

ORISSA STATE FINANCIAL CORPORATION

Head Office :OMP Square: Cuttack – 3

EPABX -0671-2443072,2443236, Fax-2443644

E-mail-osfcho@osfcindia.com,website-www.osfcindia.com

APPLICATION FOR FINANCIAL ASSISTANCE IN RESPECT OF INDUSTRIAL CONCERNS

Application for sanction of a Term Loan/Additional Term Loan/WCTL/..... of
..... to set up a new Industrial unit/ for Expansion/ Diversification /
Modernisation /Technology up-gradation of Existing unit

Date of application :

Self attested Photograph

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Of the promoter(s) :

Specimen Signature of
the Promoters in full:

1	a) Name of the Industrial concern/Applicant (in block letters)	
	b) Loan amt. required	
	c) Scheme under which the loan is applied	
	d) Is the loan sought for establishing a new unit or for Expansion/ Modernization /Diversification/ Escalation etc. of the existing unit.	
2	Address with Telephone Nos; Fax No; Mobile, e-Mail address	
	a) Registered Office (in case of Corporate Bodies only) i) Full Address ii) Rented/Owned/Leased iii) Contact Person	

	<ul style="list-style-type: none"> iv) Tel. No. v) Fax No. vi) E-mail address 		
	<p>b) Factory : (existing and proposed)</p> <ul style="list-style-type: none"> i) Full Address ii) Rented/Owned/Leased iii) Contact Person iv) Tel. No. v) Fax No. vi) E-mail address 	Existing	Proposed
	<p>c) Address for correspondence</p> <ul style="list-style-type: none"> i) Full Address ii) Rented/Owned/Leased iii) Contact Person iv) Tel. No. v) Fax No. vi) E-mail address 		
3(i)	Constitution of the applicant:		
	<p>a) State whether a proprietorship/ partnership/ Limited Liability Partnership/ private limited/ public limited concern or co-operative society. In case of Company, please enclose</p> <ul style="list-style-type: none"> i) Copies of Memorandum and Article of Association of the Company. ii) Audited balance sheet & P/L account for past 3 years. 		
	<p>b) Date of incorporation/ registration/ commencement of business/operation (if the unit was purchased give details from whom and when purchased and at what consideration).</p>		
	<p>c) Name of prop./Partner/Director</p>	<ul style="list-style-type: none"> 1. 2. 	

		3.									
3(ii)	Past Financial position of the applicant unit	To be given as per Annexure-I									
3(iii)	Brief particulars of all associate/group concerns may be furnished.	To be given as per Annexure-II									
3(iv)	a)Name of associate/ subsidiary concern in which the promoters are involved as proprietor/partner /director with brief financials. (3 years audited financial statement to be enclosed and name of Bank/FIs with whom enquiries may be made regarding the associate concern and the promoters.) (Y1- Last year, Y2-Year beforeY1, Y3- Year before Y2)	Associate concern	Networth (lakh)			Net sales (lakh)			Net profit (lakh)		
			Y 1	Y 2	Y 3	Y 1	Y 2	Y 3	Y 1	Y 2	Y 3
		1.									
		2.									
		3.									
	b) Name of the associate /Subsidiary concern in which the promoters have taken loan from OSFC & Other F.I.s and settled through OTS and availed relief and concession, if any.	Please furnish Credit Track record of the Associate concerns in Annexure-III									
	Name of the associate/Sister concern	Nature of facility	Relief & Concession e.g. OTS/ waiver of loan etc.				Present position				

