

Company: \_\_\_\_\_

**A. DETAILS OF APPLICANT**

Company Name:

Constitution:

Registered company address:

Registrar office:

City:

State:

PIN Code:

CIN Number:

EM Number / Udyog Aadhaar Memorandum (UAM) Number:

Date of incorporation:

Date of commencement of business:

Website(s):

MSME Status:

Company Representative1:

Cell:

Landline:

Fax:

E-mail:

Company Representative2:

Cell:

Landline:

Fax:

E-mail:

**ADDRESSES OF CORPORATE / FACTORIES AND/OR OTHER OFFICES**

Address 1:

City:

State:

PIN Code:

Phone:

Fax:

E-mail:

Contact Person:

Address 2:

City:

State:

PIN Code:

Phone:

Fax:

E-mail:

Contact Person:

Address:

City:

State:

PIN Code:

Phone:

Fax:

E-mail:

Contact Person:

**OTHER DETAILS**

Industry:

Products:

Last 12 months Financials:

Revenue growth CAGR

Revenues:

PAT:

Fixed Assets:

Net Worth:

Debt:

Employee Strength:

Funding Required:

Asset Purchase:

R&amp;D:

Working Capital:

Marketing:

**SIGNATURES**

Signature: \_\_\_\_\_

Name:

Designation:

Date:

Signature: \_\_\_\_\_

Name:

Designation:

Date:

**Please attach/ provide following documents:**

**I. Pertaining to Company**

1. MoA and AoA (doc file)
2. MSME registration details
3. KYC / Due Diligence details (PAN, TIN, VAT, Sales Tax, Service Tax, Excise and Customs etc.) of Company
4. Certificate under Shop and Commercial Establishments Act.
5. Certificate(s) under State Tax on Profession, The Trades Unions Act 1926 and Employment Act, 1975
6. Tax returns of last 3 FYs.

**II. Pertaining to Promoters**

1. PAN Card, Address proof, Income Tax returns for the last 3 years and Net worth statement certified by CA on a recent date
2. At least two references for each of the Promoters with their contact numbers and mail IDs
3. Promoters stake in various entities

**III. Pertaining to Financial**

1. Audited financial statements of the Company for last three financial years, with the schedules, notes and Auditor's Report / Opinion.
2. Un-audited / prov. financial statements of the Company for the most recent date.
3. Detailed financial model with assumptions and linkages

**IV. Pertaining to Capital Structure**

1. Details of investment and the investors with copy of Subscription and Shareholding Agreements
2. Corporate Structure – Give a detailed block diagram indicating holdings/ cross holdings in various associate firms/ subsidiaries

## B. Company Details

- a) Incorporation details, year wise milestones achieved
- b) Certifications and JV details, if any
- c) Government and statutory approvals, if any
- d) IP details
- e) Name of Auditor (years of association). If association <3 years, name last auditor and association
- f) External credit rating/ agency/ date, if any, with rating rationale and Credit rating history
- g) Current facilities:

Facility Type	Address	Land Area (sq ft)	Ownership status	Facility services
Unit 1				

## C. Business Model

Detailed industry and business information including

- a. Market and industry information (background, growth, market scale, pain points, opportunity) including sources of information
- b. Description of Products and services (value proposition, differentiation)
- c. Manufacturing process (flowchart)
- d. Competition (players and benchmarking)
- e. Sales and marketing
- f. Geographical presence
- g. Key customers/ suppliers
- h. Order book (historical / executed / pending / under bidding with timeline)
- i. Current capacity utilisation

### E. Shareholding Pattern

Name of Shareholder	Total No. of Shares	Total Shareholding as a % of Total No. of Shares	Shares pledged or encumbered	
		As a % of (A+B)	Number of shares	as a % of Total No. of Shares

Sl.No.	Name	Details of Shares held				Encumbered shares (*)		
		No. of Shares held	Face Value	Premium (avg. cost of acquisition)	As a % of grand total (A)+(B)	No	%	As a % of (A)+(B)
1								

Sl.No.	Name	Details of warrants		Details of convertible securities		Total shares (including underlying shares assuming full conversion of warrants and convertible securities) as a % of diluted share capital
		Number of warrants held	As a % total number of warrants of the same class	Number of convertible securities held	As a % total number of convertible securities of the same class	
1.						

