



**JAMMU & KASHMIR
DEVELOPMENT FINANCE CORPORATION LTD**

LOAN APPLICATION FORM
(UPTO Rs. 50 LAKHS)

(FOR OFFICE USE ONLY)

REFERENCE NO. :

DATE OF RECEIPT OF APPLICATION :

APPLICATION FEE RECEIVED : Rs.

VIDE CASH SCROLL NO

DATED

NAME OF THE APPLICANT :

.....

ADDRESS :

.....

.....

PHOTOGRAPH(S)*

*** to be attested by a Gazetted officer**

The Managing Director,
J&K Development Finance Corporation Ltd.,
Srinagar / Jammu.

Dear Sir,

Subject: Application for grant of Term/Working Capital loan of Rs._____

I/we intend to set up a unit for manufacture of _____at
_____and request you to sanction Term Loan of Rs._____lakhs
repayable within _____years and a Working Capital of Rs._____.

The requisite information is given hereunder:-

1. Name of the Industrial concern (in block letters) M/s.....
.....

2. Address

a) Registered Office

b) Factory
(Present / Proposed)

c) Address for
correspondence.....
.....

d) Telephone No's.....

Fax No. :E. mail:.....

3. Constitution :
(Please put tick mark)

Sole Proprietorship /	<input type="checkbox"/>
Partnership	<input type="checkbox"/>
HUF	<input type="checkbox"/>
Company	<input type="checkbox"/>

4. Date of incorporation/ Registration.....

5. Date of Commencement of Business.....

6. Line of Manufacturing Activity

7. Bio Data of main Promoters / Partners

S. No	Name & Address	Qualification	Age	Experience	Capital deployed or agreed to be deployed for this unit
1					
2					
3					
4					

(Attach on separate sheets the details of Sister/ Allied Concerns in which the above Promoters/Partners are interested as directors/Partners/Promoters. Also give names of the bankers with whom these concerns are dealing and indicate facilities availed from them credit rating if any allotted to these concerns by the said bankers, Health code and rate of interest being charged. Please advise your bankers to give full information to the Corporation as & when a request in this regard is made to them by the Corporation. Attach a copy of letter addressed to the bankers in this behalf. Please attach the copies of the latest Income Tax Assessment orders of the Promoters / Directors / Partners as also the sister concerns besides indicating whether the liabilities on a/c of sales tax, Excise and other statutory obligation have been settled up to date.)

Enclosures :

- Memorandum & Articles of Association
- Audited Balance Sheets/P&L A/C for last three years of the concern and also of Promoters & Sister concerns.
- Projected Fund Flow Statement (for three years)
- Copy of Agreement entered into amongst the Promoters with the Share holding pattern.
- Statement of Assets & Liabilities of Promoters/Partners with value duly certified.

8. Permissions / Licenses/ Registration obtained/Required:

Registration certificate (SIADIC)	<input type="checkbox"/>	(Enclose copy)
Power Sanction letter	<input type="checkbox"/>	(Enclose copy)
Pollution Control Board clearance	<input type="checkbox"/>	(Enclose copy)
NOC from Forest Deptt. in case of Wood based industry	<input type="checkbox"/>	(Enclose copy)
Registration /License from Drug Controller in case of Pharmacy unit	<input type="checkbox"/>	(Enclose copy)
Tourism Deptt in case of Hotels/ Guest House	<input type="checkbox"/>	(Enclose copy)
Sale Tax	<input type="checkbox"/>	(Enclose copy)
Excise Deptt.	<input type="checkbox"/>	(Enclose copy)
Income Tax Deptt. PAN CARD	<input type="checkbox"/>	(Enclose copy)

i) Detailed information about Key Technical Staff/ Executives :

(if more than four provide through Anx.)

S. No	Name & Designation	Age	Qualification	Experience	Also indicate whether he is Promoter/ Director/ Managing Partner/Partner
1					
2					
3					
4					

ii) Status of tax assessed (Year) (In case of existing concerns)

Income Tax :

Sale Tax :

Excise Duty :

Particulars of the Project

1. Details of the project for which financial assistance is sought.

- i) Setting up of new plant
- ii) Expansion of the existing plant
- iii) Diversification of Product (s)
- iv) Modernization of Plant

2. Details of Capacity : Present Proposed

(Per day/week/month/year)

- i) Licensed Capacity :
- ii) Installed Capacity :
- iii) Capacity Utilisation
 - (a) Quantity
 - (b) Value
- iv) No. of working Days per year
- v) No. of Shifts :
- vi) Employments (in no.'s):
 - Technical
 - Administrative
 - Supervisory
 - Skilled workers
 - Semi Skilled workers
 - Un Skilled workers

