

COMMON LOAN APPLICATION FORM

(Revised as on September 11, 2015)

FOR

PROJECTS

**(OILSEEDS, FOODGRAINS, PLANTATION CROPS, SUGAR, TEXTILE, FRUIT
&VEGETABLES, OTHER PROCESSING, STORAGE & COLD STORAGE,
INDUSTRIAL COOPERATIVES, DAIRY POULTRY & LIVE STOCK)**



**NATIONAL COOPERATIVE
DEVELOPMENT CORPORATION**

**4-SIRI INSTITUTIONAL AREA, HAUZ KHAS,
NEW DELHI - 110016**

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

Common Loan Application Form for Projects

PART – A (general information about the borrowing coop.)

<ul style="list-style-type: none"> • Name & address of the applicant society 	:	
<ul style="list-style-type: none"> • Telephone/ Fax/email address 	:	
<ul style="list-style-type: none"> • Name & address and contact No. of the key officials (MD/GM/Chairman of the Society) 	:	
<ul style="list-style-type: none"> • Society Details 	:	<ul style="list-style-type: none"> a) State/Multi State : b) Registration No. and date : c) Registration under : d) Objective of the society as per bye-laws : e) Type of Society (Existing/New) : f) If existing, <ul style="list-style-type: none"> (i) date of commencement of commercial operation : (ii) Installation capacity : (iii) Production capacity :
<ul style="list-style-type: none"> • Board of Management 	:	<ul style="list-style-type: none"> Elected or Nominated : _____ Date of Election/Nomination : _____ No. of Directors: <li style="padding-left: 20px;">General: _____ <li style="padding-left: 20px;">SC: _____ <li style="padding-left: 20px;">ST: _____ <li style="padding-left: 20px;">Women: _____ (Brief Bio-data of Board Members & Promoters may be attached)
<ul style="list-style-type: none"> • Present activities 	:	
<ul style="list-style-type: none"> • Proposed activities/project 	:	
<ul style="list-style-type: none"> • Need of the project 	:	

<ul style="list-style-type: none"> Membership & paid up share capital as on 31st March..... 	Category of membership	No. of members	Paidup share capital (Rs. in lakhs)
	Grower members General: SC : ST : OBC : Women :		
	Cooperative Socys./Institutions (Membership details) General: SC : ST : OBC : Women :		
	Other Members (Membership details) General: SC : ST : OBC : Women :		
	State Govt.		
	Total:		

Financial Status of the Cooperative

I. Summarised Profit & Loss Accounts of preceding 3 years.

(Rs. in lakhs)

1	Business turnover			
2	Gross profit before Interest, Depreciation and Tax			
3	Interest			
4	Cash profit (2-3)			
5	Depreciation			
6	Profit before tax (4-5)			
7	Income Tax			
8	Net profit (6-7)			

II. Summarised Balance Sheets of preceding 3 years

1	Gross Block			
2	Depreciation			
3	Net Block (1-2)			
4	Work in Progress			
5	Investments			
6	Total Fixed Assets (3+4+5)			
7	<u>Current Assets</u> i. Cash, Bank Balance & Deposits ii. Inventory iii. Sundry Debtors iv. Loans, advances and Prepaid expenses v. Others, if any			
8	<u>Current liabilities</u> i. Working capital loan ii. Sundry Creditors iii. Interest payable iv. Short term loans v. Other provisions and liabilities			
9	Net Working capital (7-8)			
10	Long term loans & deposits			
11	Paid up share capital			
12	Reserves (excluding depreciation)			
13	Un-distributed Profits (+) Accumulated loss (-)			
14	Net worth (11+12+13)or (6+9-10)			
15	Net Disposable Resources (10+11+12+13-6) (for margin money)			

***Tentative figures may be given in case accounts have not been finalized.**

PART B – ABOUT THE PROPOSED PROJECT

Project description

Type of Project:-			Capacity per day/per year (in tons):-		
Project Location:-					
Products/By-products to be produced/processed/stored					
In case of expansion/modernization, please indicate :					
<ul style="list-style-type: none"> • Existing Capacity : • Expansion of capacity proposed : • Capacity after expansion/modernization : 					
Raw material production in the area of operation (preceding 3 years):					
Year	Name of the raw material	Area under cultivation (hec.)	Total Production (tons) (a)	Present Consumption/ Utilization (tons) (b)	Marketable Surplus (tons) (a-b)
1					
2					
3					
Members' Production of raw material			Area (ha.) : _____		
			Production (tons): _____		
Area of operation of the society (AOO).			Districts in AOO (names): _____		
			Villages in AOO (Nos.): _____		

