



## **Kerala State Industrial Development Corporation Ltd.**

Head office: Keston Road, Kowdiar, Thiruvananthapuram – 695003

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### **Annexures to Loan Application Form**

#### **Annexure 1**

#### **Details to be furnished along with Loan Application Form**

##### **I. Applicant Unit Details**

- a. Filled up application in the prescribed format duly signed by the chief promoter
- b. Copy of the Memorandum and Articles of Association of the company as amended upto date and Copy of Certificate of Incorporation, duly certified by Chairman/Managing Director/Secretary of the company.
- c. Copy of Audited Annual Report of the present company for the past three years & provisional for the current year till the last quarter (If the applicant is an existing unit)
- d. Postal Address, Registered office and administrative office of the company with phone & Fax numbers and email & website address
- e. Copy of loan sanction letter from other financial institutions & statement of loan account for last three years, if applicable
- f. Copy of PAN card
- g. Copy of Udyam Registration Number (If MSME unit)

##### **II. Promoter Details**

- a. Entrepreneur Data Sheet in the prescribed Format (Annexure - 2) (for all promoters who are investing more than 5% in the share capital of the company).
- b. Affidavit to be submitted by all promoters on Stamp Paper worth Rs.200/-, duly notarized by a Notary Public, as per the format attached (Annexure - 3).
- c. Proposed shareholding pattern of the company and the amount and percentage holding by each core promoter (with breakup of investment in own name, investment through close relatives (Spouse, children, father, mother, brothers, sisters) and through others
- d. Write up/Details/Performance of all the firms/companies (in which promoters are interested) along with Audited Annual Report (for the last three years)
- e. Investment made by the promoter, his close relatives (Spouse, children, father, mother, brothers, sisters) in interested units as given in item II d.
- f. Name and address of banks/ financial institutions and account numbers, in which associate concerns/firms/companies have accounts.
- g. Copies of Income Tax Returns of the promoters along with copies of assessment orders for the last three years

### III. Project Details

- a. Area of the land, details of Survey Nos., boundaries, Block No., Village, Taluk and District where the unit is proposed to be located.
- b. Detailed project Report clearly establishing techno economic feasibility of the project (should contain details as per Annexure - 4)
- c. Title deeds of the land offered as security, Prior title deeds / related documents pertaining to the land for a period of 30 years, Encumbrance Certificate for a period of 30 years up to the date, Possession & Non-attachment Certificate, Site Plan of the land showing the Survey Nos. extent, side measurements, details of boundary properties, pathway, etc. duly certified by the Revenue Authorities, Land Tax Receipt issued by Village Office evidencing payment of Land Tax for the current year, Thandapper Account / Adangal Extract issued by the Revenue Authorities.
- d. Copy of quotations from reputed suppliers, for all items of plant and machinery, utility and miscellaneous fixed assets along with a list of those items covering cost of each item with basic price, duties & taxes and transportation cost.
- e. Copy of the approved building plan and estimate of civil works from Civil Engineer/Architect
- f. Copy of Quotations for civil works
- g. Copy of estimate from Electrical Engineer for cost of electrification
- h. Copy of agreements regarding technical know-how, detailed engineering, erection & commissioning if any.
- i. Copy of power allocation/ feasibility certificate from KSEB
- j. Copy of Consent to Establish/ consent to operate from Pollution Control Board
- k. Copy of Town Planner Clearance
- l. Copy of building permit from Panchayath/ other local bodies
- m. Copy of NOC from Factories & Boilers Dept.
- n. Copy of other clearances - CRZ clearance, Environmental clearance, Groundwater authority clearance, wherever applicable
- o. Chartered Accountant's certificate regarding details of amount already spent to date.
- p. Present status of implementation
- q. Copy of market survey report if the product is new

### IV. Others

- a. Processing Fee – Rs.1.00 lakh +GST prior to placing the proposal for the consideration of KSIDC Board Meeting
- b. Upfront fee to be paid after sanction, on intimation prior to issue of sanction letter
  - i. 0.75% of the sanction amount + GST for sanction upto Rs.10 crores
  - ii. Rs.7.50 lakhs+ 0.25% of the loan amount in excess of Rs.10 crores + GST for sanction amount above Rs.10 crores
- c. Credit rating from an accredited rating agency for loans above Rs.50 crores.
- d. Valuation Fee – if applicable at actuals
- e. Stamp Papers and other documents – as required for the Loan documentation

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All photocopied documents shall contain seal of the company as authentication.