### Details of pref. shares/convertibles

No.	Name	Number of shares	Face value	Premium	total	Capital	coupon	Conversion price
1.								

### Capital Structure:

No.		Aggregate at face value	Aggregate at issue price
1.	Authorised share capital		
2.	Issued, subscribed and paid up share capital		
3.	Securities premium account		

### Promoter Details:

No.	Name	DoB	Identification	address	Education	Experience	Default/litigation	NW
1								

- write-up on work/business experience (including Key achievements, board membership in other companies) of promoters

**Board of Directors:**

Name	Designation	DIN	DoB	Identification	Residential address	Education	Experience	Default/litigation

- Remuneration paid in last 3 years
- Provide details of their stakes and position of influence hold in other companies / entities (directorship or equivalent positions held in other entities) as declared in Form 24 AA of ROC.

1. Key Management

KEY MANAGEMENT							
Name:	Key responsibilities	Age	Education	Qualification	Total Experience	Vintage with company	

- write-up of work experience of each key management personnel
- Remuneration

2. List of Customers (Top 10)

LIST OF CUSTOMERS				
Name:	Years of Association:	Credit Period	Sales of last 3 years:	Reference:

3. Products/ Services wise breakup of revenue for past 3 years

Products / Services	Year 1	Year 2	Year 3

4. List of Suppliers (Top 10)

LIST OF SUPPLIERS				
Name:	Years of Association:	Credit Period	Purchase of last 3 years:	Reference:

5. Working Capital Cycle:

WORKING CAPITAL CYCLE				
Creditor days	Receivable days	Inventory (RM) days	Inventory (WIP) days	Inventory (FG) days

6. Age wise receivables breakup :

Name of Client	< 30 days	30 to 60 days	60 to 90 days	90 to 180 days	> 180 days

**F. Associate Concerns and subsidiaries:**

1. Write up on each company

2. Financial snapshot
3. Shareholding
4. Any special comments on the operations/ financials or any significant information of the associate concerns may be provided.

**G. Banking arrangements:**

INFORMATION ON BANKING ACCOUNTS		
Primary business address for Banking:		
City:	State:	PIN Code:
How long at current address?		
Telephone:	Fax:	E-mail:
Bank name:		
Bank address:		Phone:
City:	State:	PIN Code:
Name and contact details of Branch Manager:		Name and contact details of Account Manager:
Type of account:	Account number:	
Type of account:	Account number:	
Type of account:	Account number:	
Type of account:	Account number:	

**Term Borrowings:**

Name of the Bank /FI	Sanctioned Limit	Amount Utilised	O/s as on application date	Repayment Terms	Security	Interest Rate

**Working Capital borrowings:**

Name of the Bank	Fund based limit	Non fund based limit	Total Credit Limit	Fund based O/S	Non fund based O/S	Total O/S	Interest Rate	Security

**Non Fund based credit lines:**

1. Bank Guarantee
2. Letter of Credit
3. Forex (Hedging) limit

Kindly provide following details:

1. Whether any overdues in any banking credit lines, fund obligations (debentures, Pref shares etc.) of the applicant enterprise/ associate concerns in past 2 years
2. Whether any of the accounts of the applicant / associate concern classified as NPA or any restructuring done during past 3 years. Kindly also indicate if any OTS done ever in the applicant enterprise/ associate concerns.
3. Whether any default in promoters' personal/ consumer loans/ credit card payments, etc.

**H. Expansion Project:**

- a. Give the details of planned expansion (scope of project / purpose of investment/ benefits to the enterprise)
- b. Write-up covering the proposed location for expansion
- c. Project cost – give broad break up and also indicate breakup and utilization of funds in West Bengal. Attach line-by-line details for each item. Indicate how the cost is arrived at, how quotes were obtained, whether any technical consultant has vetted the project cost etc.
- d. Means of finance – give break-up
- e. If debt or other funding is part of project, has the company approached other funder(s) for the same? If yes, what is their response?
- f. Is the company or promoters giving any security for the funding? If yes, give details.
- g. Give workings for working capital gap and whether these calculations are in line with the method used by the company's working capital bankers
- h. What are the new approvals required for the project?
- i. Project implementation schedule
- j. Details of additional manpower required.

