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Application  
for  
FINANCIAL ASSISTANCE  
UNDER E.R.S. / E.F.S. / SHORT TERM

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**WEST BENGAL INDUSTRIAL DEVELOPMENT CORPORATION LTD.**

5, COUNCIL HOUSE STREET

CALCUTTA - 700 001

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**APPLICATION FOR LOAN UNDER IDBI'S / SIDBI'S / OWN**

- i) EQUIPMENT REFINANCE SCHEME (ERS)
  - ii) EQUIPMENT FINANCE SCHEME (EFS)
  - iii) SHORT TERM LOAN
- AMOUNT OF LOAN  
REQUIRED: Rs.**

**1. GENERAL**

- 1. Name of industrial concern :
- 2. Constitution and date of establishment:
- 3. Location of -
  - (a) Registered Office :
  - (b) Factory (indicate whether backward region)
- 4. Nature of industry and products :
- 5. Particulars of Approvals/Registration/Licenses obtained for the main project relevant to this application :
  - (i)
  - (ii)
- 6. Name of business house / group to which the concern belongs :
- 7. Name(s) of concern's banker(s) with address :

**II. MANAGEMENT :**

- 1. Brief history of concern (including important development prospects etc. )
- 2. Name of present Directors (Enclosure - 1)
- 3. Name of Chief Executive.

**FINANCIAL :**

## 1. (a) Existing assistance :

<u>Term Loans</u>	<u>D/P</u>	<u>Working</u>
<u>Rupee</u>	<u>F.E.</u>	<u>Capital limit</u>

## (i) All-India Institutions :

IDBI  
IFCI  
ICICI  
SIS  
LIC  
UTI  
EXIM BANK

## (ii) State-level Institutions :

SFC  
SIDC

## (iii) Commercial bank(s)

## (b) Particulars of defaults, if any :

(i) Principal  
(ii) Interest  
(iii) Others

2. Summary financial position and working results – (Enclosure II)  
(Furnish copy of latest audited and published Balance Sheet / Profit & Loss Account. In case last audited annual account is more than six (6) months' old, comments on operations of the unit since the last annual account should be attached, besides proforma Balance Sheet and P & L Account as of a recent date).

**V. PROPOSED SCHEME**

1. Proposal in brief :
2. Details of machinery /equipment to be purchased under ERS
3. (a) Name, address of manufacturer/ supplier of machinery /equipment etc. together with purchase price.  
  
(b) Term of payment (copy of quotation or proforma invoice to be enclosed).  
  
(c) Whether the items would be installed/ used,  
  
(d) Additional space/utilities required if any, and arrangements made there for.
4. Cost of scheme and means of finance :

(Rs. in lakh)

**Cost of Scheme :**

- (a) Cost of machinery
- (b) Tax / duties payable
- (c) Installation charges etc.
- (d) Others (Please specify)

**Means of finance :**

- (a) Loans under ERS
- (b) Internal resources
- (c) Others (please specify)

\*(a + b) should tally with the total price under 3 (a)

5. Additional working capital needs, if any & arrangement made / proposed to be made therefor with name(s) of banker (s)
6. Arrangements for raw material supply, if required
7. Market prospects
8. Plan of implementation (give target dates)
  - (a) Placement of order
  - (b) Delivery (Schedule)
  - (c) Installation
  - (d) Commercial operation
9. Incremental benefits expected from installation of new equipment (Indicate in terms of increased sales, exports, reduction in cost of production, increase in productivity, technology upgradation, product-mix, rationalization, level of employment etc.,  
(Quantitative results as per Enclosure - III)
10. Profitability and cash flow for a period of 5 years on completion of scheme :  
(Enclose : Statements as in Enclosures IV & V)



V. **OTHERS** :

1. Number and date of approval letter(s) from concerned authorities or particulars of applications made, where the proposal attracts relevant regulatory provisions (Enclose certified true copies)
2. Security proposed to be offered for the loan

**DECLARATION**

We hereby declare that the information given hereinbefore and the statements and other papers enclosed are to the best of our knowledge and belief, true and correct in all particulars and in the event of any of the Statements being found to be untrue, the facilities granted on the basis of our assertion would be liable to be repaid forthwith interest and other costs accrued thereof to the lender.

For and on behalf of  
(Name of Concern)

PLACE :  
DATE :

(SIGNATURE)  
Name & Designation

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**NOTE :** (Please submit complete application in triplicate to SFC/SIDC from whom the applicant is seeking assistance under the scheme.)