- 3
- (i) **Manufacturing process**
 - (ii) **Bye Products**
 - (iii) **Demand Supply Gap**
(Indicate existing capacity viz-a- viz demand duly supported with Authentic Data.)
 - (iv) **Possibilities of Diversification in the product line in future**
- } Give brief write up
-

**Is the proposed process a new one or already tried in the
Country /State**

4. Technical Arrangements:-

- (i) Technical Arrangements made /proposed for implementation of the project (*indicate whether any agency is proposed for project execution on turn key basis*)
.....
- (ii) Arrangements made for Quality Control (*if ISI/Agmark specification are followed, No of ISI/Agmark standard with particulars there of should be provided*).....
.....
- (iii) Whether intending to get ISO certification.
- (iv) If any collaboration is involved (*furnish a detailed write up on the collaborators like plant already supplied /setup with copy of the collaboration agreement*).....
.....
- (v) If any Technical Consultants are engaged (*Provide details mentioning name, address, fees payable, stages of payment, scope of work assigned etc alongwith the copy of Agreement if any*).

Enclose :

- i) Copy of detailed techno economic Project Report / feasibility report
- ii) Copy of Govt. approvals required / obtained for collaborations
(*foreign collaborators/foreign consultants/foreign technicians*)
- iii) Copy of the resolution passed by the Board of Directors of the Applicant company for availing the Term loan/working capital Term loan/working capital as per the prescribed format.

5. Infrastructure Arrangements:-

i) Land/Site Development

- Location of Land
- (Owned/Acquired / proposed)
- Land acquired from :
- Area of land :
- Total cost of land:
- Space for Factory building :
- Space for Ancillary building :

Space for open/covered storage :

Space for Housing colony :

Title of land (Free Hold / Leased :

If Lease (*enclose a copy of agreement*)

Type of soil in terms of load bearing capacity (*enclose copy of Report*)

Technical Advantages in terms of location of land concerned (as proximity to source of raw materials, Market, Fuel, Water Supply, Electric supply, Transportation, Labor and disposal of wastage).

.....
.....

Cost of site development (*Give details e.g leveling, laying of roads, fencing, compound wall etc.*).

Enclose :

- a) Copy of Sale/ Lease Deed
- b) Location Map (site plan)
- c) Latest Intikhab girdawari, Indikhab Jamabandi, Ask Shajra Khasra (*not more than three months old*) in case land is inherited owned indicating the ownership of land (*valuation certificate by Tehsildar*)

ii) Building(s) :

Covered Area (give details) with type of construction, No. of floors, length, breadth total floor area, average height of each floor, cost per Sq.m, name of Contractor/ Agency.

Estimated Cost (Rs. In Lacs) :

Whether building permission obtained from Competent Authorities.
(*If yes, furnish copy with approved design layout plan etc.*)

Arrangements made for construction of building (*if through Architect Provided details of Architect such as Name, Address, scope of work, fees payable, past experience, period of completion, etc. along with copy of agreement/work order issued to Architect*).

iii) Plant & Machinery/Misc. fixed Assets

- a) Existing Units (*Give detailed specification / value supported with Chartered Engineers Certificate.*)
- b) Proposed to be purchased

(Rs in lacs)

- i) Indigenous
- ii) Imported

Estimated Cost (Rs in Lacs) : _____

Basis for Selection of Equipment (P&M) (Give name /address of the Co's /Units to whom the P&M has been supplied by the proposed supplier, enclose Plant layout, copy of agreement with Machinery supplier, quotations received, copy of performance Guarantee).

.....
Arrangements made / proposed for Erection and Commissioning of the
plant with supporting documents.....
.....

(iv) **Utilities** (*Enclose copy of agreement with Electricity Board & copy of
Electric layout of the Plant*)

Source :

- i) Purchased / Purchased from Govt.
- ii) Own Generation
Stand By arrangement
Maximum Requirement :
- Connected Load :
- Peak Hour Requirements :
- Power tariff Rates (per unit) :
- Cost of own Generation (per unit) :
- Estimate Cost of Power :

(v) **Water Supply** (*Enclose copy of letter of sanction & layout for the
Water system*)

- Source of water Supply :
- Requirements (in terms of Qty.) :
- Estimated Cost of water Supply :
- Estimated Cost of the tanks/reservoirs:

(VI) Transport

Arrangements proposed for carrying raw material and finished goods.
.....
.....

VII) Effluent Treatment / Pollution Control:

Arrangements made for effluent / treatment Pollution control (*Details to be
furnished along with the copy of permission from competent authorities for the
same*).....
.....
.....