4	Existing facilities with Bank/FIs including OSFC:				
	a) Name of the Bank(s)/F.I.s Branch b) Dealing person and contact telephone no. c) Dealing since (each Bank/FI)				
5	Facilities enjoyed: (Furnish following details for all the existing Banks/FIs. Also copies of latest sanction letter of other banks/FIS may be attached)				
	Nature of facility (Bank wise)	Sanctioned (Lakh)	Outstanding as on..... (Lakh)	Rate of interest (%p.a.)	Nature of security, value and type of charges created
	Fund based				
	-Term Loan				
	-Working Capital				
	Non-Fund based				
	Are there any defaults?	Yes/No; If yes, details thereof.			
	Asset Classification as per prudent norm of RBI				
6	Industry/Details of product/ services (existing & proposed) :	<u>Existing</u>		<u>Proposed</u>	
	a) Name of the product(s) manufactured/to be manufactured and their uses.				
	b) Details of by-products, if any, and their uses.				
	c) Whether it is a Micro sector or Small scale or Medium scale industry. Furnish the details of registration.				
	d) Installation capacity p.a.				
	e) Present capacity utilisation				
	f) End use of product				
	g) Export orientation (Yes/No)				
	h) Date of PRC/PMT/TIN Registration, Regn.No.				
7	No. of years of experience in similar line of business				
8	Past association with OSFC (with No. of	Existing/New			

	yrs.)	
9	Details of restructuring/OTS etc., If any.	
10	Details of any external rating obtained (if yes, copy to be enclosed)	
11	<p>Details of Auditor</p> <p>a) Name, Address & Tel. No. of the auditor</p> <p>b) Regd. No. & date of Regn.</p> <p>c) Membership No.</p> <p>d) Auditor of applicant since when (If recently changed, details of previous auditor also to be furnished)</p>	
12	Any quality certificate obtained? If yes, enclose copy of certificate.	
13	Whether additional working capital required for the unit. If yes, amount and arrangements proposed may be indicated. Name of the Bank from whom the firm proposes to avail working capital may be furnished. Assessment of Working Capital to be furnished at Annexure-V	
14	Whether any enquiry, proceedings or prosecution has been instituted against and by the unit/Company/ promoters for any offences/violation. If so, give details,	
15	Brief history of the concern :	
	Bio-data of promoter(s)/partners /Directors and Guarantor(s)/Mortgager(s)	Affidavit in prescribed format is to be furnished for each one.
16	Give a note on the concern's tax status viz. The year up to which the concern has been assessed for income tax/sales tax, the estimated un-assessed liability, the concessions available and the basis on which provision for tax has been made. Provide details of unclaimed tax benefits, if any. A note on excise duty claims remaining unpaid against the firm may also be given.	

17	Project Details:																																																						
18.1	Purpose for which assistance now required:																																																						
	1	Indicate whether it is for expansion/diversification/modernisation/technology up gradation and details thereof.																																																					
	2	If new product envisaged , give details																																																					
	3	Details of expected incremental qualitative/quantitative benefits																																																					
	4	Schedule of implementation and expected month/year of implementation																																																					
	5	No. of employees existing																																																					
	6	No. of employees-additional																																																					
18.2	Project Cost (Enclose a detail project report)	<p style="text-align: right;">(. In lakhs)</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 30%; text-align: center;">Incurred as on</th> <th style="width: 30%; text-align: center;">Proposed</th> <th style="width: 10%; text-align: center;">Total</th> </tr> </thead> <tbody> <tr> <td>Land & Dev.</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Civil Constn.</td> <td></td> <td></td> <td></td> </tr> <tr> <td>P/M- Indigenous</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">-Imported</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Aux. Equps.</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Elctn./Instal.</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Misc.Fix.Asset</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Tech. know-how</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Contingency(P.E.)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Prel./Pre-op.exp.</td> <td></td> <td></td> <td></td> </tr> <tr> <td><u>M/M for W/C</u></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: right;">Total :</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Incurred as on	Proposed	Total	Land & Dev.				Civil Constn.				P/M- Indigenous				-Imported				Aux. Equps.				Elctn./Instal.				Misc.Fix.Asset				Tech. know-how				Contingency(P.E.)				Prel./Pre-op.exp.				<u>M/M for W/C</u>				Total :			
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	<ul style="list-style-type: none"> Details of Plant and machinery and miscellaneous fixed assets at Annexure- IV & IVA Furnish the basis of contingencies provision/Preliminary and preoperative expenses/others 																																																						
19	Means of Finance	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%; text-align: center;"><u>Existing</u></th> <th style="width: 25%; text-align: center;"><u>Proposed</u></th> </tr> </thead> <tbody> <tr> <td><u>Total</u></td> <td></td> <td></td> </tr> <tr> <td>Term Loans</td> <td></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">i)OSFC</td> <td></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">ii)Others</td> <td></td> <td></td> </tr> <tr> <td>Equity</td> <td></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">i)Prom. Cont./</td> <td></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">addl. Share capital</td> <td></td> <td></td> </tr> </tbody> </table>			<u>Existing</u>	<u>Proposed</u>	<u>Total</u>			Term Loans			i)OSFC			ii)Others			Equity			i)Prom. Cont./			addl. Share capital																														
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		ii) Internal accl. Total			
	<ul style="list-style-type: none"> Basis of internal accrual to be indicated. Please also attach chartered accountant certified recent net-worth statement of all promoters/directors/guarantors as per prescribed format 				
20	Detail of Security to be offered	Primary		Collateral	
	Particular	Description and Date of acquisition	Acquisition/Construction Cost	Description	Cost/Value
20.1	Land:- Area:- Owned By:- Freehold/Leasehold/unexpired lease:- Location:-				
20.2	Building:- Area:- Floor:- Type:- Basis of cost estimation:-				
20.3	Plant & Machinery				
20.4	Others				
20.5	Total				
21.	Detail of guarantees, if any, detail of guarantors with Bio-data and net-worth.				
22	Various Licenses/ consents required/ Statutory approval required for the project, status thereof	Date of issue	of	Issuing authority	Valid upto
22.1	Provisional Registration Certificate from DIC				
22.2	PMT for existing units under going Expansion/modernisation				
22.3	Clearance from the State Pollution Prevention and Control Board				