- k. Marketing and selling arrangements – domestic / exports - give details / chart etc. – direct sales / retailers / wholesalers / agents / commission etc.

**I. Operations, Manpower & Staffing:**

- a. Raw materials & components – give details / availability / costing / future availability / constraints
- b. R & D details, if any
- c. Write-up on proposed operational model
- d. Details of operational policy and practices, regulatory compliance mechanism, operational control and supervision to ensure quality requirements of the clients, accounting and MIS systems, risk management including regulatory risks and internal audit etc.
- e. Utilities – power details, water, air etc.
- f. Pollution Control / Effluent treatment
- g. Manpower details of the past 3 years as well as for the future projection period – with break-up into professionals / skilled / semi-skilled / unskilled (B) on roll / on contract / outsourced (C) Additional people required for expansion – their break-up, availability etc.
- h. Attrition rate across different levels in past and comment on attrition rate.
- i. HR policies and strategy including hiring manpower, their retention and skill development.
- j. Details of infrastructure including IT Infrastructure and systems at each center.
- k. Give a detailed Organization chart
- l. Different functions
- m. Various employees in each department

**J. Project Implementation Schedule**

- a. Give a detailed implementation including following:
- b. Location identification
- c. Vendor quotations
- d. Obtaining requisite approvals
- e. Means of Finance
- f. Entire deployment schedule alongwith activity chart

**K. Key Strengths, Risk Factors & Mitigating Factors**

Please discuss in details the key strengths and risk factors that the company envisages in achieving their business goals with mitigations for each risk factor.



**L. Corporate governance:**

- a. Are there any arrears of taxes/ statutory liabilities (undisputed or disputed) & legal suits/Litigation on the company/ associate concerns or the promoters. If so details may be provided in a separate Annexure.
- b. Long term commitments, if any (contractual agreement) not being shown in balance sheet under long term liabilities
- c. Details on related party transactions or inter group transactions in overall business operations over the years
- d. auditor qualifications and mitigations over the years

**M. Investor Disclosures:**

Any special rights available with existing promoters/ investors such as

- a. Right of first refusal for equity offering
- b. Right to appoint non-retiring, non-independent director and
- c. Right to appoint chairman of the board of directors or MD or CEO or other positions

**N. Recent Deals**

Recent investments / deals in the sector

**O. Valuation Expectation**

Please indicate Valuation Expectation with back-ups

**P. Financials:**

Please provide following details for past 3 audited years and current year provisional as on the date of application [please fill up details in the cells marked in blue]

<b>Profit and Loss Account</b>	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>	<b>Provisional</b>
<b>Year ended</b>	<b>31-03-2013</b>	<b>31-03-2014</b>	<b>31-03-2015</b>	<b>Till date</b>
Gross Sales (Manufacturing):				
- Domestic				
- Export				
Gross Sales (Trading)				
- Domestic				
- Export				
<b>Sub Total (Gross Sales)</b>				
Less Excise Duty & Sales Tax (Manufacturing)				
Less Duty & Sales Tax (Trading)				
<b>Net Sales</b>				
Export Incentives				
Duty Drawback				
Commission / Brokerage received				
Other Operating Income				
Profit on sale of assets				
Interest from investments				
Forex gains on capital items				
Non-op. income from subsidiaries/ associates				
Tax Refund				
Other Non Operating Income				
Profit on sale investments				
Other Financial Income				
<b>TOTAL INCOME</b>				
<b>EXPENDITURE</b>				
<b>Raw materials consumed (imported)</b>				
Opening Stock				
Add: Purchases				
Less: Closing Stock				
<b>Raw materials consumed (indigenous)</b>				
Opening Stock				
Add: Purchases				
Less: Closing Stock				
Power and fuel				
Direct labour and wages				
Consumable stores				
Repairs & maintenance				
Packaging expenses				

