay the outstanding principal amount of the loan [s] in full or in part that of before the due dates of repayment except with prior written approval of the Corporation in this regard which shall, however, be at the sole discretion of the Corporation and subject to such terms and conditions as may be imposed by it while approving such prepayment. The Corporation shall also have the right to demand and to realise the prepayment charge computed by it, following its rules and/or regulations, while accepting such prepayment to recoup its losses arising out of such prepayment. Loan clearance certificate shall not be issued and security documents shall not be released till receipt of such prepayment charge in full from the borrower.



[Please use extra sheets to accommodate any information that does not fit into the space provided]

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RECEIPT ACKNOWLEDGING SUBMISSION OF SCHEME FORM WITH FEES

RECEIVED

FROM _____

_____ [To be filled

in by the applicant] a filled in 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]