22.4	License for storage/processing and trading of essential commodities	
22.5	License for export/import, if necessary	
22.6	Consent from local authority for undertaking industrial activity in the locality	
22.7	Consent for supply of required power	
22.8	Any other licenses/consents for the project, the unit has obtained, please specify.	
23	Please indicate the licenses/consents of the project/unit that are yet to be obtained	
24	Category as per pollution control Board dept. If polluting, pollution control measures taken.	
25	Whether the project is entitled for any Govt. Subsidy, tax exemption. Details thereof.	
26	Repayment period (in months) sought including repayment holiday requested if any.	
27	Technology	
27.1	Technology used	
27.2	Any Technical collaboration?, If yes, details	
27.3	Details of main technical professionals employed	
28	Type of effluent generated, pollution control measures etc. (Please attach a copy of the latest no objection certificate/consent letter obtained from pollution prevention and control board.	
29	Raw material/Labour/Utilities	
29.1	Raw material (details, arrangement, sources and distance)	
29.2	Power	Connected load:- Utilised Load:-

		Requirement of power for additional machines:- Back-up arrangement(DG):-
29.3	Other critical inputs, if any	
30	Projected profitability	Statement to be enclosed as per annexure VI
31	Marketing & selling arrangements	
31.1	Items	Applicants Remark
31.2	Main Markets(Locations)	
31.3	Names of five major customers accounting for bulk sale during last FY(Indicate clearly if the unit is relying on a single buyer), new target customer, if any.	
31.4	Indicate competitors	
31.5	Any USP or specific market strength	
31.6	Whether product has multiple applications	
31.7	Distribution channels(e.g. direct sales, retail network, distribution network)	
31.8	Marketing team details, if any	
31.9	Firm tie up, orders on hand(enclose copies)	
32	Brief highlights of the applicant/project (such as market standing, product/service differentiation, technical expertise, infrastructure facilities etc.	
	<p><u>Enclose:</u> (i)Project profile for loan up to Rs20lakh, Detail Project Report for loan above Rs20lakh, Required licenses, Affidavit (s) and Documents as per check list (ii)Credit rating report from an outside reputed rating agency like SMERA, CRISIL, ICRA, ONICRA etc. for loan above Rs.2crore. (iii) Separate sheet wherever the space provided is not adequate.</p>	
	Signature Name & Designation	Name of the concern: Seal

