

MEWAT DEVELOPMENT AGENCY

(Govt. of Haryana)

Housing Board Colony , Nuh

Distt. Mewat (Haryana) 122107.

TERM LOAN APPLICATION FORM

(FOR SELF-EMPLOYMENT PROJECT)

CHECK LIST

- 1.0 Please submit the application form in two copies the 2nd copy being its photocopy alongwith all required documents to the Chief Executive Officer, Mewat Development Agency, Nuh.
- 2.0 The following documents are essential, please ensure that they are attached.
 - 2.1 Two passport size photograph signed across.
 - 2.2 Income Certificate from Tehsildar/ Municipal Corporation/photocopy of BPL Card.
 - 2.3 Birth/Age certificate from Panchayat/ Municipal Corporation / School/ other educational institution.
 - 2.4 Educational Qualification Certificate(If any)
 - 2.5 Certificate of Minority from Panchayat/ Municipal Corporation/Tehsildar
 - 2.6 Affidavit stating that no loan has been availed from any other Government /Semi Govt. or bank like agency for the purpose.
 - 2.7 Certificate of disability, if any.
 - 2.8 Statement of Bank account for the last six month of the borrower/parents /legal guardian (If available).
 - 2.9 Detail of guarantee against loan.
 - 2.10 A copy of passport/ Voters ID card/ Proof of residence of borrowers / parents /legal guardian/ guarantor.

3.0 **SECURITY SCHEDULE**

- 3.1 For loans upto Rs. 50,000/- Self Guarantee and Postdated Cheques.
- 3.2 For loans exceeding Rs. 50,000/- and upto Rs.1,00,000/; Guarantee of one employee of PSU/Govt./Bank or one Income Tax Payee or mortgage of landed property of not less than the same value and Postdated Cheques.
- 3.3 For loan exceeding Rs. 1,00,000/-:; Guarantee of two employee of PSU/Govt./Bank or two Income Tax Payee or mortgage of landed property of not less than the same value.

Note : Each column of the application format should be properly filled up giving appropriate information/suitable remarks. No columns should be left blank, instead write "NA" (not applicable) in the blank column.

INCOMPLETE OR INCORRECT INFORMATION WILL LEAD TO REJECTION OF THE APPLICATION

1. PARTICULAR OF APPLICANT

(a) Name & Address of the Applicant :-----

(b) Father / Husband's name :-----

(c) Family details :-----

(d) Annual income of applicant (if any) otherwise give income of family spouse. (attached copy of income certificate)

(g) i) Date of birth (Attached attested copy of certificate)

ii) Age as on 1st of following month during which is the application is submitted.

(h) Education & Technical background particularly related to the proposed project/scheme

(i) Employed/Self Employed, Give details if employed or self-employed.

(j) Existing activities and financial status including land holding, fixed assets in the name of applicant.

2 PROPOSED ACTIVITY

a) Name of the Scheme/Project.

b) Details of the project or proposed activity.

c) i) Location of Unit

ii) Whether confirming or non-confirming (please specify if location confirms to location policy of the state govt./local authority).

3. COST OF THE PROJECT

(Rs. in lakhs)

S.N.	Item	Cost
1.	Fixed Assets (see note below)*	
2.	Preliminary & Preparative expenses	
3.	Contingencies & cost escalations etc. if any expected.	
4.	Others, if any (please specify)	
5.	Working capital (see note below)*	
	Total	

Note:- Furnish details of (1) and (5) above.

4. MEANS OF FINANCE

S.N.	Source	Amount & % of total cost
1.	Own contribution	
2.	Subsidy, if any	
3.	Term Loan required	
4.	Bank/other Fin. Inst. Loan	
5.	Others, if any specify	
	Total	

5. TECHNICAL DETAILS (in case of Manufacturing/Production activity)

- a) Technical know-how
Arrangements made for technical know-how for erection/commissioning of the plant and for manufacturing of the products.
- b) Background for business, if any.
- c) Manufacturing Process
Details of different operations starting from raw materials to finished goods and also justifying requirement of each machine proposed in the project.
- d) Raw material requirement.
Major raw materials, quantity, source of supply and price of material item wise and availability position also.
- e)
 - i) Power (Load required, sanctioned etc.)
 - ii) Water
 - iii) Fuel

- Indicate separately for each item total requirement of above & arrangements made for the supply thereof.
- f) Effluent Disposal
Arrangements made for disposal of effluent, if applicable

6. ECONOMICS OF PROJECT

- i) Average monthly sales.
- ii) Monthly expense
(Raw material, stores, spares, salary, wages etc.)
- iii) Subsistence of proprietor
- iv) Other expenses (Rent etc.)
- v) Total expenses
- vi) Monthly surplus

7. MANPOWER REQUIREMENT

S.N.	Category	Average salary p.m.
1.	Managerial	
2.	Supervisors	
3.	Skilled	
4.	Unskilled	
	Total	

8. MARKETING ARRANGEMENTS

- a) Demand & supply position in the area
- b) Competitors Activities
- c) Selling Arrangements

9. REPAYMENT SCHEDULE

- a) Please indicate Moratorium Period needed: with justification.
- b) Repayment in terms of quarterly/half yearly/ installment (maximum repayment period is 5 years including moratorium period).

10. IMPLEMENTATION SCHEDULE

(Give details how the project will be implemented upto income generating level including gestation)

11. WORKING CAPITAL REQUIREMENT

(Give details of working capital required for 3 months.)

In case working capital is arranged/to be arranged from other source, give the name and address of the Bank/Institution etc.

12. OTHERS

- i) Government Consents.
- ii) Environment clearance.
- iii) Other Govt. clearances, if any etc.

CERTIFICATE

1. I/We certify that all information furnished by me/us is true; that I/We have no borrowing arrangements for the unit with any bank/financial institutions, except as mentioned above; 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 may also be exchanged by you with any agency you may deem fit; and that you, your representatives or of RBI/NMDFC or any other agency authorized by you may at any time, inspect/verify ours assets, books of account, etc. in our factory and business premises.
2. I/We further certify that I/We do not have any overdues in respect of any financial assistance I/We have availed so far.

Signature of applicant

Place _____

Date _____

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For Office Use Only

(To be filled by the authorized officer of SCA)

- A:
1. Name of official who interviewed the applicant.
 2. Name of the project
 3. Remarks
 - a) Repayment schedule
 - b) Repayment capacity
Monthly surplus Rs.....
Monthly installments for existing term Rs.....
Loan and other obligation (to be specified) Rs.....
Total monthly obligations Rs.....
Debit Service ratio
 - c) Comments
 - d) Remarks of the technical report, if obtained.
 - e) Loan recommended.
 - f) If the proposed appears economically viable as per details/information given in application and information taken from the applicant ; Yes/Not

Appraising official

Signature _____
Name _____
Designation _____

Seal

Remarks of Recommending Authority

Signature _____
Name _____
Designation _____

Seal.....

Approval of sanctioning Authority

Signature _____
Name _____
Designation _____

Seal.....