**Kerala State Industrial Development Corporation Ltd.(KSIDC)**

**APPLICATION FOR SOFT LOAN TO RETURNEE MIGRANTS –**

**CO-ORDINATED RE-INTEGRATION PROJECT FOR NRK’S**

|  |
| --- |
| Guidelines for filling & submitting the application form   1. Kindly mention all amounts in Rs. lakhs 2. Wherever required, attach details in separate sheets 3. Filled up application and related documents are to be submitted along with a covering letter 4. Application will not be accepted without all required papers. 5. Land offered must have original title deed and proper road access. 6. Any other paper/document required for scrutiny of loan applications/ legal documents also to be produced. 7. All photocopies of documents submitted to KSIDC have to be self-attested and shall contain seal of the company as authentication. 8. For any queries, please contact KSIDC at 0471-2318922 or 0484-2315893 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1. Date of application | | |  | |
| 1. Loan assistance sought | | | Type of facility | Amount (Rs. lakhs) |
| Soft Loan |  |
| **DETAILS OF THE APPLICANT UNIT** | | | | |
| 1. Name of the unit | | |  | |
| 1. Contact/ Correspondence address   Name :  Designation :  Address :  Mobile No.:  Land line No.:  Email Address: | | |  | |
| 1. Regd. Office address   Phone no. | | |  | |
| 1. Constitution | | | Public Limited Company/ Private Limited Company/ Limited Liability Partnership/ Partnership Firm/ Proprietorship | |
| 1. Date of incorporation | | |  | |
| 1. MSME Registration Number (URN) | | |  | |
| 1. PAN | | |  | |
| 1. GSTIN | | |  | |
| 1. Details of financial assistance availed earlier by the borrower/ applicant  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Bank/FI | Loan type | Purpose | Security | Sanction Amount | Repayment schedule | Outstanding as on 31.03.2021 | Arrears/ irregularities, if any | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | | | |
| 1. Details of bank accounts of the applicant  |  |  |  |  |  | | --- | --- | --- | --- | --- | | Name of the Bank | Branch& Pin code | Type of account | Account No. | Branch Contact No. | |  |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  | | | | | |
| 1. Working Results for the last three years  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | Financial year | Sales Turnover | Net profit/ loss | Depreciation & Amortisation | Cash profit | Income tax | Audited/ provisional | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | | | | | |
| **DETAILS OF PROMOTERS** | | | | |
| 1. Promoter(s) name(s) |  |  | | |
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|  |  | | |
|  |  | | |
| 1. List of shareholders owning & controlling >5% of share in the unit  |  |  |  |  |  | | --- | --- | --- | --- | --- | | Name of the shareholder | Shareholding % | Amount | Whether NRI | Whether giving personal guarantee | |  |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  | | | | | |
| **DETAILS OF FUND REQUIREMENT** | | | | |
| |  |  | | --- | --- | | Present requirement of funds (Rs. lakhs) |  | | Purpose of the loan including brief description about the activities of the firm |  | | | | | |
| **SECURITY OFFERED FOR THE LOAN (133% of the loan amount sought)** | | | | |
| 1. Landed properties  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Location (District, Taluk, Village &Re.Sy. No.) | Extent (in …………..) | Titleholder | Freehold/ leasehold | Nature | Cost of land incl. registration | |  |  |  |  |  |  | |  |  |  |  |  |  |   ***(All land documents as specified in item no. 10 of list of enclosures given below needs to be furnished)***   1. Buildings  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Location (District, Panchayath/ Municipality) | Plinth Area (in sq.ft.) | Titleholder | Freehold/ leasehold | Nature | Value | |  |  |  |  |  |  | |  |  |  |  |  |  |  1. Other fixed assets  |  |  | | --- | --- | | Value of fixed assets other than land and buildings, as on 31.03.2021 (Audited or certified by Chartered Accountant) |  |   ***(List of plant and machinery as per Annexure 3 to be furnished )***   1. Details of Guarantors/ Co-Obligants[[1]](#footnote-2)  |  |  |  |  |  | | --- | --- | --- | --- | --- | | Name | Address | Occupation | Solvency/ Net worth | Relationship with co./ promoter | |  |  |  |  |  | |  |  |  |  |  |   ***KSIDC will conduct the valuation of the above assets offered as security through our empanelled valuers through transparent bidding process and the cost of such valuation shall be borne by the applicant.*** | | | | |