(Viii) Expected Date of starting project : _____

a) **Schedule of implementation :** (____Year__Months)
(Period)

	<u>Commencement</u>		<u>Completion</u>	
	Month	Year	Month	year
a) Acquisition of Land	_____	_____	_____	_____
b) Development of Land	_____	_____	_____	_____
c) Civil works	_____	_____	_____	_____
Factory Building	_____	_____	_____	_____
Machinery Foundation	_____	_____	_____	_____
Auxiliary Building	_____	_____	_____	_____
Admn. Building	_____	_____	_____	_____
Misc. Building	_____	_____	_____	_____
d) Plan & Machinery	_____	_____	_____	_____
Indigenous	_____	_____	_____	_____
Imported	_____	_____	_____	_____
		Placement of order delivery at site		
e) Arrangements for Power	_____	_____	_____	_____
f) Arrangements for water	_____	_____	_____	_____
g) Errection of Equipment	_____	_____	_____	_____
h)Commissioning of Plant	_____	_____	_____	_____
i) Procurement of Raw materials	_____	_____	_____	_____
j) Training of Personnel	_____	_____	_____	_____
k) Trial Runs	_____	_____	_____	_____
l) Commercial production	_____	_____	_____	_____

Requirement of Funds for the Project:

S.No		Expenditure already Incurred	Expenditure proposed to be incurred	Total Expenditure
(i)	Land & Site Development	_____	_____	_____
(ii)	Construction of Building	_____	_____	_____
(iii)	Plant & Machinery	_____	_____	_____
	Indegenous	_____	_____	_____
	Imported	_____	_____	_____
(iv)	Technical know how Fees/ Feasibility report expenses	_____	_____	_____
(v)	Expenditure for training of employees	_____	_____	_____

(vi)	Misc. Fixed Assets	_____	_____	_____
(vii)	Preliminary & Pre-opt Exp.	_____	_____	_____
(viii)	Provision for contingencies indicating escalation	_____	_____	_____
(ix)	Margin money for working capital	_____	_____	_____
	Total	_____	_____	_____

Source of Funds:

S.No	<u>Particulars</u>	Amt. Already incurred	Amt. proposed to be incurred	Total (Rs.in lacs)
(i)	<u>Equity (Capital)</u>			
	a) Promoters contributions*	_____	_____	_____
	b) Unsecured Loans (in the form of Loans & Deposits indicating source and interest payable against each)	_____	_____	_____
	Total	_____	_____	_____
(ii)	Term Loan	_____	_____	_____
(iii)	Deferred payment Arrangements(including suppliers credit)	_____	_____	_____
(iv)	Internal Cash Accruals	_____	_____	_____
(v)	Other sources	_____	_____	_____
	Total	_____	_____	_____

DEBT EQUITY RATIO

* Indicate source of Promoters Contribution with documentary evidence.

Raw Materials :

Type and availability of Raw materials/Method of acquisition / maximum & average stocking contemplated at installed capacity and over a period of next 5 years.

(Domestic / imported through agency)

Enclose a detailed write up about the production cycle.

NATURE OF SECURITIES TO BE OFFERED

6. Primary security (1st charge)

- Mortgage of fixed assets (*immovable property viz land, Building , Plant & Machinery etc. of the unit to be created*)
- Mortgage of existing building, Plant & Machinery etc in case the unit has not availed any loan facility.
- Paripasu charge on the assets created out of finance from other FI's / banks.

7. Collateral Security

	<u>Particulars</u>	<u>Location</u>	<u>Value</u>
i)	Land	_____	_____
ii)	Building	_____	_____
iii)	Other immovable property	_____	_____

(Documentary evidence to be provided with regard to title & value thereof)

Third Party Guarantee

(Give detailed particulars of guarantors with details of Assets & Liabilities)

Power of attorney from the applicant

CERTIFICATE

I/we hereby certify that the particulars given above are furnished for the express purpose of securing loan/ financial assistance from J&K DFC Ltd. & are to the best of my /our knowledge & belief true and correct. No material fact has been concealed or withheld.

Yours faithfully,

Dated: _____

Signature(s)

JAMMU & KASHMIR DEVELOPMENT FINANCE CORPORATION LIMITED
(A Govt. of India Enterprise)

Regd. Office: 24-A, IInd. Extension Gandhi Nagar, Jammu (J&K)-180004.

Tele. No. 0191-2431445, Tele (fax): 0191-2431498.

Corporate Office: 121-Green Avenue, I.G Road, Peer Bagh, Srinagar- 190014.

Tele No. 0194-2440360, 2440290, Tele (fax) 0194-2440250.

Website: www.jkdfc.org.