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Declaration

I/We certify that all information furnished by me/unit hereinabove and in appendix/annexure/statements and other papers enclosed are true; that I/We have no borrowing arrangements for the unit with any bank/FI except as indicated in the application; that there are no government enquiry/proceedings/prosecutions against the unit/associate/group concerns/promoters/directors/partners/proprietor except as indicated in the application; that no legal action has been/is being taken against me/us/ unit/associate/group concerns/promoters/directors/partners/proprietor; that none of our promoters/directors/partners/proprietor/managers/employees/guarantors and /or any of their relative(s) is/are director(s) in OSFC and /or related to any senior officer(s) of OSFC; that I/We shall furnish all other information that may be required by you/any agency as you may deem fit 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, DICGC, SIDBI, CGTMSE, Information Service Company registered with RBI or any other Agency as authorised by you, may at anytime 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 over dues to financial institutions/banks from the unit/associates/group concerns/ promoters/ directors/ partners/proprietor, in which I/the other promoters have interest as a promoter/ director/ partner/proprietor. I/We further certify that there are no statutory over dues pending against me/the other promoters/ the company or other companies in which I am/the other promoters are Director/Directors".

"I/We have no objection to OSFC/its representative making necessary enquiry /verification while considering my/our application for financial assistance."

Encl:- As above

Date :

Signature

Place :

Name & Designation of Chief Promoter

Seal of Company

Information to applicants.

- I No application will be accepted in anonymous/fictional/ benami names. Hence the applicant is required to provide the proof of identity and address. Normally the accepted documents (minimum two for each) as proof of identity and address are:

Photo endorsed electoral identity card / IT PAN card /Passport/ Driving License/Bank Pass Book etc. and Electricity Bill/Telephone Bill/Ground Rent tax receipt/Water charges Bill/Certificate from Revenue Authority etc. respectively.

Applicants will be verified for organizational membership & details in the following websites.

- 1) www.un.org/docs/sc/committees/1267/1267ListEng.htm
 - 2) www.treas.gov/offices/enforcements/ofac/
 - 3) Other state/Central Govt./SIDBI/RBI notification/websites
 - 4) Any Other.
- II. Application may be sanctioned only after due diligence verification and client rating of the customer by the Corporation in terms of low/high/medium risk on terms of the nature of business activity, location, mode of payment, study of project viability, social and financial standing.
- III. The promoter(s)/applicant(s)/Borrower(s) shall have to deposit a processing charge to an extent of 0.50% of the amount of loan applied for subject to a maximum of Rs50, 000/- along with the application/before loan is sanctioned. The processing charge shall not be refunded if the loan is sanctioned, whether or not the loan is availed. However, 50% of the processing charge deposited along with the application shall be refunded if the loan is not sanctioned.
- IV. Non-refundable upfront fee to an extent of 0.50% of the amount of loan sanctioned shall be deposited before issue of letter of intent.

Annexure I**Brief past financials of the applicant**

Particulars	Y1	Y2	Y3
Net sales or income			
Profit After Tax			
Gross Cash Accrual			
Net profit margin			
Working Capital(Current Assets-Current Liabilities)			
Net worth			
Secured Debt			

Y1-Last FY, Y2- Year before Y1, Y3- Year before Y2

Annexure II**Details of Associate Concerns**

Particulars			
Name and address of the Concern			
Constitution			
Existing Since			
Product(s)			
Share holding of the main promoters of applicant unit (name of promoter directors may be attached)			
Toatl paid up share capital			

Contd.....

Annexure III

Credit track record of Associate Concerns

1	Name			
2	Name and address of the existing banker			
3	Dealing person and contact telephone number			
4	Dealing Since			
5	Sanctioned limit and outstanding amount			
	Rate of interest			
	Fund based limit -Term Loan- -Working capital			
	Non-fund based			
6	Details of security offered and value			
7	Asset classification			
8	Details of restructuring			

Annexure IV

Particulars of machinery proposed for the project

Name of machinery, (model / specification)	Name of manufacturer, contact person, e-mail address telephone no.	Lead time for delivery of machinery	Invoice price (for indigenous machinery) / CIF price (for imported) (Lakh)	Purpose / use of machine	Basis of selection of supplier	Remarks reg. after sale service etc.