Other manufacturing expenses				
Add: Op. Stock of WIP				
Less: Cl. Stock of WIP				
Opening F.G. (Manufacturing)				
Less: Closing F.G. (Manufacturing)				
Opening Stock (Trading Activity)				
Add: Purchases (Trading Activity)				
Less: Cl. Stock (Trading Activity)				
Personnel Cost				
Gen. & Administration Exp				
Selling exp.				
Other Expenses				
Depreciation/ Amortisation				
Operating Provision				
Interest				
<b>Non Operating Expenses</b>				
Loss on sales of investments				
Loss on sale of assets				
Prem. Expenses w/off				
Other Non Operating Expenses				
Other financial expenses				
Non-op. Losses from subsidiaries/ associates				
Extraordinary Expenses				
Extraordinary Income				
<b>Provision for taxation</b>				
- Provision for Current Tax				
- Provision for Fringe Benefit Tax				
- Provision for Deferred Tax				
Minority Interest				
<b>Net Profit After tax</b>				
<b>Appropriation of Profits:</b>				
Dividend (Equity)				
Dividend (Preference Shares)				
Dividend tax				
Transfer to/ (from) General Res.				
Other appropriations				
<b>Balance brought forward from previous year</b>				
<b>Balance in P&amp; L Account</b>				

Balance Sheet	Audited	Audited	Audited	Provisional
Year ended	31-03-2013	31-03-2014	31-03-2015	Till date
<b>ASSETS</b>				
<b>Fixed Assets:</b>				
Leasehold land				
Freehold land				
Buildings				
Plant & Machinery				
Ships & Aircrafts				
Furniture & Fixtures				
Vehicles				
Other Fixed assets				
<b>Gross Block</b>				
Less: Accumulated Depreciation				
<b>Net Block</b>				
<b>Capital Work in progress</b>				
<b>Intangible Assets:</b>				
Goodwill				
Patents & trademarks				
Any other intangible				
<b>Gross Intangibles</b>				
<b>Less : Accumulated Amortisation</b>				
<b>Net Intangibles</b>				
<b>Investments and Non- Current assets :</b>				
Investment in Subsidiaries (above 50% and non consolidated)				
- Investment				
- Loans & Advances (long term)				
- Debtors over 6 months				
Investment in Associates (20% to 50%)				
- Investment				
- Loans & Advances (long term)				
- Debtors over 6 months				
Investment in Associates <20%				
- Investment				
- Loans & Advances (long term)				
- Debtors over 6 months				
Other Financial Investments				
Loans to Promoters/ Partners				
Debtors over 6 months (other than Group)				
Deferred Receivable (not due within 1 year)				
Margin Money with Banks				

Other loans and advances (non current in nature)				
Other Non Current Assets				
<b>Total investments and Non Current Assets</b>				
<b>Deferred Tax Asset</b>				
<b>Current Assets :</b>				
<b>Inventory</b>				
Raw Materials - Imported				
Raw Materials - Indigenous				
Work in process				
Finished Goods (incl Traded Goods)				
Packing Materials/Stores & Spares				
Others				
<b>Sub total (Inventory)</b>				
Debtors < 6 mths.				
- Export				
- Domestic				
- Group Companies				
Cash & Bank Balances				
<b>Loans &amp; Advances:</b>				
Deposits				
Advance payment of tax				
Advances to suppliers				
Other loans & advances (current in nature)				
Deferred receivable (due within 1 yr.)				
Loans & Advances to group concerns				
Loans to Promoters/ Partners				
<b>Sub total (Loans and Advances)</b>				
Margin money with banks				
<b>Sub total</b>				
Other Current Assets				
Marketable Securities				
<b>Total Current Assets</b>				
<b>Miscellaneous &amp; Preliminary Exp. Not w/off:</b>				
Accumulated Losses				
Preliminary expenses				
Miscellaneous expenditure				
Other deferred revenue expenses				
<b>Sub total</b>				
<b>TOTAL ASSETS</b>				
<b>LIABILITIES:</b>				
<b>Equity Share Capital</b>				
Share Capital (Paid-up)				
Share Application (finalised for allotment)				