**KERALA STATE INDUSTRIAL DEVELOPMENT CORPORATION LTD  
ENTREPRENEUR DATA SHEET\*  
(INDIVIDUAL)**

(Photograph )

1. Name of the Entrepreneur :
  
- Office Address :
  
- Present Residence Address :
  
  
- Permanent Address :
  
- 1.1 Telephone Nos:
  - Office :
  - Residence :
- 1.2 Mobile :
- 1.3 E- Mail :
- 1.4 Fax :
2. Age, Date of Birth :
3. Educational Qualifications :
  
4. Professional/Business experience :
5. Details of present activities :
  
6. Details of performance of :  
Companies/firms, if any, the  
entrepreneur is owing /managing  
(please attach balance sheets of the  
last three years)
- 6.1 Extent of funds invested by the :  
entrepreneur in these  
Companies/Firms.

\* Please use additional sheets if required

7. Details of liabilities, if any, of the entrepreneur with financing institutions. :
8. Details of personal guarantees, if any, issued to financial institutions on behalf of others. :
9. If an Income Tax / Wealth Tax Assessee, details as per the latest Assessment Order / Return. :
- 10 Pan Card No :  
(copy to be enclosed)
- 11 Passport No :  
(copy to be enclosed)
- 12 Voters ID/ other address proof :  
(copy to be enclosed)
- 13 Name and full address of the Bankers. :
- 14 Extent of funds the entrepreneur can generate for a new project. :  
  
Own funds  
  
From associates, relatives and friends
- 15 Details of the proposed project, if already identified (Enclose preliminary details of the project, copy of Feasibility Report, if any, Letter of Intent/Registration Certificate of Incorporation etc, if already obtained) :
- 16 If NO to question 12, specify type of industries /projects preferred. :
- 17 Details of available facilities (such as land and buildings) proposed to be utilized for the project, if any. :
- 18 Preferred location of project :

Date:

**SIGNATURE OF ENTREPRENEUR**

**Annexure 3**

(To be signed before a Notary Public on Stamp Paper of Rs.200/-)

**AFFIDAVIT SUBMITTED BEFORE THE MANAGING DIRECTOR, KERALA  
STATE INDUSTRIAL DEVELOPMENT CORPORATION LTD. KOWDIAR  
THIRUVANANTHAPURAM - 695 003.**

1. I....., aged-----years, S/o., W/o. Shri ..... permanently residing at.....(House No & Name), .....(Place) of .....post office, falling in ..... Village of .....Taluk and within the Jurisdiction of ..... Police Station, and presently residing at ..... (House No & Name), -----(Place),.....P.O, ..... District do hereby make oath and affirm as follows:
2. I am the Proprietor/Partner/Director/Promoter of ----- (Name of the industrial concern) , which is setting up /proposes to set up a project for-----.
3. In case Kerala State Industrial Development Corporation Ltd. sanctions a Term Loan/ Short Term Loan/ Working Capital Loan/ Corporate Loan of Rs..... (Rupees ..... Only), for & on behalf ..... (Name of the industrial concern), I agree to stand guarantee for the due repayment of the said loan.
4. I own and possess the following fixed assets in my name, (other than the land and other assets proposed to be used for the implementation of the Project and which is being offered as primary security for the loan), free from encumbrances, attachments or charges of any kind.

Landed Property

Item No. I

Extent	
Survey No., Block No.	
Desom	
Village	
Taluk	
District	
Document No	
Sub Registry	
Current Market value of land	
Plinth area of any building in the above land, if any	

Date of construction	
Current Market value of the building, if any	

Item No. II

Extent	
Survey No., Block No.	
Desom	
Village	
Taluk	
District	
Document No	
Sub Registry	
Current Market value of land	
Plinth area of any building in the above land, if any	
Date of construction	
Current Market value of the building, if any	

Item No. III

Flats/Shopping complex

Flat No	
Name of building	
Street	
Name of Place and other details	
Town/City	

**Note:** A duly attested / notarized copy of the title documents referred above, latest Encumbrance Certificate obtained from the Sub Registrar Office and a copy of Tax Receipt evidencing the payment of tax for the current year, in respect of the said properties, are to be attached.