- Furnish competitive quotations, catalogues / invoice for each machinery proposed to be acquired.
- In case of second hand / fabricated machinery, indicate the need / reasons for acquiring such machinery. Also enclose Chartered Engineer's certificate regarding residual value and life in respect of second hand machinery.

Annexure IVA

Details of Misc. Assets / equipment Proposed

Sl. No.	Name of Item	Supplier	Cost (Lakh)	Purpose / use of MFA	Remarks

Contd..

Annexure V

Assessment of Working Capital

Assessment of working capital as per Nayak Committee (Turn Over method)

Sl. No	Particulars	Current Year Estimate	Next Year Projection
1	Gross projected sale		
2	Working Capital requirement (25% of the gross projected sale)		
3	Minimum stipulated margin money for working capital (5% of the gross projected sale)		
4	Actual/projected net working capital(liquid surplus)		
5	Net working capital(3 or 4 whichever is higher)		
6	Permissible bank borrowing(2-5)		

Annexure VI

Profitability projections for the Unit/ Company as a whole*

S.No.	Item	Actuals for previous year	Y1	Y2	Y3	Y4	Y5
1	Net income from operations						
	Net income from other sources						
	Total income						

2	Raw materials						
	Power & fuel						
	Wages & salaries						
	Selling expenses						
	Other expenses						
	Total cost						
3	Profit before depreciation, Interest and taxes (PBDIT) (2-1)						
4	Interest on Term Loan						
5	Interest on Working Capital						
6	Interest on unsecured Loans						
7	Depreciation						
8	Profit before Tax (3-4-5-6-7)						
9	Tax						
10	Profit after Tax (8 – 9)						
11	Dividends / Withdrawals						
12	Cash Accruals (10 - 11 + 7)						
13	Repayments of all term liabilities (Principal)						
14	Debt Service Coverage Ratio ((10+7+4)/(13+4))						
15	Average DSCR (Total of 10+7+4 for projected period/(Total of 13+4 for projected period)						

*Please give projections for the entire tenure of OSFC loan.

To be sworn in Non-Judicial Stamp Paper worth Rs. 10.00

AFFIDAVIT

I Sri/Smt./Ms _____ aged about..... years, Son/Daughter/Wife of
----- Resident of P.O. _____ ,
P.S. _____, Dist. _____, do hereby solemnly affirm and state as
follows :-

01. That, I applied for a loan from ORISSA STATE FINANCIAL CORPORAITON.

or

02. That, I want to be a guarantor/mortgager for the loan sanctioned in favour
of M/s. _____.

03. That, I am submitting my following Bio-Data for consideration and further
action in the matter.

- i. Name :
- ii. Father's/Husband's Name :
- iii. Age :
- iv. Date of Birth :
- v. Qualification :
- vi. Nationality :
- vii. Religion :
- viii. Sex :
- ix. Whether SC/ST/ OBC :
- x. Pan Card No, Date & Place
of issue :

- xi. House/Plot/holding No :
- xii. Telephone No :(Land line) :
(Mobile) :

- xiii. Permanent Address :
Whether owned/rented :

Residing Since :

- xiv. Present Address :
Whether owned/rented :

Residing Since :

- xv. E-mail address :
- xvi. The exact relation ,if related
to any of the other Promoter's

of the firm :

- xvii. Whether first generation
Entrepreneur :

- xviii. Shareholding in the unit :
Existing
Proposed
- xix. Whether connected with any :
other business as partner/
Director/Share holder and
detail of firm interest/Share
holding
- xx. Experience in the similar
line of activity with details:
- xxi. Experience in other line
of activity with Details :
- xxii. Functional responsibility
in the unit :
- xxiii. Present Occupation :

- xxiv. Name of Bank, Branch, Type
of account & A/c No. :