Preference share capital (> 12 years)				
<b>Sub Total (Share Capital)</b>				
<b>Reserves &amp; Surplus:</b>				
Balance in P&L Account				
General Reserve				
Revaluation Reserve				
Share Premium				
Capital subsidy				
Share Warrant				
Debenture Redemption Reserve				
Bond Redemption Reserve				
Capital Reserve				
Others				
<b>Sub-total (R&amp;S)</b>				
<b>Minority Interest</b>				
<b>Secured / Unsecured Debt (Due beyond a year)</b>				
<b><i>Interest bearing Secured Debt</i></b>				
Debentures				
Foreign Currency Convertible Bonds				
External Commercial Borrowings				
All Local Currency Term loans				
All Foreign Currency Term loans				
Other secured liabilities				
<b><i>Sub-total Interest bearing secured Debt</i></b>				
<b><i>Non- Interest bearing Secured Debt</i></b>				
Project/ Capital creditors				
Long term trade advances				
Other secured liabilities				
<b><i>Sub-total Non-Interest bearing secured Debt</i></b>				
<b>Interest bearing Unsecured Debt</b>				
Preference share capital				
Foreign Currency Convertible Bonds				
External Commercial Borrowings				
All Local Currency Term loans				
All Foreign Currency Term loans				
Subordinated unsecured debt				
- Loans from Promoters/Partners				
- Due to group/associates companies				
Un-Subordinated unsecured debt				
- Loans from Promoters/Partners				
- Due to group/associates companies				
Public Fixed Deposits				

Other unsecured liabilities				
<b>Sub-total Interest bearing unsecured Debt</b>				
<b>Non-Interest Bearing unsecured loans</b>				
Foreign Currency Convertible Bonds				
External Commercial Borrowings				
Subordinated unsecured debt				
- Loans from Promoters/Partners				
- Due to group/associates companies				
Un- Subordinated unsecured debt				
- Loans from Promoters/Partners				
- Due to group/associates companies				
Other unsecured liabilities				
Provisions (including operating provisions)				
<b>Total Non-Interest bearing unsecured debt</b>				
<b>Deferred Tax Liability</b>				
<b>Current Liabilities:</b>				
Creditors for purchases				
- Under L/C				
- Others				
- Group Companies				
Creditors for expenses				
Loans & advances (interest bearing)				
- Others				
- Group Companies				
- Promoters/Partners				
Loans & advances (non interest bearing)				
- Others				
- Group Companies				
- Promoters/Partners				
Statutory liabilities due within one year				
Provisions				
- Tax				
- Dividend				
-Others				
Share Application money (allotment not finalised)				
Bank Borrowings				
Bank Borrowings (Bills discounted – supplier)				
Commercial Paper				
Other short term borrowings (non Interest bearing)				
Other short term borrowings (interest bearing)				
All LT Liabilities due within one year (non interest bearing)				
All LT Liabilities due within one year (interest				

bearing)				
Related Progress (WIP) payment				
Other Current Liabilities (interest bearing)				
Other Current Liabilities (non-interest bearing)				
<b>Sub Total (Current Liabilities)</b>				
<b>TOTAL LIABILITIES</b>				
<b>ADDITIONAL INFORMATION</b>				
Repayment of Long term Loans				
<b>Contingent liabilities</b>				
Bills discounted - Under LC				
Bills discounted - Others				
Guarantees issued (relating to business)				
Guarantees issued (for group companies)				
Disputed Liabilities				
Unhedged Forex Exposure (MTM Losses)				
All other contingent liabilities				

**P. Cash Flow:**

Please provide following details

<b>Cash Flow Statement</b>	<b>Audited 31-03-2013</b>	<b>Audited 31-03-2014</b>	<b>Audited 31-03-2015</b>	<b>Provisional Till date</b>
<b>Sources of Cash</b>				
Net Profit after Tax				
Depreciation				
Other non-cash items				
Subscription of equity shares				
Subscription of pref. shares				
Increase in Debenture				
Increase in Loans				
Increase in bank borrowings (WC)				
Increase in current liabilities				
Extraordinary Items				
<b>Total Sources (A)</b>				
<b>Uses of Cash</b>				
Increase in Fixed Assets				
Increase in current assets				
Increase in Investments				
Others				
<b>Total Uses (B)</b>				
<b>Surplus/Deficit (A-B)</b>				
Closing Cash Balance as per balance sheet				