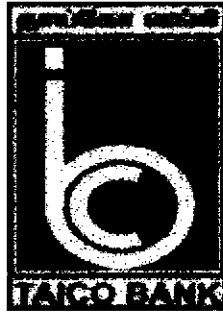


Application no.....

**THE TAMILNADU INDUSTRIAL CO-OPERATIVE BANK  
LIMITED**

**Branch .....**



**APPLICATION FOR FINANCIAL ASSISTANCE  
UNDER KALAINGAR CREDIT ASSISTANCE  
SCHEME FOR MICRO MANUFACTURING UNITS**

**36, South Canal Bank Road, Mandavelipakkam,  
Raja Annamalaipuram, Chennai-600028.**

**Phone: 044-24951505, 24950067**

**e- Mail: [taico@taicobank.in](mailto:taico@taicobank.in)**

**Visit us at: [www.taicobank.in](http://www.taicobank.in)**

**THE TAMILNADU INDUSTRIAL CO-OPERATIVE BANK LIMITED****For Office Use :**

Date Of Receipt:

Processing Fee Rs.

Receipt No.

Date:

**CATEGORY OF PROMOTER:**

General / Special :

If Special : SC /ST/  
 Category Minorities/ Women/  
 Transgender /  
 Diff. Abled

(Please ✓ wherever applicable)

Photo  
 and  
 Signature  
 of Chief  
 Promoter  
 to be  
 affixed  
 here

**APPLICATION FOR FINANCIAL ASSISTANCE FOR MSME UNITS**

Purpose of Loan:	New Project	Modernization	Expansion	Diversification	Others (specify)
------------------	-------------	---------------	-----------	-----------------	------------------

(Rs.in Lakhs)	Term Loan	Working capital
Amount applied for		

**1.0. General Information:**

1.1. Name of the Applicant Unit (In Block Letters):

1.2. a. Whether already assisted by TAICO

Yes

No

b. If Yes

No. of Loans Availed:

1.3. Address (Give complete address details):

Address	Registered Office	Factory	Correspondence
Survey No / Door No & Address			
City / Town			
Pin Code			
Phone No./Cell/Fax No.			
e-mail			
Website address			
PAN No.			

1.4. a. Size of the Unit : **MICRO UNIT** (The Investment in Plant & Machineries or equipment does not exceed Rs One Crore and Annual turnover does not exceed Five Crore as defined in MSME Act)

b. Udhayam Registration No. :

c. GST Registration No. :

d. PAN No, :

1.5. a. Constitution

PROPRIETARY	PARTNERSHIP	PVT LTD.	PUBLIC LTD.	OTHERS (Specify)
-------------	-------------	----------	-------------	---------------------

b. Date of Incorporation / Registration :

c. Registration Number :

d. Details of Shareholding pattern  
(In case of Limited Company) :

1.6. Loan assistance required for ( Tick the applicable)

Building	Machinery	Working Capital	Others (Specify)
----------	-----------	-----------------	------------------

1.7. a. Type of manufacturing Industry (e.g. Coir / Textile/ Printing etc.,):

b. Product(s) manufactured :

1.8. Name & Address of the Banker(s) with whom:

The applicant unit/promoters are having account/facilities  
(Furnish the Account Number also)

Name	Phone No. with STD code	Mobile No	e-Mail

**2.0. Details of Management:**

2.1. Details of promoters Key Person (Managing Director/ Managing Partner/Chief Executive Officer):

**2.2. Details of All Promoters:**

Name of the promoter with Designation	Sex	Age	Educational Qualifications	Experience	Share Holding %	Relationship with others	PAN No

\*Also indicate whether Professional Director etc.,

**2.3. Net worth (Rs. In Lakhs) of Promoters:**

Name of the Promoter (1)	Total Value of Immovable Assets (2)	Total Value of Movable Assets (3)	Total Liabilities (4)	Net Worth (2) + (3) - (4) (5)

**2.4. Is there any Associate Concern : Yes/No**

(If Yes, then furnish the details as per Annexure-I. Use separate sheet for each of the Associate Concern.)

