



EDC LIMITED

Mezzanine Floor, EDC House,
Dr. Atmaram Borkar Road
Panaji – Goa 403 001

Tel: 0832-2224510 to 2224517 / 2224509
Website : www.edc-goa.com

CIN: U65993GA1975SGC000214
E-mail: loans@edc-goa.com

APPLICATION FORM

Applicant Name : _____

Correspondence Address: _____

_____ Pin code : _____

Date : _____

To,
The Managing Director
EDC Limited
EDC House,
Dr. Atmaram Borkar Road
Panaji- Goa 403 001

CERTIFICATE

I/We hereby certify that the particulars given in the attached application form are furnished for the express purpose of securing financial assistance from the EDC Limited and are to the best of my/our knowledge and belief true and correct, and that no material fact has been concealed or withheld. I/We also tender herewith part/full processing fees of Rs. _____ by cash/cheque/draft No. _____ dated _____ drawn on _____ as required. I also confirm that in case of rejection, closure or withdrawal of my/our application or in case I/we do not avail of the loan sanctioned, the processing fee will be forfeited.

Signature _____

Name _____
(Proprietor/Partner/Director)

GENERAL DETAILS

1. Name of the unit :

2. Address :

a) Regd. Office address :

b) Factory/Unit Address :

3. Constitution :
(Proprietary/Partnership/Company/LLP)

4. Product/Line of Activity :

5. Chief Promoter :

6. Contact Person :

7. Contact Details :

Factory		Email	
Office		Website	
Mobile		Any other No.	

8. Applicants Bank Details :

Bank Name	Branch & Address	Account Type	Account No.

9. Arrears in Statutory Payments :

	Term Loan Applicant	Associate Concern
Income Tax/WT		
Sales Tax/VAT		
EPF		
ESI		
Service Tax/Other specify		

10. DETAILS OF ASSOCIATE CONCERNS

- a) Name of the Concern :
- b) Location :
- c) Constitution :
- d) Line of activity/product :
- e) Date of Commencement of Business :
- f) Shareholding Pattern (> 5% Shareholding):

Sr. No.	Name of the Shareholder	% Shareholding

11. DETAILS OF MACHINERY (PROPOSED)

a. Indigenous/Imported

(₹ in Lakh)

Sr. No.	Description of machinery	Name of supplier	Qty (Nos)	Unit price (inc.taxes)	Total Cost

(In case space is inadequate enclose annexure with details and also quotations if not submitted earlier)

12.UTILITIES :

a. Power

Connected Load : HP/KVA Cost of Power p.a. :

b. Water

Quantity of water required/day :

Source of water : Bore well/local authority

Cost of water per annum :

13. COST OF PROJECT:

(₹ in Lakh)

Particulars	Existing as on	Proposed	Total
Land including land development			
Building and other civil works			
Machinery - Imported			
Machinery - indigenous			
Electrification & DG Set			
Office Equipment, Furniture			
Dies and Moulds			
Other fixed assets (please specify)			
Preliminary and Pre. Op. expenses			
Contingencies (10% of non firm cost)			
Working Capital Margin			
Total			

(Enclose supporting Documents)

14. MEANS OF FINANCE :

(₹ in Lakh)

Particulars	Existing as on	Proposed	Total
Capital - Equity/Preference shares			
Internal Accruals			
Unsecured loans a) Interest Free - b) Interest bearing - <i>(indicate sources, rate of interest, repayment period, etc.)</i>			
Term Loan			
Other Sources (specify)			
Total			

15. SCHEDULE OF IMPLEMENTATION :*(Please indicate dates)*

Sr. No.	Particulars	Start	Finish
1.	Land		
2.	Building		
3.	Machinery - orders		
4.	Machinery - delivery		
5.	Erection and Commissioning		
6.	Power		
7.	Recruitment of employees		
8.	Training of employees		
9.	Trial runs		
10.	Commercial operations		

16. MANPOWER REQUIREMENT :

Sr. No.	Particulars	Nos.	Average Salary/month	Annual Salary (₹)
1	Executives			
2	Supervisory			
3	Admin./Office staff			
4	Skilled Workers			
5	Unskilled Workers			
6	Other (Specify)			
			Annual wages	
			Add: Benefits	
			Total Wage cost	

17. SECURITY OFFERED TOWARDS LOAN :

- a) Prime Security :
- b) Collateral Security :

(Full details along with documents as per checklist)

- c)Details of Guarantor(s):

(Enclose Bio-data as per format and documents)

18. LICENCES AND APPROVALS :

Details of Licenses approvals required :

- | | | |
|-----|---|--------|
| 1. | Entrepreneurs Memorandum Part I/II /UAM | Yes/No |
| 2. | Acknowledgement from SIA (for MSI) | Yes/No |
| 3. | Inspector of Factories& Boilers | Yes/No |
| 4. | Shops & Establishment | Yes/No |
| 5. | Municipality/Gram Panchayat | Yes/No |
| 6. | PDA/TCP | Yes/No |
| 7. | Health Department | Yes/No |
| 8. | Tourism Department | Yes/No |
| 9. | Police Department | Yes/No |
| 10. | GSPCB | Yes/No |
| 11. | FDA | Yes/No |