- xxv. Whether availed any loan from:
any institution. If yes, details
thereof.
- xxvi. Approximate Annual Income
from all sources :
- xxvii. Whether an assesses of :
I. T., S.T. If yes, detail thereof
a) Clearance for last two years –
b)Assessment pending for -
c) I.T. assessment completed up to
- d) S.T. assessment completed up to
- xxviii. Net Worth(in Lakh) :
- xxix. Driving License No. & Date, Valid upto :
- xxx. Passport No., Valid Till,
Place of issue :
- xxxi. Whether having any vehicle, if yes,
detail thereof. :
- xxxii. Whether convicted for any offence,
If yes, furnish the detail thereof :
- xxxiii. Details of pending litigation, if any. :
- xxxiv. Whether stood as guarantor/surety. :
if yes, details.

xxxv. Details of immovable property :
owned

(The list should also indicate where
there is a joint property)

<u>Mouza</u>	<u>Khata.No.</u>	<u>Plot.No</u>	<u>Area</u>	<u>Kisam</u>	<u>Recorded Owner</u>	<u>Relationship with loanee</u>
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xxxvi. Whether mortgaged or not, if :
Mortgaged, details.

<u>Mouza</u>	<u>Khata.No.</u>	<u>Plot.No</u>	<u>Area</u>	<u>Institution to whom mortgaged</u>	<u>Purpose of mortgage</u>
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xxxvii. Details of Father, Mother, Wife, Son(s), Daughter(s), Brother(s) & Sister(s) :

<u>Name</u>	<u>Address</u>	<u>Marital Status</u>	<u>Occupation</u>	<u>Property owned</u>
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xxxviii. Status with the family of the Loanee :
/Guarantor i.e. Joint/separate

xxxix. Source of meeting Contribution/ :
margin money.

xl. Reasons of induction of new Partner :
/ Directors.

xli. Whether related to any employee/ :
Board of Directors of the Corporation.
If Yes, to whom and exact relation.

xlii. Whether any relation of the promoter:
/Guarantor have availed loan from
any financial Institution. if yes, details.

xlii. Whether settled any loan account :
under OTS with the corporation/Other F.I.s.
If yes, details thereof.

That, the statements furnished above are true to the best of my knowledge
and belief.

Identified by.

ADVOCATE

DEPONENT.

Check list for documents to be submitted along with application

1. Duly filled in application and affidavit in prescribed format.
2. 2 sets of Photograph along with signature for each of all promoters/ Directors/ Guarantors duly certified by a Gazetted Officer.
3. Filled in KYC Form along with Documents in duplicate to be submitted Under Know Your Customer(KYC) Norms:- Certified copies in respect of the followings shall be given:
 - (a) To be submitted in support of identification in respect of each promoter/Director/applicant/guarantor (Minimum two documents out of the followings)
 - (i) Copy of Voter Identity card of the promoter/ Director/ applicant/ borrower/guarantor
 - (ii) Copy of PAN card of the promoter/applicant/borrower/guarantor
 - (iii) Passport
 - (iv) Photo credit card
 - (v) Photo identity card (subject to satisfaction of the Corporation)
 - (vi) Valid driving license
 - (vii) Any other document issued by any Govt. office/public authority verifying the identity which shows the name and photograph of the promoter/applicant/borrower/guarantor.
 - (b) To be submitted in support of address in respect of each promoter/applicant/guarantor (Minimum two documents out of the followings)
 - (i) Copy of the residential certificate issued by concerned Tahsildar/revenue authority
 - (ii) Copy of recent landline telephone bill/bill of Electricity charges
 - (iii) Copy of ration card
 - (iv) Copy of recent receipts of payment of ground rent, water charges and other taxes against the residential house.
 - (v) Any other relevant document which indicates proof of address.
 - (c)** For proprietorship firms
 - (i) Certificate/NOC from Local authorities
 - (ii) Sale tax/IT returns
 - (iii) CST/VAT certificate
 - (iv) Registering/Licensing document issued by Govt. Authorities
 - (d)** For Partnership firms
 - (i) Registration certificate , if registered
 - (ii) Partnership deed
 - (iii) Sales tax registration certificate
 - (iv) PAN Card in name of Firm
 - (e)** For Companies
 - i. Certificate of incorporation with ROC
 - ii. Articles and Memorandum of Association/Bye laws
 - iii. List of Directors and form 32 in support of their director status