**2.5. Details of existing Secured/ Other Loans/ Creditors of the Applicant Unit:**

Name of the Bank/ Institution with Address	Purpose of Loan	Type of Facility	Date of Sanction	Amount Sanctioned	Amount Outstanding	Over dues If any	Details of Collateral offered for this loan

2.6. Indicate whether any of the Promoters / Units in which promoters are associated availed any Waiver from TAICO Bank/ Other Banks declared as Insolvent. If yes give details.

**3.0. Project Details**

(Please enclose a **Project Report** incorporating the details as per the Check list Annexure IV of TAICO Bank)

**4.0.Details of Project Cost and Means of Finance:**

**(i) For term Loans**

Project Cost	Rs .in Lakhs	Means of Finance	Rs. In Lakhs
Land		Capital/ Addtl. Capital	
Development Cost		Term Loan	
Buildings		Working Capital Loan	
Machinery-Indigenous		Subsidy	
*Machinery-Imported		Unsecured Loans	
Transport and Erection		Bank Loan	
Electricals		Internal Generation	
Technical Knowhow fee		Others	
Contingency if required			
Other assets			
**Pre-operative Expenses			
Working Capital Margin			
Total		Total	

\*Provision made for meeting EPCG obligation to be indicated

\*\*Including interest payable during implementation period.

**(ii) For working capital**

Item	Stocking Period	Quantity	(Rs.in Lakhs) Amount
Raw Materials			
Work-in-Progress			
Finished Goods			
Receivable/ Sundry Debtors			
Working Expenses			
<i>Sub- Total</i>			
Less: Advance on sales/ Credit on Purchase			
<i>Sub- Total</i>			
Working Capital required			

**Means of finance**

(Rs.in Lakhs)

Capital	
Working capital Loan	
Total	

**5.0. Details of Securities and Guarantees proposed:**

**5.1. Details of Collateral Security**

Location Details (Like Survey No., Door No., Street, Village etc.)	Nature of Property*	Extent	Guide Line Value	Market Value	Ownership and relationship with Promoters	Encumbrance if any*

\*Mention whether Industrial Land, House Plot, House Flat etc.(Agricultural land shall not be taken as collateral)

\*\*Indicate whether under charge with any Bank/ FIs.

**5.2. Details of Personal Guarantees, if any.**

Name of the Guarantor	Age and Date Of Birth	Residential Address	If Working, Office Address	Gross Pay per month	Net Pay per month	Net Worth

### DECLARATION

I/ We certify that all information furnished by me/ us is true and that I/ We have no borrowing arrangement for the unit with any one except as indicated in the application, and that no legal action has been /is being taken against me/us and that I/We shall furnish all other information that may be required by TAICO Bank in connection with my/our application and that this and any other information available with TAICO Bank pertaining to my / our application and to the borrowing unit present and future, may also be exchanged by you with any agency TAICO Bank may deem fit, and that TAICO Bank and its representatives, representatives of RBI, NABARD or any other agency as authorized by TAICO Bank, may at anytime inspect/verify our assets, books of accounts etc.,in our factory and business premises.

I / We further certify that as on date there are no over dues to any financial institutions / banks from the undersigned, the other promoters and the Company / Companies in which the other promoters have interest as a promoter / director / partner / proprietor. I / We further certify that there are no statutory over dues or liabilities and no legal action pending against me / the promoters / the Company or other in which I am / the other promoters are Director(s)/ Partner(s) / Proprietor.

Date:

Signature

Place:

Name and Designation

Name of the Applicant Unit with Seal

Enclosure :As per Check list

### Annexure-I

#### DETAILS OF ASSOCIATE CONCERNS:

(Please use separate sheet for each Concern)

1. Name of the Concern :
2. Line of Activity :
3. Address with Phone Nos. :
4. Date of Incorporation :
5. Promoters interest in the Concern :

S. No.	Name of the Promoter	Share Holding %	Relationship

Working results for the last 3 years :

Financial year	Turn Over	Net Profit / Loss	Depreciation	Net Worth	Total Long Term Debt

Note: Please enclose audited balance sheet and P&L A/c. for the last 3 years along with complete schedules.