Details of overall position of similar units in the area of operation

(Capacity in tons)

Sector	Nos.	Capacity		No. of Units			
		Per day	Annual	In operation		Closed	
				No.	Cap.	No.	Cap.
Private							
Cooperative							
Others							
Total:							

Performance of the existing units of the borrowing cooperative for preceding 3 years

Existing Units		Unit-I	Unit-II	Unit-	Unit-IV
1	Installed capacity				
2	Capacity Utilisation(%)				
3	Gross Profit (Rs.in lakhs)				
4	Net Profit/Loss(+/-) (Rs. in lakhs)				

(In case of Sugar Mill project additional details for Gross season days, Cane crushed (lakhs tonnes) , Sugar produced (lakh quintals), Sugar recovery(%), Crushing capacity utilization (%) based on 160 days annually, Molasses produced (lakh quintals) and Molasses recovery(%) may also be provided)

- (i) **Audit Reports for the preceding 3 years alongwith compliance reports.**
(ii) **Audit classification (year wise) for the preceding 3 years**

Project Cost

1	Land & land development	
2	Building & Civil works	
3	Plant & Machinery	
4	Misc. fixed assets	
5.	Contingencies	
6	Pre-operative expenses	
7	Margin money for raising working capital	
	Total	

Means of Financing

		Percentage of block cost	Amount (Rs. in lakhs)
a)	Share Capital by the State Govt		
b)	Members' share capital		
c)	Subsidy/grant-in-aid		
d)	Term loan from NCDC		
e)	Any other source (i) (ii)		
	Total		

Financial bench marks for the proposed project:

a)	Internal Rate of Return (IRR)	
b)	Debts Service Coverage Ratio (DSCR)	
c)	Break Even Point (BEP)	

- Marketing Plan/Strategy** :
(A comprehensive note may form part of the DPR)

- Implementation schedule:**
(A Bar Chart covering the following activities may form part of the DPR)

	Commencement	Completion
Acquisition of land		
Development of land		
Factory building		
Auxiliary buildings		
Machinery foundation		
Erection of plant & machinery (P&M)		
Arrangement for power		
Arrangement for water		
Trial runs		
Commercial production		

ADDITIONAL DETAILS FOR SOCIETIES APPLYING FOR STORAGE GODOWNS

1. EXISTING GODOWN (S)

(A) Godown (s) available with the society

- (i) Owned
- (ii) Hired
- (iii) Godown(s) under construction

No.	Cap.(tons)

(B) Expenditure incurred on Storage in the preceding 3 years

		(Rs. in lakhs)		
		Year		
(i)	Rent Paid			
(ii)	Transportation/handling/other charges			
(iii)	Total			

(C) capacity utilization of owned godown(s) in preceding 3 years

Year			
%			

2. PROPOSED GODOWN

		(Rs. in lakhs)			
		Location	No.	Cap.(tons)	Project Cost
(i)	Construction				
(ii)	Renovation/Expansion				

3. NEED FOR PROPOSED GODOWN(S) :

4. AVAILABILITY OF LAND

Location	Area	Municipal area (Yes/No)

5. BUSINESS UNDERTAKEN IN PRECEEDING 3 YEARS/PROJECTIONS FOR NEXT 3 YEARS

		Actual						Projections					
Year													
		Q	V	Q	V	Q	V	Q	V	Q	V	Q	V
a)	Credit												
	i)ST												
	ii) MT<												
	Total												
b)	Non-credit												
	i) Marketing												
	ii)Input												
	iii)Consumer												
	iv)Others												
	Total												

Q = Quantity in tons
V = Value (Rs. in lakhs)

Details of assets to be mortgaged (applicable in case of direct funding)

(Rs. In lakhs)

Description of Assets	Yr. of acquisition	Cost of acquisition	Depreciation	Book Value	Market Value	Whether charged/ mortgaged/ free from encumbrances	To whom Mortgage	Against what amount of loan
i)								
ii)								
iii)								
Total:								

Status of loan already availed from financing institutions including NCDC

(Rs.in lakhs)

Loan sanctioned		Loan availed		Repayments made so far		Outstanding as on date
Amount	Date	Amount	Date	Amount	Date	

Of the above term loans defaults to financial institutions such as NCDC / others Bank/State Govt.

