



PNB Housing Finance Ltd.

**Regd.Office: 9th Floor, Antriksh Bhawan, 22, Kasturba Gandhi Marg,
New Delhi – 110 001**

Pnbhf 54 / c

BO:

LOAN APPLICATION FORM – PROJECT FINANCING

1. (a) Name of the Applicant/firm/Organisation :
- (b) Constitution :
2. Name of Business/profession :
 - i) Registration No.
 - ii) Date of Incorporation/Commencement
Business
 - iii) Registered office
 - iv) PAN Number
 - v). Contact Person with Phone no.
3. Business Address with Telephone/Telex No :

4. Brief Description of the Activity
 - i) Existing
 - ii) Proposed

5. Past Performance
(to be filled up by existing unit only)
 - a). Details of projects successfully completed, and Banking Arrangement:
 - b). Details of allied concerns
 - c). Details of banking arrangement of allied concerns
 - d) Key Figures of the borrowing firm and allied concerns

Particulars (Assessment Year)	2005-06	2004-05	2003-02
Gross Receipts			
Excess of Income over Expenditure			

Please submit audited balance sheet, profit & Loss a/c for the last 3 years, and tax audit report of the borrowing company, allied concerns.

6. Details of the project

	Area/Plinth (Existing)	In Sq. Meters (Proposed)	Value (in lacs)	Remarks
Land				
Building				
Whether Lease hold / Free Hold Unexpired period of Lease Deed				
Whether all permissions are readily available				
Name of the owner of the land				
Name of the Architect				
Permissible FAR				
No of flats / rooms constructed / to be constructed			-	-
Cost of construction per sq ft.				

Enclosure:

- a) Certified xerox copy of sale/deed
- b) Location Map
- c) Certified xerox copy of the site plan of the land and blueprints of the buildings duly approved by corporation municipality/panchayat.
- d) Estimated Cost of construction
- e) Collaboration agreement / award of contract if any applicable

ECONOMIC FEASIBILITY

7. Cost of Project

(Please furnish estimates of cost of project under the following, indicate the basis at the cost of project)

Particulars	in lacs		
	Already Incurred	To be incurred	Total Cost
A. Land Including development			
B. Building & other Civil Works			
C. Plant & Machinery			
D. Miscellaneous Fixed Assets			
others			
Total			

8. Means of Financing

(Please furnish details of sources of finance for meeting the cost under the following heads)

Particulars	in lacs		
	Amount Already Raised	Amount Proposed to be raised	Total
A. Members contribution			
B. Reserve			
C. Term Loan (Give full particulars)			
D. Unsecured loan & Deposits (indicate sources, Rate of intt., Repayment period)			
E. Internal Cash Accruals			
F. Other Sources (Specify)			
Total			

9. Promoter contribution to the project as % of the total Cost

(Please furnish the list of persons/firms who would be contributing to the promoters shares of the Capital and the respective amounts and their relationship)

10. Schedule of Implementation:

Please indicate the progress made so far in the implementation of the Project and furnish the schedule of implementation as follows:

	Commencement
Completion	
a) Acquisition of Land	
b) Development of Land	
c) Civil Work for	
d) Arrangement for power	
e) Arrangement for Water	
f) Erection of equipment	

11. Future Projections

(to be given for the next three years)

Please furnish data on

Projected profitability as per Annexure

Projected Balance sheet as per Annexure

Projected Debt Service Coverage ratio

12. Financial Assistance Required

Term Loan

Draw down schedule for disbursement

13 Repayment Programme

14 Details of Security Offered

i) Primary Security

ii) Collateral Security

15 Detail of Guarantors(s)

(1)

(2)

Name

Residential Address

(if in service, name & address of his/her employer)

Detail of movable & immovable property(ies)

Owned by his/her & other dependant family Members

Detail of any similar guarantee if any, given To other institution

16 Details of pending litigation if any, against and by the unit if any:

17. Please indicate whether the proprietor/any of the partners promoters/directors have at any time declared themselves as insolvent, if so, details thereof.

18. Details of Contingent Liability, Statutory Liability if any

I/We certify that all information furnished by me/us is true that I/We have no borrowing arrangements for the unit with any bank except as indicated in the application that there is no overdues/statutory dues against me/us/promoters except as indicated in the application; that I/We shall furnish all other information that may be required by you in connection with my/our application; that this may also be exchanged by you with any agency you may deem fit and you, representatives, Representatives of Reserve Bank of India/NABARD/Small Industries Development Bank of India/other agency as authorised by you, may, at any time, inspect/verify my/our assets, Books of accounts etc in our business premises as given above.

Date:

Place

Signature of the Borrower

List of annexures to be submitted along with Loan application form for Project Financing:

1. Project report with complete details as under;
 - a. A brief write up on the history background of the company and its promoters. Relationship among partners/ directors. Details of outside directors
 - b. Project Cost – Item wise proof
 - c. Means of finance - Item Wise
 - d. Cost inflow stage wise, Revenue stage wise, along with projected monthly Cash Flow statement for the term loan period Projected Half yearly Balance Sheet & Profit & Loss A/c for the project duration.
 - e. Details of projected sales realization.
 - f. Debt / Equity Ratio, Debt service during the project period
 - g. Draw down schedule of disbursement, repayment of loan.
 - h. Project specification, number of Flats/ rooms / shops/ offices, with area in sq ft of each office / shop. Cost of construction per sq ft, and justification for the cost.
 - i. Project implementation schedule with projected dates (dead line) for each stage.
 - j. Security Offered
 - k. Assumptions and justification to accept the projected profitability.
 - l. A brief note on the agencies/ professionals engaged to be engaged for the project.
 - m. A brief note on the marketability, financial, technical and managerial viability of the project.
2. MA & AA of the borrowing company, share holding pattern of the company. Details of Contingent Liability, Statutory Liability outstanding.
3. Audited Balance Sheet, Profit & Loss a/c of the company for the last 3 years along with a copy of Tax audit report.
4. Complete details of the banking arrangement of the company, copy operating bank statement/s for the last 2 years of the company
5. List of Directors, their PAN Number, Pass port size Photograph, copy of the ITRs filed by the Directors, Net means duly compiled along with IP owned by them.
6. Detailed list of projects completed with specific mention of area, and amount of each project. List of project under progress with specific mention of area, and amount of each project and expected date of completion. (if applicable)
7. Details of allied Concern, their banking arrangement, CR from Bankers / other Institution on all existing secured loans availed by them., along with Audited Balance Sheet, Profit & Loss a/c of the company for the last 3 years
8. Details of security offered, copy of property papers with complete chain of title, CLU if applicable, MV of the property
9. Copy of approved plan / map