6. Details of existing secured/ other loans: (Rs. In Lakhs)

Name of the Bank / Institution with Branch & A/c. No.	Purpose of Loan	Amount Sanctioned	Amount Outstanding	Overdues if any

7. Statutory Liabilities if any :

Signature



### Annexure-II

#### BIO-DATA OF PROMOTERS / DIRECTORS / GUARANTORS

(Please use separate sheet for each Promoter)

Affix attested Photograph To be signed across the photo by him/her. TAICO Bank seal to be affixed at the corner of the photograph and initialed.

1. Name: \_\_\_\_\_
2. Son/Wife / Daughter of \_\_\_\_\_ :
3. Address (Give complete address details) \_\_\_\_\_ :

Address	Residential	Permanent	Correspondence
Plot/Flat/Door No. & Address			
City/Town			
Pin Code			
Phone / Mobile No.			
e-mail			
PAN No.			
Aadhaar No.			

4. Other Personal Information \_\_\_\_\_ :

Date of Birth	Age	Nationality	Gender		Native Place
			Male	Female	

5. Community \_\_\_\_\_ :SC/ST/MBC/BC/OC

6. If belongs to Minority Community,  
Name of the Community \_\_\_\_\_ :

7. Academic/Technical Qualifications Details \_\_\_\_\_ :

8. Family Background (with regard to proposed project):

9. Work Experience \_\_\_\_\_ :

S. No	Name of the Unit & Address	Designation / Role	Period of Service		Nature of Work
			From	To	

10. Details of Current Job-Profile/Responsibilities

Name & Address of the Concern / Company	Designation	Nature of Responsibility	Extent of Interest

11. Whether Income Tax Assessee Yes/No  
(If YES please enclose IT returns/assessment orders for the last 3 years)

12. Whether stood as Guarantors/Surety for Others Yes/No  
If YES amount for which the surety/guarantee given Rs.

13. Furnish Two References\*

(\*Applicable only in the case of new clients and customers who have been banking with TAICO Bank for less than three years)

Name	Designation / Job	Office Address with Phone Nos.	Residential Address with Phone Nos.	If related, relationship

14. KYC Norms:

Proof of Photo identity :

Proof of residence :

**Note:**

**Any of the following Documents to be enclosed for KYC Norms Compliance:**

**For photo Identity**

(i)A valid passport (ii)PAN Card (iii)Voters identity card (iv)Driving License (v)identity card subject to the Corporation's satisfaction (vi)Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of the Corporation shall be enclosed.

**For Residence Proof**

(i)Telephone bill (ii)Bank account statement (iii)Letter from any recognized public authority (iv)Electricity Bill (v)Ration card (vi)Letter from employer subject to satisfaction of the Corporation (any one document which provides customer information to the satisfaction of the Corporation shall be enclosed).

**Annexure-III**

Details of Assets and Liabilities :

(Rs.in Lakhs)

a).IMMOVABLE PROPERTIES :

S.No.	Description of the property with address *	Full Name of the property owner and address	Extent of Share in the Property	Purchase Price	Market Value

\*Survey Number, Door No., Street, Area, Village/ Town / City , District , State, Extent of Land Area , Extent of build up area, etc.,

b).MOVABLE PROPERTIES

(Jewels, Vehicles, Cash, Investments, LIC Policies, Shares etc.):

S. No.	Description	Purchase price / face value	Market value
		Sub-total	

(Copy of documents of above assets in (a&b) shall be enclosed as proof)

c) Grand Total of all the Assets (a +b) :

Less:

d. Personal Liabilities :

e. Net worth (c-d) :

I state that the above information is true to the best of my belief and knowledge and that I have not suppressed or mis-represented any information called for.

I certify that all particulars furnished here and list of enclosures are true. I agree to abide by all rules of TAICO Bank relating to the conduct of accounts. I understand that whole details will be treated as confidential by TAICO Bank.