5. I do not own or possess any land in excess of ceiling limit as prescribed by the Kerala Land Reforms Act as on 01.01.1970 and at any time thereafter.
6. I own and possess the following assets also other than the landed property mentioned above: -

	Items	Details	Approximate value (current)
	Rights on other Buildings /Constructions		
	Jewellery & Bullions		
	Vehicles (with details of Registration No & make)		
	Furniture		
	Investment in Shares (Public Issues) /others		
	Bank/other deposits		
	Any other items		

7. I am associated as Proprietor/Partner/Director/Shareholder (over 2% of the total Shares) of the concerns whose details are given below:

	Name & Address	Nature & Extent of Interest
1		
2		
3		
4		
5		

8. During the last 5 years, the following Firms/Companies in which I am interested have had transactions with the following banks/financial institutions:

	Name of company/Unit	Name of Bank/Financial Institution	Nature of Transaction/ Account	Amount availed
1				
2				
3				
4				
5				
	Name of company/Unit	Overdue to Bank/FI	Repayment Schedule	Details of assets mortgaged/ hypothecated
1				
2				
3				
4				
5				

9. My current personal liability is as given below

		Amount	Details of Promoters property hypothecated /mortgaged
	Borrowings from Friends & Relatives		
	Personal Guarantee executed for loans taken by the following persons/firms		
	1		
	2		
	3		
	4		
	Any other liability		

10. I do not own or possess any other fixed assets and I do not have any liabilities other than that mentioned above  
 11. No other Bank has got any charge on any account or over my property

12. No coercive action for recovery of dues has been initiated against me or the concerns in which I have interest by banks/financial institutions
13. Neither I nor my spouse nor any of my parents or children or brothers have ever been or is the proprietor or partner of any firm or a shareholder holding more than 5% of the shares in or a Director of a Limited Company to which KSIDC have given financial assistance other than the following concerns:

	Name of Firm	Nature of Interest

14. I have not been charged for any economic or criminal offences. (Where a case has been filed against the signatory or where the signatory has been convicted of any offences, details to be given)
15. I am an Indian Citizen and my Passport No. is ..... and issued by .....Passport Authority. (Attach a photocopy of the passport duly attested by a Gazetted Officer/ Notary Public).
16. My Aadhaar No. is ..... issued by Unique Identification Authority of India (Attach a Photocopy of the Aadhaar Card duly attested by a Gazetted Officer/ Notary Public)
17. I am/I am not an Income Tax assessee - my Permanent Income Tax number is..... (Attach a photocopy of the PAN card duly attested by a Gazetted Officer/ Notary Public)
18. I am/I am not a wealth tax assessee. My wealth tax assessment number is ..... with income tax office .....
19. I have not suppressed any material facts in this Affidavit.
20. All the above facts are true and correct.

(Name)

(Signature)

Literate deponent personally known to me has solemnly affirmed and signed before me on this the ..... day of ..... at my Office at .....

(Name and Signature of Notary)

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Contents of Detailed Project Report

Detailed project Report-2 copies, essentially covering the following

- Brief history/ profile of the applicant company
- Details of the promoters, their experience, brief write up of associate concerns
- Details of project, locational advantages and the products, implementation schedule
- Electrical load, water requirement etc
- Effluents/ emissions and measures to control Pollution.
- Market details such as present demand for the product/service in the country and in the state, present supply position, existing units and their status, superiority of the new product/service, proposed market share, demand supply gap etc.
- Means of funding the project, the term loan proposed and the repayment with interest thereof.
- Project cost estimate (with write up on land, site development, building & other civil works, plant & machinery ,utilities, misc fixed assets ,deposits, contingency, preliminary expenses, preoperative expenses, and margin money for working capital)
- Basis of income and various assumptions underlying the estimate of expenditure. Premises of preparing the profitability statements like Annual capacity, capacity utilization, man hours employed, turnover, consumption and price of various raw materials, consumption of utilities, direct costs, factory, administrative & other indirect overheads etc:
- Projected profitability for 10years, cash flow & balance sheet and computation of estimated working capital, financial indices