19. PROJECTIONS OF PROFITABILITY ESTIMATES

(₹ intakh)

		1 st year	2 nd year	3 rd year	4 th year	5 th year	6 th year	7 th year	8 th year
A	Production during the year (Quantity)								
	% utilisation of installed capacity								
B	Sales								
	1 Sales /Income (Net)								
	2 Other Income								
	3 Total Sales								
C	Cost of Production								
	1 Raw Material								
	2 Power and Fuel								
	3 Direct Labour and Wages								
	4 Consumable Stores								
	5 Repairs and maintenance								
	6 Other Manufacturing Expenses								
	7 Depreciation								
	8								
	9								
	Total cost of Production								
D	Cost of Sales								
E	Gross Profit (B-D)								
F	Interest on								
	1 Term Loans								
	2 Working Capital								
	3 Other Loans, if any								
	Total Interest								
G	Selling, General and Administrative Expenses								
H	Profit before Taxation (E-(F+G))								
I	Provision for Tax								
J	Net Profit (H-I)								
K	Depreciation added back								
L	Net Cash Accruals								
M	Repayment obligations								
	1 Towards Term Loan								
	2 Towards other loans, if any								
	Total Repayment								
N	Debt Service Ratio - L/(F+M)								
O	D.S.C.R.								
<p>Note : 1. Kindly enclose assumptions made in working of Profitability Estimates. 2. Kindly enclose calculations relating to Breakeven point, DSCR, etc.</p>									

20. CASH FLOW STATEMENT

(₹ in lakh)

		Construction period	1 st year	2 nd year	3 rd year	4 th year	5 th Year	6 th year	7 th Year	8 th Year
A	Sources of Funds									
1	Cash Accruals (viz. Net profit before Taxation)									
2	Increase in share capital Equity/Preference									
3	Depreciation									
4	Increase in long term borrowings									
5	Increase in bank borrowings									
6	Sales in Fixed assets/Investments									
7	Others (specify)									
8										
9										
10										
	Total Sources (A)									
B	Utilisation of Funds									
1	Preliminary and Pre-Operative Expenses									
2	Increase in Capital Expenditure									
3	Increase in Current Assets									
4	Decrease in long term borrowings									
5	Increase in Investments									
6	Interest									
7	Taxation									
8	Dividend									
9	Other expenses (specify)									
10										
11										
12										
	Total Utilisation(B)									
C	Opening Balance									
D	Net Surplus (A-B)									
E	Closing Balance									

21. PROJECTED BALANCE SHEET

(₹ in lakh)

		1 st year	2 nd year	3 rd year	4 th year	5 th year	6 th year	7 th Year	8 th Year
A	Equity And Liabilities								
1	Shareholder's Fund								
	a Share Capital								
	b Reserves & Surplus								
2	Non-Current Liabilities								
	a Deferred Tax Liability (Net)								
	b Other Long Term Liabilities								
	c Long Term Provisions								
3	Current Liabilities								
	a Short Term Borrowing								
	b Trade Payables								
	c Other Current liabilities								
	d Short Term Provisions								
	Total Liabilities								
B	Assets								
1	Non- Current Assets								
	a Fixed Assests								
	i Tangible Assets								
	ii Intangible Assets								
	b Non-Current Investments								
	c Long Term Loans & Advances								
	d Other Non-Current Assets								
2	Current Assets								
	a Current Investments								
	b Cash and Cash Equivalents								
	c Short-Term Loans & Advances								
	d Other Current Assets								
	Total Assets								

22. WORKING CAPITAL ESTIMATES

Description	No. of days	I	II	II
Raw materials				
Work in progress				
Finished Goods				
Debtors				
Sub Total				
Less Creditors				
Sub Total				
Less: Bank Finance				
Add: Working expenses				
Working capital margin				

23. DETAILS OF EXISTING WORKING CAPITAL ARRANGEMENTS:

Name of the Bank :

Branch :

City :

Fund based

Facility	Limit (Lakhs)	Margin %
CC Limits	₹	
OD Limits	₹	
Others	₹	

Non-fund based

Facility	Limit (Lakhs)
LC Limits	₹
BG Limits	₹
Others	₹

24. DETAILS OF FINANCIAL CONCESSIONS/WAIVERS AVAILED, IF ANY:

The applicant concern/Associate concern/Promoters/Family members have availed/Not availed benefits under One Time Settlement (OTS) or compromise proposal of EDC/Banks/Other Financial Institutions including reschedulements, rephasing, etc. and the details are as under:

(₹ in lakh)

Name of Applicant /Associate Concern	Name & Address of Institutions from which availed	Loan Availed	Settlement benefit/ Type of concession	Year availed

25. DECLARATION :

I/We certify that all the information furnished by me/us is true; that I/we have no borrowing arrangement except as indicated in the application, for the unit with any bank/Institution; that no legal action has been/is being taken against me/us by bank/Institution/Government agency; that I/We shall furnish all other information that may be required by you in connection with my/our application; that this and any other information available with you pertaining to the borrowing unit, present, and future, may also be exchanged by you with any agency you may deem fit, and that you, your representatives, representatives, of RBI, CIBIL or any other agency as authorized by you, may at any time inspect/verify our assets, books of account etc. in our factory and business premises.