Place:

Signature of the individual

Date:

**THE TAMILNADU INDUSTRIAL COOPERATIVE BANK ANNEXURE TO  
APPLICATION FOR FINANCIAL ASSISTANCE CHECK LIST OF ENCLOSURE  
REQUIRED**

**ANNEXURE-IV**

S.No.	SUBJECT / Details of Enclosures	Ref. No. in Application
1.	Copy of the Udayam Registration	1.4b
2.	a) Copy of Firm Registration Certificate and Partnership Deed in case of Partnership b) Memorandum & Articles of Association and Certificate of Incorporation in case of Companies c) Copy of Bye-laws in case of Society	1.5b
3.	a) Bio Data & Net worth Statement in respect of each of the promoters / Directors / Guarantors as per annexure-II with attested photographs affixed thereon b) Copies of Important Educational/ Technical Experience Certificates c) Documents for KYC Compliance	2.2
4.	a) Details of the Associate Concerns as per annexure-I b) Copies of Audited Balance Sheet & Profit & Loss Account for the associate concern along with schedules for the last 3 years	2.3
4.a.	Copies of Audited Balance Sheet & Profit & Loss Account for the applicant unit (In case of existing units ) along with schedules for the last 3years	Project Report
5.	Copy of Lease Deed / Purchase Agreement if land is proposed to be purchased /Copy of Allotment Order and NOC if, allotted by Government Agencies like SIPCOT, SIDCO etc.	Project Report
6.	Copies of related documents like Sale Deed, Parent Documents, Patta, Chitta, Adangal, Tax Receipt, FMB Sketch, Encumbrance Certificate etc., in respect of Primary And Collateral Securities	Project Report & 5.1
7.	Copies of Approved Building Plan approved by Appropriate Authority along with Topo Sketch of the proposed site.	Project Report
8.	Details of Building Estimate by a Chartered Civil Engineer	Project Report
9.	a) Quotation given by the proposed supplier/Details of self fabrication. b) Competitive Quotations (minimum one quotation in case of non-standard suppliers) c) Comparative Statement on Cost of Machinery d) Reasons for choosing the proposed supplier and their market reputation details.	Project Report
10.	NOC/ Consent Order from Pollution Control Board , if applicable	Project Report
11.	Copy of other Licenses like Drug License / EPCG License etc., if applicable	Project Report
12.	Copies of Market tie-up letters/market study report .	Project Report
13.	Copies of raw materials tie-up/availability status report	Project Report
14.	Copies of Bank Statement of Savings Bank accounts of promoters and Current Accounts of the Unit	1.8
15.	Affidavit from the applicant in Rs 200 non judicial stamp paper affirming non avallment of any loan from any other bank or financial institutions against the proposed mortgage property.	Project Report
16.	No objection letter from legal heirs of the collateral property owner(s) for mortgaging the property with TAICO Bank for proposed loan.	Project Report
17.	Route map to the collateral property and the unit from the nearest bus stand / Railway station.	Project Report
18.	If borrower is an income tax assessee, I.T returns for 3 years with working statements to be furnished.	Project Report

Contd.

**CHECK LIST OF ANNEXURES ( CONTD. )**

Item No.14: The Project Report giving the following details along with brief history of the unit:

14.1. a. Type of Industry (e.g. coir /Textile/ Printing etc.):

b. Product(s) to be manufactured/ service to be rendered:

Product	Description	Production/ Turn over p.a.	Selling Price per unit	Total Sales per annum	Remarks
Existing					
Proposed					

c. By-Products (if any)

14.2. Details of Plant Capacity:

Plant Capacity	Installed Capacity	Licensed (if applicable)	Shift / Day	No. of working days / annum	Turnover (Rs. in lakhs)
Existing					
Proposed					

14.3. Employment Details:

Employment	Technical	Supervisory	Skilled Workers	Un skilled Workers	Administrative
Existing					
Proposed					

14.4. Raw Materials Details:

Name of the Raw Material	Qty. required	Cost per Unit	Comments on availability*

\*if seasonal product, indicate the arrangements made for lean period.