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**ENCLOSURE : 1**

**LIST OF DIRECTORS**

**ENCLOSURE : II****SUMMARY FINANCIAL POSITION AND WORKING RESULTS**

(Rs. in lakh)

	<u>Year ended</u>		
	<u>19</u>	<u>20</u>	<u>20</u>
1. Paid-up Capital			
2. Reserve and surplus			
3. Net worth			
4. Gross block			
5. Net block			
6. Debt equity ratio			
7. Current ratio			
8. Production (produce-wice tonnes /metres/litres)(% to installed capacity).			
9. Sales			
10. Gross Profit			
11. Interest			
12. Depreciation			
13. Operating profit (including other income) (profit before tax)			
14. Net Profit			
15. Dividend (rate %)			
16. Cash generation			
17. Percentage of receivables to Sales -			
18. Percentage of finished goods to sales-			
19. Percentage of closing stock to sales-			
20. Percentage of net profit to paid -up capital			
21. Percentage of operating profit to sales-			

**ENCLOSURE : III****INCREMENTAL BENEFITS OF THE SCHEME**

(Amount Rs. in lakh)

	<u>Year ending</u>				
	<u>19</u>	<u>20</u>	<u>20</u>	<u>20</u>	<u>20</u>
1. Capacity utilisation	A				
	B				
	B-A				
2. Sales	A				
	B				
	B-A				
3. Gross profit (before Interest & depreciation)	A				
	B				
	B-A				
4. Operating profit (after interest & depreciation but before tax)	A				
	B				
	B-A				
5. Net profit (after tax)	A				
	B				
	B-A				
6. Employment	A				
	B				
	B-A				

**NOTE : A** - If the present scheme were not taken up for implementation.

**B** -Resulting position as a sequel to implementation of the present scheme.

**ENCLOSURE : IV****ESTIMATE OF COST OF PRODUCTION AND PROFITABILITY****(Rs. in lakh)**

PRODUCTION (QUANTITY)	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year
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**MANUFACTURING EXPENSES :**

1. Raw Material
  - (a) domestic
  - (b) imported
2. Power and fuel, etc.
3. Stores and Spares
4. Wages and Salaries (Factory)
5. Repairs and Maintenance
6. Other inputs, if any,
7. Rent, Taxes and Insurance etc.
8. Interest
9. Depreciation
10. Other administration expenses
11. Selling expenses

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A - TOTAL : \_\_\_\_\_

**ENCLOSURE :IV (CONTD.)**

(Rs. in lakh)

	1 <sup>st</sup> yr	2 <sup>nd</sup> yr	3 <sup>rd</sup> yr	4 <sup>th</sup> yr	5 <sup>th</sup> yr
Sales (Quantity and value)					
Other income, if any,					
<b>TOTAL</b>					
<b>Operating Profit (B-A)</b>					
Less : Taxation					
<b>NET PROFIT:</b>					
Less : Dividend on :					
Preference Capital -					
Equity Capital					
(with rate) -					
<b>Retained Profit -</b>					
Add : Depreciation -					
Preliminary expenses					
Written off -					
<b>NET CASH ACCRUALS -</b>					

B :

NOTE : Please indicate the basis for :

- (a) Wastage for Raw Materials and
- (b) Rejection rate for finished products.

Detailed working may be provided for calculation of depreciation

(straight line and income tax method), interest, taxation, etc.

**ENCLOSURE : V****CASH FLOW STATEMENT**

(THIS STATEMENT SHOULD BE PREPARED FOR A PERIOD OF 5 OPERATING YEARS)

(Rs. in lakh)

SOURCE OF FUNDS :	Construction		Operating Years			
	Period (half yearly)					
	19	20	20	20	20	20

1. Share issue
2. Profit before taxation with interest added back
3. Depreciation provision for the year
4. Development rebate reserve
5. Increase in secured medium and long-term borrowings for the scheme ( as also proposed EFS loan)
6. Other medium/long-term loans
7. Increase in unsecured loans and deposits.
8. Increase in bank borrowings for working capital
9. Increase in liabilities for deferred payment (including interest) to machinery suppliers
10. Sales of fixed assets
11. Sale of investments
12. Other income (indicate details)

TOTAL : A \_\_\_\_\_

**ENCLOSURE : V (CONTD)**

(Rs. in lakh)

	Construction		Operating__Years			
	Period (half		20	20	20	20
	Yearly)					
	19	20	20	20	20	20
1. Capital expenditure for the scheme						
2. Other normal capital expenditure .						
3. Increase in working capital.						
4. Decrease in secured medium and long-term borrowings (including deferred payment/EFS loans).						

All India Institution :

SFCs :

Banks :

**ENCLOSURE : V (CONTD.)**

(Rs. in lakh)

Operating Years

: Construction						
Period (half						
Yearly)	<u>19</u>	<u>20</u>	<u>20</u>	<u>20</u>	<u>20</u>	<u>20</u>

5. Decrease in unsecured loans and deposit
6. Decrease in bank borrowing for working capital
7. Decrease in liabilities for deferred (including interest) to machinery suppliers.
8. Increase in investments in other companies
9. Interest on term loan.
10. Interest or bank borrowings for working capital
11. Taxation.
12. Dividends - Equity :  
- Preference:
13. Other expenditure (indicate details)

TOTAL : B \_\_\_\_\_

Opening balance of cash in hand  
And at Bank  
Net surplus/deficit (A-B)  
Closing balance of cash in hand  
and at Bank

**NOTE :** Detailed working of the figures shown should be provided.

Borrowings (as well as repayments) for the scheme and for other Purposes should be shown separately.