I/We further certify that as on date there are no overdue to financial institutions/banks from the undersigned, the other promoters and the company/companies in which I/the other promoters have interest as a promoter/director/partner/proprietor. I/We further certify that there are no statutory overdues pending against me/the company of other companies in which I am/the other promoters are Director/Directors

SIGNATURE OF AUTHORISED SIGNATORY

DATE:

Name :

PLACE:

Designation :



CHECKLIST WHILE SUBMITTING FINAL APPLICATION FORM

(Tick Mark)

1	<i>Final Application Form duly filled and signed. Any documents not submitted at PCC Stage are to be submitted now.</i>	<input type="checkbox"/>
2	Balance Processing fees: 1% (plus GST) of the loan amount less paid earlier.	<input type="checkbox"/>
3	<i>Last three years Income Tax/Wealth Tax returns. (incl. computation)</i>	<input type="checkbox"/>
4	<i>Net worth certificate of the promoter/partners issued by an C.A</i>	<input type="checkbox"/>
5	<i>Location/Layout plan of the unit. Kindly furnish with reference to important Landmarks.</i>	<input type="checkbox"/>
6	<p>Land ownership documents of Principal & Collateral (separately):</p> <ul style="list-style-type: none"> • <i>Sale Deed/Lease Deed, Conversion Sanad, Form 1 & XIV, Nil Encumbrance Certificate, Site plan, Survey plan (with dimensions) and other relevant title documents.</i> • <i>In case of Goa - GIDC plots the earmarking letter or allotment order along with the Lease Deed to be submitted. Subsequently, NOC from GIDC for creation of mortgage charge of EDC will have to be furnished.</i> • <i>In case of leased/sub-leased premises the borrower shall have to furnish a NOC/lease/sub-lease agreement from the lessor for a minimum period of 10 years.</i> <p>Note : Agricultural property to be excluded .</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
7	Estimates of building and all other civil works. Built-up area statement/FAR, etc. Also furnish details of the cost of acquisition of the premises.	<input type="checkbox"/>
8	Quotation of Plant & machinery with competitive quotations (2 nos.) along with credentials of suppliers (for high value) and turnkey agreements (if any)	<input type="checkbox"/>
10	Details of the personal assets of the promoters with documentary evidence of ownership/relevant title documents regarding the immovable and moveable properties owned by them.	<input type="checkbox"/>
11	<p>List of Consents and Approvals (pt.21) Required & Obtained</p> <ul style="list-style-type: none"> • <i>NOC from Panchayat/Municipality,</i> • <i>GSPCB/ Health and other related approvals as applicable.</i> • <i>Approved Building plan/ Construction license/Occupancy Certificate.</i> • <i>Earmarking/Allotment letter from Goa-IDC</i> • <i>Registration under Shops & Establishments</i> • <i>Any other approvals/NOC as applicable.</i> • <i>Copy of sanction letters of existing term loans/ W.C facilities, presently outstanding (if any) of the borrower.</i> 	<input type="checkbox"/>
12	Details of contracted/connected load to the premises of the unit. Power availability/sanction letter from Electricity Dept. for requisite electric load.	<input type="checkbox"/> <input type="checkbox"/>
13	Assumptions made in the calculation of projection of profitability estimates, cash flow statements and projected balance sheet.	<input type="checkbox"/>
14	Income Tax Clearance under section 281 (1) (ii) of the Income Tax Act,1961.	<input type="checkbox"/>
15	<p>In case of companies -</p> <ul style="list-style-type: none"> • <i>Resolutions of the Board/General Body to borrow and appropriate authorization as per the provisions of the Companies Act 1956.</i> • <i>Consent letters from Directors to furnish their Personal Guarantee with copies of their property documents at the time of signing of the legal documents for mortgage of loans.</i> 	<input type="checkbox"/> <input type="checkbox"/>
16	<p>Others :</p> <ul style="list-style-type: none"> • <i>Technical Feasibility Report and Economic Feasibility Report in case of project that are of technical nature and high project cost.</i> • <i>Income Tax/Wealth Tax and Sales Tax/VAT Assessment Orders for last 3 years in case of high value projects.</i> • <i>In case of collaboration- brief note on the collaboration, agreement, government approvals, fees/royalty, etc.</i> • <i>Any other information as required on case to case basis shall need to be furnished.</i> 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

17	<p>Project Report should contain the following information:</p> <ul style="list-style-type: none"> - Brief history of unit & management background including educational qualifications. - Project details inclusive of land, civil works and machinery. - Manufacturing process inclusive of raw materials supply and consumption. - Installed capacity, proposed capacity & utilised capacity (Rs. & units per annum). - Marketing - demand & supply (units per annum), major competitors, marketing arrangements & export potential. - Preliminary & Pre-operative expenses to be incurred. 	
<p>Note: a. All photocopies of documents submitted may be self attested. b. Soft copies of submissions made (if available) may be submitted.</p>		