Contd....P/2

- iv. Resolution of the Board of Directors for availing finance in case of Companies.
4. Copy of the letter authorizing OSFC to obtain opinion from Banks.
 5. Provisional Registration Certificate from DIC for new projects and PMT for existing units.
 6. SSI/MSME registration / SIA Ack. No. Or CA certificate certifying SSI/MSI status
 7. Copies of Sales Tax and Income Tax clearance certificate/returns of promoter / Firm / Company for two years.
 8. Detail project report for loan above Rs20lakh and a project profile for loan up to Rs20lakh.
 9. Quotations from three different machine manufacturers / from Authorised Dealers of manufacturer (with copy of valid dealership license), Catalogue / manual of machines, conditions of Performance Guarantee, Printed price list etc. for plant & machinery, Miscellaneous fixed assets and other equipments.
 10. Approved building plan from appropriate approving authority and estimate for construction.
 11. Certificate on Life of existing machine, civil construction and other infrastructural Facility in case of existing unit.
 12. NOC from local authority to set up industry.
 13. Clearance from State Pollution & Prevention Control Board
 14. Copy of the village map and a separate Sketch map duly signed by the promoter and local Amin for the plots over which the industry is to be set up/buildings to be offered as collateral.
 15. Land records for industrial & collateral property (Copies of Sale deed with genealogy of vendor(s), ROR/patta/khatian, NEC for preceding 30 years, sketch map, mutation order, upto date land revenue /Rent Receipt, conversion permission for industrial use, Permission from District Administration to mortgage land belonging to persons of SC/ST category, lease deed along with shed/land allotment letter/possession letter with provision for mortgage to the Corporation, consent letter from property owner(s) for mortgaging the property for the proposed loan, 3 nos of Passport Size photographs of owners of the collateral security duly self attested, with proof of identity of mortgagers, valuation report as of a recent date for the collateral security etc.
 16. Market report (tie up arrangement for marketing the products)
 17. Quotations for procurement of raw materials from a reliable source and consent of the firm to supply raw-materials on continuous basis.
 18. Consent for working capital finance by a commercial bank.
 19. In case of existing unit, Copy of the latest sanction letter from commercial bank/F.I.s which have sanctioned assistance to the unit.
 20. Net worth certificate of the promoters, Directors and guarantors & the enterprise from a Chartered Accountant in prescribed format.
 21. Sources of equity / promoter contribution duly supported by certificate from Chartered accountant.

//3//

- 22.** Audited Balance sheet & P/L accounts for last three years for the existing business concerns. If promoters are connected with any other unit, please also furnish the audited balance sheet & P/L account for last 3 years for the associate concern(s) and interest thereon.
23. Licenses/certificates from appropriate authority wherever necessary depending on the need of the project to be implemented.
- 24.** Financial collaboration /agreement and Source of Technical know-how, if any.
- 25.** Any other requirement depending on the needs of the project.
- 26.** _____

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N.B.: The copies of the documents should be superscripted as 'submitted by me' duly signed with name, designation & seal of the enterprise.

Know Your Customer

Affix Recent
Pass Port
Photograph

1. Details

- a) Name _____
 b) Father's Name _____

2. Residential Address

(i) Permanent Address

House No/Plot No _____ Lane/Road/Sector _____
 Vill/Town/City _____
 P.O. _____ Dist _____
 State _____, Pin code _____

(ii) Present Address (if different from i above)

House No/Plot No _____ Lane/Road/Sector _____
 Vill/Town/City _____
 P.O. _____ Dist _____
 State _____, Pin code _____

3. Proof of Identity -

Document submitted for Proof of identity*:	PAN card/Voter identity card/passport/valid driving license/photo credit card/photo identity card/any other (please specify.....)
Name of Issuing Authority:	