14.5. Brief Note on Technology / process :  
(if technology is new / sunrise technology, give references of similar technology already in use )

14.6. Implementation Schedule :

Details	Status ( ✓ the applicable )	Expected Date of Completion
Land	Own / To be acquired / Lease	
Land Development	Required / Not required	
Buildings	Own / Rented / Lease / To be constructed / Under Construction	
* Machinery	Order Placed / Advance paid / Order to be placed	
Erection		
Trial Production		
Commercial Production		

\* Furnish the details of advance (s) paid if any

14.7. Power requirements :

Details	Existing	Proposed	Status
Connected Load KW / HP			Available / To be arranged
Contracted Load KW / HP			
Cost per Unit Rs.			
EB Deposit Rs.			
Stand by Power KW / HP			Not required / required

Note : Indicate the additional cost if any for effecting power supply to the unit.

14.8. Water requirements :

Purpose of Requirement	Process requirement / Only to meet civic needs
Status of availability	Available / To be arranged
Source of Water	Well / Bore-well / Local Authority / Outside purchase
*Quality of water required	General / Treated water
*Quantity of water required / day	
*Cost of water / annum	

\* Only when water is required for processing

14.9. Transport Facilities :

Approach Road	Public Road / through private path way / to be developed
Requirement	General need / Heavy goods to be moved.
Availability	Sufficient / Yet to be developed

14.10. Effluents :

Nature of Pollution	Air / Water / Noise / None
Category	Green / Orange / Red
Status of PCB clearance	Obtained / Applied / Exempted / Not required

14.11. Steam Requirement :

Requirement	Not required / Required for process
Source of steam*	
Type of Fuel*	
Cost of Fuel*	

\* Only when steam is required for processing

14.12. Brief Note on Marketing Arrangements : ( Please enclose market study report detailing market potential for the proposed product / service and tie-up arrangements / export possibilities and competitive products / risk factors )

14.13. Status of Licence (Copy of certificates may be separately enclosed) :

Details of Licences approvals required	Status
1. Udayam Registration	
2. Building Plan Approval	
3. TNPCB Clearance	
4. Import Licence / Drug Licence etc.,	
5. EPCG	
6. Others please specify	

14.14. Details of Existing Assets (only for existing units) :

- a) Land :
- Purchase Cost :
- Extent of Land :
- S.No. :
- Village :
- Sub Registrar Office :
- Guide Line Value :
- Market Value :

- b) Building : Lease\* / Own\*\*
- (\* if taken on lease, indicate the period of lease : )
- (\*\* if own give the following details )

Description	Type of Roof	Plinth Area	Original cost of Construction	Remarks

(Please Indicate the year of construction, whether in good condition, whether mortgaged/under charge to Banks / FIs. etc. under remarks column)

c) Plant & Machinery :

Description with make & model	Year of Purchase	Purchase Value	Current Value	* Whether under charge

d) Other Assets :

Description with make & model	Year of Purchase	Purchase Value	Current Value	* Whether under charge

\* indicate whether any liability under EPCG exists.



14.15. Proposed Assets to be created :

a. Factory Land :

Survey No. & Locational Details	Extent	Cost of Land If own or to be purchased	Own / Lease *

\* If the land is taken on lease then indicate the lease period also

b. Building & Other Civil Work :

Description	Type of Roof	Plinth Area	Rate per Sq.mt.	Amount ( Rs. in lakhs )	Status *

\* If the building is taken on lease / rent / own then indicate the same. If the construction has been commenced, then indicate the stage of completion. The land development cost if any may also be indicated.

c. Plant & Machinery :

S. No.	Description *	Proposed Supplier	Purchase Cost

\* If imported machinery, then indicate the same separately. The details of competitive quotations obtained, reason for choosing the proposed supplier and details of their standings, advance paid if any, etc., may please be furnished in separate annexure.

\* If second hand machinery, indicate the details of machinery, Supplier, original invoice value, Chartered Engineer's Certificate, No Lien from Supplier's Bank etc.

d. Details of Advance Payments to the Suppliers :

Cheque No. & Date	Amount	Drawn on	Paid to

14.16. Working Capital :

(Rs. in lakhs)

Item	Stocking Period	Quantity	Amount
Raw Materials			
Work - in - Progress			
Finished Goods			
Receivable / Sundry Debtors			
Working Expenses			
<i>Sub - Total</i>			
Less : Advance on sales / Credit on Purchase			
<i>Sub - Total</i>			
Less : Bank Finance Proposed / Available			
Working Capital Margin required			

14.17. Financial Parameters :

	Existing	Proposed	Overall
a. Debt Equity Ratio (DER)			
b. Debt Service Coverage Ratio (DSCR)			
c. Break - Even Point (BEP)			
d. Internal Rate of Return (IRR)			

14.18. Projected Profitability and Cash Flow Statements ( for the proposed loan repayment period) as per the enclosed format given in annexure - III & IV along with the details of assumptions made.

