

WORKING CAPITAL & CORPORATE TERM LOAN

FACILITY WISE DOCUMENTS

A. Production related

- I. Description of raw materials used (only for Manufacturing units)
- II. Month wise sales & purchase for the previous F.Y. and current year upto date.
- III. Estimated Monthly Turnover / Sales
- IV. Cost of production per month
- V. Cost of raw materials consumed per month
- VI. Average period of processing (only for Manufacturing units)
- VII. Top 5 clients with sales during the previous F.Y. and current year upto date.
- VIII. Top 5 suppliers with purchases during previous FY and current FY upto date
- IX. Credit Period received from Suppliers
- X. Latest Stock Statement - In Bank's format
- XI. Latest Book Debt Statements - With age wise bifurcation i.e. within 90 days/90-120 days / above 120 days
- XII. Production Capacity (Installed, licensed & utilisation)- (only for Manufacturing units)
- XIII. Technical Feasibility [Sources of know how (indigenous/imported/patent rights etc.);Stages of Production & timelines;
- XIV. Locational Advantage (with reference to premises, raw material procurement, market, fuel, water, labour, transport etc.) (only for Manufacturing units)
- XV. Labour / Staff Details (Skilled/unskilled; wages; work shifts in a day)

B. Cost of Project

(Rs. In lacs)

Sr. No.	Particulars	Total Cost	Amount already spent	Balance to be spent
i.	Land			
ii.	Building			
iii.	Plant & Machinery			
iv.	Other Equipment			
v.	Furniture & Fixtures			
vi.	Pre-Operative /Preliminary Expenses			
vii.	Provision for contingencies			
viii.	Margin for Working Capital			
	TOTAL			

C. Means of Finance - (CA certificate for amount raised/already spent to be submitted)

(Rs. In lacs)

Sr. No.	Particulars	Total Amount	Amount already received	Balance to be raised/spent
i.	Capital			
ii.	Incentive			
iii.	Quasi Capital/ Unsecured Loans			
iv.	Term Loan			
	TOTAL			

SECURITY DOCUMENTS (PRIME and/or COLLATERAL)

1.LIST OF DOCUMENTS FOR IMMOVABLE PROPERTY

A) Property to be purchased /Mortgaged (tick whichever applicable)

- I. Sale deed / Agreement for sale (duly stamped and registered) /Construction Agreement – duly Stamped.

- II. Advance payment receipts
- III. Title clearance report/search Report issued by builder
- IV. Copy of development agreement
- V. Copy of approved plan/N A permission
- VI. Copy of IOD/commencement certificate/ Licence to construct
- VII. Occupation Certificate
- VIII. Building completion certificate
- IX. NOC to mortgage from the Builder/CIDCO/MHADA
- X. Valuation report
- XI. Latest Khatha Certificate and Extract
- XII. Latest Property Tax Paid Receipt
- XIII. Latest Encumbrance certificate
- XIV. Copy of Insurance

B) Property in Co-op Hsg. Sty./ Commercial Society / Industrial Premises (tick whichever applicable)

- I. Allotment Letter from the Society/Sale deed with the seller (duly stamped and registered)
- II. Share certificate in the name of seller (match the endorsement/s on the reverse with the corresponding chain agreement/s)
- III. Latest maintenance receipt (verify if there are any arrears)
- IV. Chain agreements, if any
- V. Valuation report /Structural audit / stability report, if building is more than 30 years old
- VI. Title Clearance report/search report
- VII. Copy of Approved plan/ NA permission/ IOD/Commencement certificate/occupation certificate
- VIII. NOC to transfer the flat and note Bank's lien from the Society duly signed by two office bearers
- IX. Latest Khatha Certificate and Extract
- X. Latest Property Tax Paid Receipt
- XI. Latest Encumbrance certificate
- XII. Copy of Insurance

C) If property to be purchased /Mortgaged is an Independent Bungalow/Building:

- I. Latest 7/12 extract copy
- II. Copy of conveyance deed
- III. Copy of NA tax paid/property tax paid receipt
- IV. Search report/title clearance report
- V. Copy of NA permission/Plan approval/commencement certificate/occupation certificate
- VI. Architects estimate for construction cost/ quotation from contractors/Valuation report
- VII. Copy of Insurance

2. List of documents for Equipment / Machinery:

- I. Description / type of Machinery
- II. Proforma Invoices from authorised dealer
- III. Stamped receipts for amounts paid./ tax invoices
- IV. Copy of Insurance