* Enclose certified/attested copies of minimum two separate documents

4. Proof of Residence:

Document submitted for Proof of residence**	Residential certificate/Land line telephone bill/Electricity bill/Ration card/Receipt of payment of ground rent, water charges, other taxes against house/any other (Please Specify.....)
Name of Issuing Authority:	
Name of the Owner of the house	
Relationship with the owner of the house	

** Enclose certified/attested copies of minimum two separate documents.

//2//

5. Permanent Account Number (PAN) details: (Note: if annual premium is equal or more than Rs.1lac, please fill up this point)

Are you an Assessee of income tax? (Please tick)	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
(If Yes, please provide PAN number)	(If No, please tick relevant option)
PAN No.: _____	Not Applicable <input type="checkbox"/> Applied for <input type="checkbox"/>

6. Details of the firm/Company

(i) Name of the Firm/Company for which loan is required: _____

(ii) Address of the Firm/Company _____

- (iii) Documents Submitted

Proprietorship Concern	Registering/licensing document issued by Govt. Authority/CST Certificate /VAT certificate/Sales tax return/Certificate and or NOC from Local authorities/any other (Please Specify.....)
Partnership Firm	Registering/licensing document issued by Govt. Authority/ Partnership firm registration certificate//Partnership deed/CST Certificate /VAT certificate/Sales tax return/Certificate, PAN Card in the name of the firm, any other (Please Specify.....)
Company	Certificate of incorporation issued by ROC/Article and memorandum of Association/ Bye laws/Resolution of Board of Directors for availing finance/PAN Card in the name of the Company/Form 32 in support of director status/ any other (Please specify.....)
Others	

Contd...P/3

//3//

7. Source of promoter contribution

(i) Amount of Contribution proposed to be brought in:Rs._____

(ii) Source of promoter's contribution : (Rs.)

Cash in hand/bank	Reserve surplus in Businesses	House Property	Investments	Agriculture	Interest free unsecured loan	Others	Total

(iii) Documents submitted in support of source of promoter's contribution:

-Certificate from Chartered Accountant enclosed- Yes () or No ()

-Copy of deposit account(s) with banks(s)- Yes () or No ()

-Copy of audited balance sheet of existing business firm- Yes () or No ()

-Any other (Please specify.....)- Yes () or No ()

8. Occupation (Please tick):

Salaried Self Employed/Business Unemployed Housewife

Others

9. Industry to which your company or business belongs (e.g.Textiles,etc)

10. Details of any existing/previous loans availed from OSFC :

11. Are you a Non Resident Indian (NRI) ? Yes () or No ()

If 'Yes', please state the country where currently residing :

12. Are you a "Politically Exposed Person"? Yes () or No ()

Definition of a "Politically Exposed Person":

"Politically Exposed Person" is a person who performs important functions for the state. This would include individuals who have or have had positions of public trust such as government officials, senior executives of government corporations, politicians, important political party officials, member of parliament, member of legislative assembly, etc. and their families and close associates.

Contd...P/4

//4//

DECLARATION :

I hereby declare that :

- The above information is true to the best of my knowledge and belief;
- I am neither involved in any terrorist activity nor have any direct or indirect linkage with any terrorist organization.
- I will provide further information as and when required by OSFC acting on its own or under any order or instruction received from Statutory Authorities, as regards sources of funds, utilizations of loan etc.
- I agree to provide any information related to me as asked by the Corporation at any time, to the Corporation and or any Statutory Authority in relation to the laws governing prevention of money laundering, applicable in the country.
- I understand that the Corporation classifies its customers under various categories of risk for the purposes of complying with the laws governing prevention of money laundering and I confirm that I do not have any objections for complying the requirements for the same from time to time.
- I shall furnish evidence on the authentic source of fund spent towards implementation of the project and repayment of loan as and when asked for by the Corporation.
- I understand that the Corporation has the right to peruse my financial profile and also agree that the Corporation has right to cancel and or recall the loan and or take any action under the provisions of law in case I have been found guilty under any of the provisions of any Law, directly or indirectly , having relation to the laws governing prevention of money laundering in the country, by any competent authority or court of law.

Dated : _____

Signature of
applicant/promoter/guarantor

Place : _____