**Enclosures:**

1. 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/ copy of partnership deed/ others as applicable
2. Copy of Audited Annual Report of the unit for the past two years
3. Copy of PAN card of the company / firm
4. Copy of Udyam Registration Number
5. Copy of GST registration certificate
6. Entrepreneur Data Sheet in the prescribed Format (Annexure - 1) complete with all the enclosures mentioned therein (for all promoters who has more than 5% in the share in the company/firm).
7. 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 - 2).
8. Detailed Write up about the unit and its operations including details such as the number of employees, the market/ sector in which it operates, the effect of COVID19 pandemic on the performance of the unit, etc.
9. List of fixed assets as per the format attached (Annexure - 3)
10. Land details - Copy of
    1. Title deeds of the land offered as security,
    2. Prior title deeds / related documents pertaining to the land for a period of 30 years,
    3. Encumbrance Certificate for a period of 30 years up to the date,
    4. Possession & Non-attachment Certificate,
    5. Location sketch of the land showing the Survey Nos. extent, side measurements, details of boundary properties, pathway, etc. duly certified by the Revenue Authorities,
    6. Land Tax Receipt issued by Village Office evidencing payment of Land Tax for the current year,
    7. Thandapper Account / Adangal Extract issued by the Revenue Authorities.
    8. Any other details required by KSIDC as part of processing the application.

**Declaration:**

*I/We certify that all information furnished by me/us is true; that I/We have no borrowing arrangements except as indicated in the application, for the unit with any bank; that no legal action has been/is being taken against me/us; 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 Banks / Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies you may deem fit, and that you, your representative, representatives of RBI, Government of Kerala or any other agency as authorised by you, may at any time inspect/verify our assets, books of account, etc. in our factory, business or any other premises as deemed necessary.*

*I/We further certify that as on date there are no overdues 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 other promoters/the Company or other Companies in which I am/the other promoters are Director/Directors.*

*I/We further certify that I/we shall furnish all other information and documents, in original, that may be required by you in connection with legal processing / documentation and securitizing the loan being availed as an outcome of my/our application.*

*I/We further certify and confirm that the Promoters / Shareholders / Directors / Partners, as required, shall appear in person at the offices concerned of KSIDC towards signing the Affidavit as a part of the documentation process.*

*I/We further certify that the report / information obtained from various Credit Information Utilities shall also be a basis towards finalizing the decision of sanctioning of the loan requested and receipt of any negative report / information in this regard shall be considered as a basis for rejection of the loan request as well.*

*I/We further certify that I/we shall permit the empanelled Chartered Valuers of KSIDC to visit the office, factory, business or any such premises as deemed necessary towards undertaking the valuation of assets being submitted / presented / hypothecated to KSIDC for securitizing the loan being availed as an outcome of my/our application.*

*I/We further certify and confirm that KSIDC is empowered to initiate various recovery measures including that of filing before DRT, proceedings under Section 29 under SFC Act, SARFAESI Act, Revenue Recovery Act, The Insolvency and Bankruptcy Code, 2016 and its amendments thereon and all other applicable laws; in case of a default in repayment of the loan sanctioned and its interest thereon.*

*I/We confirm that the funds will be used only for the project envisaged in this application and not for any speculative/ illegal/ anti-social purposes and I/We assure that I/We have not withheld any information and same shall form the basis of the loan being sanctioned from Kerala State Industrial Development Corporation (KSIDC) to me/us. KSIDC is at liberty to take any such action as it may deem fit if my/our statements are found to be untrue.*

Place : Signature: ……………………..

Date : Name & Designation of authorized signatory:

***NB:****Filled in applicationform along with all supporting documents (Application form in duplicate)shall be submitted to,*