14.19 Working Results of the Applicant

Unit\* (\*Applicable only for the existing unit)

(Please enclose Audited Balance Sheet and Profit & Loss A/c along with schedules for the last three years)

Financial year	Turn over	Net Profit / Loss	Depreciation	Net Worth	Total Long Term Debt

14.20 Statutory Liabilities of the Applicant Unit:

Description	Regn. No.	Assessment Circle	Outstanding liabilities if any
GST			
IncomeTax			



ANNEXURE-VI

**Cash Flow Statement**

Year ending - 31/3 /									
Net Profit before Tax and Int. Depreciation									
Increase in Equity Share Capital / Preference									
Increase in Long Term Loans / Debentures									
Increase in Unsecured Loans & Deposits									
Increase in Subsidy									
Increase in Bank Borrowings for Working Capital									
Sale of Fixed Assets									
Others (Indicate details)									
<b>Cash Inflow</b>									
Increase in Fixed Assets									
Increase in Current Assets									
Increase in Investments									
Pre-operative Expenses									
Interest on Term Loans									
Decrease in Term Loans / Debentures									
Decrease in Unsecured Loans / Deposits									
Income Tax / Wealth Tax Drawings / Dividends									
Others (Indicate Details)									
<b>Cash Outflow</b>									
Opening Balance									
Surplus / Deficit									
Cumulative Surplus									
Internal Rate of Return									
Break Even Point									
Break even in terms of Sales ( Rs. in Lakhs )									

**Annexure-VII**

**Check List of Legal Documents Required**

- 1. For lease hold premises:**
  - a) Lease deed
  - b) Rent receipt
  - c) Corporation/ Local authority tax receipt
  - d) No objection certificate from the lessor
  
- 2) For collateral security / primary security**
  - a) Original registered sale deed
  - b) Parent documents
  - c) Encumbrance certificate for 30 years.
  - d) Kist receipt for tax
  - e) Patta, chitta, A- Register extract and adangal extract
  - f) VAO certificate for possession, enjoyment and latest boundaries for the land offered as security.
  - g) FMB sketch (Field Measurement Book)
  - h) Latest Property tax, Water tax, E.B. receipts and any other tax receipts from local authority
  
- 3) For SIDCO / SIPCOT / DIC / Govt. Indl. Estate Sheds/Plots**
  - a) Original allotment order
  - b) Copy of memorandum of understanding
  - c) Original sale deed, if executed by the above authorities.
  - d) NOC from the above agency to mortgage the land / shed in favour of THIC for the loan assistance
  - e) Handing over/taken over letter/ boundary certificate.
  - f) EC from the date of allotment
  
- 4. For Partnership Firm**
  - a) Copy of Partnership Deed and any supplementary deed
  - b) Copy of Firm Registration Certificate
  - c) Form A/Rule V certificate if there is any change in partnership.
  
- 5. For Private / Public Limited Company**
  - a) Copy of Memorandum and Articles of Association
  - b) Certificate of Incorporation/Commencement of business
  - c) Resolution under 293(1)(a) and 293(1)(d) in respect of mortgage of assets and borrowing limits in the case of Public Limited Companies.



**Branch Manager' s Recommendation**

1.	Name of the branch	:	
2.	Application duly filled up	:	
3.	Enclosure as per annexure	:	
4.	Application fee	:	
5.	Processing fee	:	
6.	Quantum of loan required	:	
7.	Total cost of the project	:	
8.	The date of inspection by the Branch Manager and his remarks on the nature of the project	:	
9.	Whether the originals were verified with the copy of document enclosed and attested	:	
10.	Type of account opened in TAICO Bank	:	
11.	Opinion and recommendation	:	

**Signature of the Branch Manager**

**Date and seal**