	Amount (Rs. in lakhs)				Period of default
	Principal	Interest	Other	Total	
NCDC					
Other Fis					
Banks					
State Govt					

Note: In case the space is insufficient, details may be given in a separate sheet.

PART-C CHECK LIST

(Please tick () in the box against the documents enclosed)

Detailed Project Report (DPR) should necessarily contain the following

- Brief description of the project
- Industry scenario (National, State & the Area specific)

- Policy of State Govt. with regard to proposed activity/industry.
- Existing capacity (private/public sector and cooperatives), its utilisation and performance
- Scope for creation of additional capacity.
- Problems, if any, in optimum utilization of the capacity

- Production and availability of raw material in the area of operation, district and state in the preceding 3 yrs. (duly authenticated) and projections for next 3 years.
- Availability of animals / day old chicks (DOC) / grazing ground / green product / dry fodder / concentrate feed, medicines, veterinary aid breeding centre etc. and training facilities. (applicable in respect of dairy, poultry and live stock projects.)

- Details of cooperative linkages –forward as well as backward (for procurement of raw material & marketing of finished goods).
- Demand and marketability of the product (s)
- Marketing plan / Strategy
- Implementation sche dule in the form of a Bar Chart
- A note on power situation & effluent treatment

Viability Analysis

Assumptions made for working out financial viability

- Projected cash flow statement (for 8 years)
- Internal Rate of Return (IRR)
- Break even point (as % of installed capacity)

- Debt Service Coverage Ratio (DSCR)

Sensitivity Analysis

- Manpower requirements alongwith annual emoluments
- Site details ; location, requirement of land (measurement of land) and acquisitions alongwith supporting documents
- Plan & cost estimates for Civil Works (duly certified by qualified Architect/ Engineer) and Plant & Machinery (component wise) , Fixed assets (duly supported by quotations).
- Technology, process flow diagram, material balance, etc.
- Estimates of margin money and working capital requirement

ENCLOSURES

- No-overdues certificate as per proforma enclosed.
- Bye-laws of the Society (English version) may be added.
- Resolution of Board of Directors for the proposal.
- Plan/source of raising members' equity/ Promoters' contribution.
- Security cover for the loan.
- Summarised profit & loss a/c and balance sheet in prescribed proforma duly certified by a Chartered Accountant .
- Licensing requirement for the proposed activity (enclose copy of license or specify status)
- Pollution control clearance (enclose copy or specify the status)

- Other statutory requirements/clearances, if any, and their status
- Power requirement and power scenario in the State
- Power supply arrangements, specify status.
- Fiscal and other incentives, if any, by State Govt.
- Water supply arrangements, specify status.

Authorised signatory

Name : _____
 Designation: _____
 Seal of the Society: _____

Place: _____
 Date: _____

NO OVERDUES CERTIFICATE

1. This is to certify that _____ (name of the society), as on date, is not in default in repayment of loans and payment of interest to NCDC and any Financial Institution/ Bank

OR

Position of default in repayment of dues by the society to NCDC and other institutions as on date is as follows:

Name of Lending Institution/ Bank	Loan received		Principal repaid	Outstanding dues			
	Date	Amount		Principal		Interest	Total
				Overdue	Not yet due		

2. It is also certified that other cooperatives on which Directors of our Board are Directors or associated with are not in default in repayment of loans and payment of interest to NCDC and any Financial Institution/ Bank as on date.

OR

Position of default in repayment of dues by the Cooperatives on which Directors of our Board are Directors or associated with is as follows:

Name of Director	Name of defaulting cooperative society	Nature of Financial Institution/ Bank	Name of Financial Institution / Bank	Amount of default	Reasons and period of default

(Chief Executive of the Society)

Place:

Date:

Note : Strike out which is not applicable