***The Deputy General Manager,***

***Kerala State Industrial Development Corporation Ltd. (KSIDC),***

***Keston Road, Kowdiar,***

***Thiruvananthapuram - 695003***

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| --- | --- | --- | --- | --- | --- |
| **Annexure 1**  **KERALA STATE INDUSTRIAL DEVELOPMENT CORPORATION LTD**  **ENTREPRENEUR DATA SHEET**  **(INDIVIDUAL)**  (Photograph ) | | | | | |
|  | Name and address | | : |  | |
| 1.1 | Telephone Nos: | |  |  | |
|  | Office | | : |  | |
|  | Residence | | : |  | |
| 1.2 | Telex | | : |  | |
| 1.3 | E- Mail | | : |  | |
| 1.4 | Fax | | : |  | |
|  | Date of Birth | | : |  | |
|  | Educational Qualifications | | : |  | |
|  | Professional/Business experience | | : |  | |
|  | Details of present activities | | : |  | |
|  | 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. | | : |  | |
|  | Details of liabilities, if any, of the entrepreneur with financing institutions. | | : |  | |
|  | Details of personal guarantees, if any, issued to financial institutions on behalf of others. | | : |  | |
|  | If an Income Tax / Wealth Tax Assessee, details as per the latest Assessment Order / Return. | | : |  | |
|  | Aadhaar Number(copy to be enclosed) | |  |  | |
|  | Pan Card No(copy to be enclosed) | | : |  | |
|  | Passport No(copy to be enclosed) | |  |  | |
|  | Voters ID/ other address proof(copy to be enclosed) | |  |  | |
|  | Bank account details | | | | |
| Name of the Bank | | : |  | |
| Account No: | | : |  | |
| Branch name | | : |  | |
| IFSC | |  |  | |
| Branch address | | : |  | |
| Date: **SIGNATURE OF ENTREPRENEUR** | | | | | |
| **KERALA STATE INDUSTRIAL DEVELOPMENT CORPORATION LTD**  **KYC OF CO-OBLIGANT**  (Photograph ) | | | | |
|  | Full Name | : | |  |
|  | S/D/W of | : | |  |
| 2.1 | Telephone No. |  | |  |
| 2.2 | Mobile no. | : | |  |
|  | E- Mail |  | |  |
|  | Present Address | : | |  |
|  | Permanent Address |  | |  |
|  | Date of Birth |  | |  |
|  | Aadhaar Number  (copy to be enclosed) |  | |  |
|  | Pan Card No (copy to be enclosed) | : | |  |
|  | ID proof  Passport / Voters ID/ Bank Pass Book  (copy to be enclosed) |  | |  |
|  | Details of security offered | | | |
| Extent of land | : | |  |
| Survey No | : | |  |
| Desom/ Village/ Taluk/ District | : | |  |
| Document No | : | |  |
| Sub Registry | : | |  |
| Current Market value of land | : | |  |
| Plinth area of any building in the above land | : | |  |
| Date of construction | : | |  |
| Current Market value of the building | :: | |  |
| Date: **SIGNATURE OF CO-OBLIGANT** | | | | |

**Annexure 2**

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

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

1. I…………………………………………, aged----------years, son of 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,) do hereby make oath and affirm as follows:
2. I am the Proprietor/Partner/Director/Promoter of -------------------- ( Name of industrial concern ) , which is setting up /proposes to set up a project for-------------------------------.
3. In case of Kerala State Industrial Development Corporation Ltd. sanctioning a term loan/bridge loan/short term loan ) of Rs…….………. (Rupees …………………………………………. Only) , for & on behalf ……..……………………… ( Name of industrial concern ) and I agree to stand guarantee for the due repayment of the said loan.
4. I own and possess the following fixed assets in myname, ( other than the land and other assets proposed to be used for the implementation of the project and offered as primary security for the loan ), free from encumbrances, attachments or charges of any kind.

a) Landed Property

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

b. Flats/Shopping complex

|  |  |  |
| --- | --- | --- |
|  | Flat No |  |
|  | Name of building |  |
|  | Street |  |
|  | Name of Place |  |
|  | Town/City |  |
|  | Market value |  |

1. I do not own or possess any land in excess of ceiling limit as prescribed by the Kerala Land Reforms Act as on 1.1.1970 and at any time thereafter.
2. I own and possess the following assets also:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 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 |  |  |

1. 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 |
|  |  |  |
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1. 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 mortgauged/  hypothecated |
| 1 |  |  |  |  |
| 2 |  |  |  |  |
| 3 |  |  |  |  |
| 4 |  |  |  |  |
| 5 |  |  |  |  |

1. My current personal liability is as given below

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

1. I do not own or possess any other fixed assets and I do not have any liabilities other than that mentioned above
2. No other Bank has got any charge on any account or over my property
3. No coercive action for recovery of dues has been initiated against me or the concerns in which I have interest by banks/financial institutions
4. 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 |
|  |  |  |
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1. 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)
2. 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)
3. 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)
4. I am/I am not a wealth tax assessee. My wealth tax assessment number is …………….… with income tax office …………….….………
5. I have not suppressed any material facts in this Affidavit.
6. 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)

**Annexure 3**

**List of Fixed Assets of the unit other than Land & Building**

*(To be certified by the CA)*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Particulars** | **Quantity** | **Manufacturer** | **Make and Model** | **Net Block Value as on 31.03.2021 (Rs. lakhs)** |
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1. *Persons who are giving collateral security for the loan but are not directly related to the firm* [↑](#footnote-ref-2)