



Application Form

(Document / Information / Data Requirement as per Appendix-II)

| | |
|---|--|
| Facility Required (Corporate/Personal Loan) | |
| Amount (Rs. Crore) | |
| Purpose | |
| Tenor and Repayment | |
| Security | |
| 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 | |
| b) Promoters | |
| c) Constitution | |
| d) Sector | |
| e) Nature of business | |
| f) Registered/Corporate Office | |
| g) Year of incorporation | |
| h) Lead Lender | |

2. a. A brief paragraph on the Background/Activities of the borrower

b. A brief paragraph on the Background of Promoter

c. Details about end use of fund

d. A brief background of the Group Companies and their Financials

3. Stake of Institutions and Banks

(a) Term Loans

(Rs. in crore)

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

(b) Working Capital Loans

(Rs. in crore)

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

(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 |
|------------------|------|------|------|------|
| | | | | |



4. 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 | | |
| FII's (*) | | |
| Other corporate bodies | | |
| Public | | |
| Others | | |
| Total | | |

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

(*) Details of FIIs and Body Corporate

5. a. Details with regard to Directors (as on)

| Name | Age | Designation | PAN CARD No. | Promoter/Executive/I independent | Brief Background |
|------|-----|-------------|--------------|----------------------------------|------------------|
| | | | | | |
| | | | | | |

b. Details with regard to Management (as on)

| Name | Age | Designation | Function/Department | Brief Background |
|------|-----|-------------|---------------------|------------------|
| | | | | |
| | | | | |

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

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

8. Past Working results and financial position **(Rs. in crore)**

| WORKING RESULTS (for the year ended 31 March) | FY1 | FY2 | FY3 | FY4 |
|---|------------|------------|------------|------------|
| Net Sales | | | | |
| Gross Profit | | | | |
| GP Margin (%) | | | | |
| Depreciation | | | | |
| Misc.Expences written off | | | | |
| Financial charges | | | | |
| Operating Profit/ (Loss) | | | | |
| OP Margin (%) | | | | |



| WORKING RESULTS (for the year ended 31 March) | FY1 | FY2 | FY3 | FY4 |
|---|------------|------------|------------|------------|
| Other Income | | | | |
| PBT | | | | |
| Tax | | | | |
| PAT | | | | |
| Net Profit margin (%) | | | | |
| Gross Cash Accruals | | | | |
| Total Dividend | | | | |
| Dividend (%) on Equity | | | | |
| Net cash Accruals | | | | |
| FINANCIAL POSITION (as on 31 March) | | | | |
| Gross Block | | | | |
| Less: Depreciation | | | | |
| Net Fixed Assets | | | | |
| Capital W-I-P | | | | |
| Secured Term Loans | | | | |
| Unsecured Loans | | | | |
| Investments | | | | |
| Current Assets | | | | |
| Current Liabilities | | | | |
| Bank Borrowings | | | | |
| Net Worth | | | | |
| Equity capital | | | | |
| Preference Share Capital | | | | |
| Reserves | | | | |
| Less: Misc. Exp. not W/off | | | | |
| Net Worth | | | | |
| Debt Equity Ratio | | | | |
| Current Ratio | | | | |
| FACR | | | | |

9. Projected Profitability projections, funds flow and balance sheet for the company along with assumptions. All assumptions need to be explained and supported with the help of relevant documents.

Please furnish excel sheet with links and summary of assumptions.

10. 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
 - A brief paragraph on the background/activities of the share pledgor.
 - Certificate from Chartered Accountant that the Credit record of the company whose shares are being pledged is satisfactory and there are no defaults as on for both term loans and working capital.
 - The trading Volume of the share per day and the number of days required to recovery the loan amount.
- c) Pledge of shares of both listed and unlisted Companies
- d) Personal properties of promoters/their relatives/group companies of the assisted concerns (excluding vacant land)
- e) Corporate Guarantee
- f) Personal guarantee



- g) Escrow of receivables of borrower company/group company/project specific receivables
- h) Assignment of Project Documents/Insurance Policies / Contract Claims and any other claims from Suppliers of Equipment, etc.
- i) Land
- j) Legally Binding Comfort Letter from Group Company
- k) Lien on Fixed Deposit Receipts (FDRs) pertaining to Term Deposits with Scheduled Commercial Banks
- l) Security Deposit with IFCI
- m) Post Dated Cheques (PDCs)

11. Risk adjusted return matrix

| Internal Credit Risk Rating (Borrower & Security) | Rate of Interest (annualized) | Front End Fee (on sanctioned amount) |
|--|--|---|
| CR 1 | BR + [0.25% - 0.75%] | 0.25% - 0.50% |
| CR 2 | BR + [0.50% - 1.00%] | 0.50% - 0.75% |
| CR 3 | BR + [1.00% - 1.75%] | 0.75% - 1.00% |
| CR 4 | BR + [1.75% - 2.00%] | 1.00% - 1.50% |
| CR 5 | BR + [2.00% - 2.50%] | 1.50% - 2.00% |
| CR 6 | BR + [2.25% - 3.00%] | 2.00% - 2.50% |

However, where there are some risk perceptions which cannot be quantified, IFCI Venture reserves the right to change the interest rate accordingly. The rate of Interest shall be annualized rates so that the borrower is aware of the exact rates that would be charged.

Note:

- **All the data in the application form needs to be the latest information available with the company.**



Appendix-II

INFORMATION/DATA/DOCUMENT REQUIREMENT WITH APPLICATION

| S.N | 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 as well as company whose shares are proposed to be pledged – Last Three Years and quarters | |
| 05 | Audited financial results of the company whose shares are proposed to be pledged (Applicable if shares are offered as security) - – Last Three Years and quarters | |
| 06 | Terms of unsecured loans, if any | |
| 07 | FC debt if any including ECBs, FCCBs etc. along with detailed terms, if any | |
| 08 | Convertible debt contracted by the company along with terms, if any | |
| 09 | Contingent liabilities (if any), details | |
| 10 | Arrears in Statutory Payments (if any) Income tax, sales tax, service tax, PF, ESI, others | |
| 11 | Name, address and contact details of bankers and lenders along with details of debt sanctioned, disbursed, O/s, rate of interest, security, year-wise repayment schedule - principal and interest, and overdues (amount and since when), if any | |
| 12 | Bankers' feedback on company's/ group concerns accounts | |

SECURITY RELATED DOCUMENTS

| S.N | Requirement | Check Box |
|------------|---|------------------|
| 01 | Latest Valuation reports (date, distress valuation, agency) of assets, ownership documents, unencumbered, right to transfer, mutation, land use, marketability, access rights, etc. | |
| 02 | PAN Card, proof of address and network details of proposed Guarantors in IFCI format (Annexure-1) duly certified by CA firm | |
| 03 | Last 3 year IT/Wealth tax returns of personal guarantors certified by a CA firm | |
| 04 | Details of guarantees extended by Corporate Guarantor | |
| 05 | Network details and external rating of corporate guarantor | |

PROJECT RELATED DOCUMENTS

| S.N | Requirement | Check Box |
|------------|--|------------------|
| 01 | 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. | |



| S.N | Requirement | Check Box |
|-----|--|-----------|
| 02 | 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. | |
| 03 | 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. | |
| 04 | Comparison of capital cost as also the variable costs with other similar projects to assess competitiveness. | |
| 05 | Latest 2 reports of lenders' as well as Owner's Engineer, if any | |
| 06 | 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. | |
| 07 | Requirement of land for the project and status of its acquisition | |
| 08 | Appropriate and adequacy of insurance for all assets and third party damages, during project execution phases, if any. | |

OTHER DOCUMENTS

| S.N | 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 | List of Board of Directors with age, brief background, DIN No., PAN No., correspondence address and mobile number | |
| 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 reqd 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 ToR and 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 thereof | |



| S.N | Requirement | Check Box |
|------------|---|------------------|
| 12 | Effluent treatment and environment protection | |
| 13 | Names and creditworthiness of major customers along with payment security mechanism and availability of long term contracts | |
| 14 | IFCI exposure to the individual borrower/Group/industry incl. proposed exposure and compliance with In-house/RBI exposure norms | |
| 15 | Insurance of assets available and valid up to | |
| 16 | Current developments, if any | |



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

Place:

Date: