



DELHI FINANCIAL CORPORATION
(A Delhi Government Undertaking)
37 & 38, PANKHA ROAD INSTITUTIONAL AREA,
JANAKPURI, DELHI – 110058.
Phone: 28525035, 28525036, 28525037, 28525038 & 39. Fax. 011-28525041

FORM NO.2

AFFIX
PASSPORT SIZE PHOTOGRAPH(S)
DULY SIGNED &
ATTESTED BY GAZETED OFFICER

For Qualified Professional Scheme

1. Name of the Professional
2. Qualification and related field
3. Address (Existing)
4. Phone No.
5. Category (OBC, SC/ST, Minority, Sikh/Muslim)
6. Constitution
7. Details of professional services to be provided
8. Term loan applied for Rs. _____.
9. Whether any of your relative is working in the Corporation?
If so, please specify the name and relationship.
10. Whether, any of the Director of the Corporation is interested in the proposal? If so,
please specify the name and relationship.

Date :

Signature of the applicant with stamp
(All the partners/Directors to Sign)

(For Official use only)

1. Date of Receipt of application :
2. No. & date of entry in Register:
3. Whether processing fee has been received if so, amount
4. Signature and name of official

IMPORTANT INSTRUCTION

7. A PROCESSING FEE OF Rs. _____ by way of a demand draft should be deposited at D.F.C. office with the application form. This fee is non-refundable irrespective of the fact whether the loan application is eventually sanctioned, declined or filed.
8. Each column of the application form along with the attached annexure should be properly filled up giving appropriate information/suitable remarks. No column should be left blank.
9. The sole-proprietor in the case of sole-proprietary concern; all the partners in respect of partnership firm; two of the directors (authorized in this behalf) in the case of company; two office bearers (authorized in this behalf) in respect of co-operative society should append their signatures against their names which should be given in block letters in the application form. They should also sign and certify all other papers to be submitted along with the forms or subsequently.
10. The application should be submitted along with all the papers, as may be applicable, details of which at the back cover of this form.
11. Partnership concerns where minors have been admitted to its benefits permission of court will be required.
12. Submission of this application, its receipt by DFC and subsequent correspondence in this connection does not in any manner mean any commitment on the part of the DFC to sanction the loan applied for. The DFC has the right to file or reject the application for loan without assigning any reason.

1. Name of the Professional
2. Qualification and Related field
3. Address(Existing)
4. Phone No.
5. Constitution Promoter's /Partner(s)/Director(s)
6. Details of Promoter's Name Address Ph. No. _____
(enclose bio-data of all proprietor/partner/director as per annexure - I)
7. **Location of unit**
 - (a) Address
 - (b) Owned/Rented
 - (c) Total area presently in use _____Sq.ft.
 - (d) Area required for unit _____Sq.ft.
 - (e) Power available (KW)
 - (f) Power required for the unit _____KW.
8. Details of professional services to be provided
9. Stagewise process for professional activity
10. Details of Banker(s) of applicant concern/sister concern(as per annexure-9)
11. Details of steps to market the professional services and scope (Give Note)

12. Project cost

Particulars	Already incurred as on 31.03	To be incurred	Total
Land			
Building			
Machinery			
Preliminary & Pre - Operative expenses	_____	_____	_____
Margin for W.Capital	_____	_____	_____
Total :	_____	_____	_____

13. Means of Financing

	Already arranged as on 31.03.200	To be arranged	Total
(i) Promoter's Capital			
(ii) Loan from other Bank/ Institution			
(iii) Unsecured Loans from friends/relatives			
(iv) <u>Proposed loan from DFC</u>			
(a) Term Loan			
(b) Soft Loan	_____		

14. Credit Facility Required

No.	Nature	Amount
1.	Term Loan	Rs. _____
2.	Working Capital Loan	Rs. _____
3.	Soft Loan	Rs. _____
	Total:	_____

15. Proposed investment in machinery
and other fixed assets (as per annexure-2)

16. Details of Existing Machinery
(as per annexure-3)

17. Revenue From Professional Activity
(as per annexure - 4)

18. Major raw materials/components
(give details as per annexure- 5)

19. Details of manpower
(as per annexure - 6)

20. Analysis/Operational performance
of applicant/sister concern
(as per annexure- 7)

21. Profitability projection
(as per annexure - 8)

22. Whether any litigation
is pending with any other institution
(give details if yes) Yes/No

23. Repayment Period

24. Security Offered
(Third Party Guarantor(s)/
Collateral security)

1. 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/financial institutions, except as mentioned above; that no legal action has been/is being taken against me/us; 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 that you, your representatives, of RBI/IDBI/SIDBI or any other agency as authorized by you, may, at any time, inspect/verify our assets, book of account etc. in our factory and business premises.

2. I/we further certify that I/we do not have any over dues in respects of any financial assistance I/we have availed so far.

Date :

Place :

Signature of the applicant(s)

Name and Designation

ANNEXURE - 1

BIO DATA OF PROPRIETOR/PARTNER/DIRECTOR

1. Name
2. Father's Name
3. Date of Birth
4. Present Address
5. Permanent Address
6. Qualification
7. Details of other Sister/ Associates concern **Name of the unit** **Add.** **Constitution** **Name of**
hrtm./Director
8. Experience
9. (A) Details of Immovable Assets **Details of property** **Rights** **Valuation**

 (B) Movable Assets

 (C) Details of Liabilities
10. Details of Income Tax/Wealth Tax
 Paid during the last 3 years
 (attach Assessment Copies)

 (A) PAN No.

 (B) S. No. Financial Year Taxable Income Income Tax Paid

 (C) S. No. Financial Year Assessed Wealth Wealth Tax

Signature and Name

ANNEXURE - 2

M/s _____

List of Proposed Plant & Machinery

S.No.	Description machinery	Supplier's Name	Quoted Rate	Preferred Price	Nos.
-------	--------------------------	--------------------	----------------	--------------------	------

B. Sales Tax, Freight, Insurance etc.

C. Contingencies if any

Grand Total: _____

Signature

Name and designation

ANNEXURE - 3

M/s _____

LIST OF EXISTING PLANT AND MACHINERY

(Rs. lacs)

S.No.	Particulars	Purchase Year	Nos.	Purchase Value	Power Load In KW/HP
-------	-------------	---------------	------	----------------	------------------------

Total :

Total purchase value:

Depriciated values as on 31.03.200_

Signature

Name and designation

ANNEXURE - 4

M/s _____

Revenue from Professional Activity (Installed Capacity)

No. of days per annum = 300

No. of shifts per day = One/Two (8 Hr. each)

Existing

Revenue from Professional Services provided at I. Capacity (Existing): Rs. _____

Utilization during last 3 years = _____

Proposed Installed Capacity

Revenue from professional services provided at Installed Capacity (Proposed) Rs. _____

Total Revenue from Professional services at I. Capacity (Existing + Proposed) = Rs. _____

Professional Services/Job Revenue During 1st Year at _____% installed capacity Rs. _____

Professional Services/Job Revenue During 2nd Year at _____% installed capacity Rs. _____

Professional Services/Job Revenue During 3rd Year at _____% installed capacity Rs. _____

Signature

Prop./Partner/Director/Authorised Signatory(s)

ANNEXURE - 5

M/s _____

Detail of Raw Materials Consumption Per Year

S. No.	Items	Quantity	Rate	Amount
--------	-------	----------	------	--------

Cost of raw material during 1st year Rs. _____

Cost of raw material during 2nd year Rs. _____

Cost of raw material during 3rd year Rs. _____

Average raw material to sales ratio works out to be _____ based on Profit and Loss Account of previous years.

For M/s _____

Signature
Prop./Partner/Dir./Authorised Signatory

ANNEXURE - 6

M/s _____

BREAK UP OF THE MAN POWER

S. No.	Description	Salary/wages P.M.	Nos.	Total
--------	-------------	-------------------	------	-------

1. Supervisory

2. Skilled

3. Semi skilled

4. Others

GRAND TOTAL: _____

Manpower expenses during 1st year Rs. _____

Manpower expenses during 2nd year Rs. _____

Manpower expenses during 3rd year Rs. _____

Signature of applicant

ANNEXURE - 7

M/s _____

**FINANCIAL POSITION AND WORKING RESULTS OF THE LAST _____ YEAR
OF THE
APPLICANT CONCERN**

NAME : _____

PRODUCT : _____

CONSTITUTION : _____

1. Sales / Job receipt /
Professional Receipts
2. Capital including reserve
3. Fixed Assets
4. Current Assets
5. Current Liabilities
6. Loan
7. Net Profit
8. Depreciation
9. Surplus

ANNEXURE - 8

M/s _____

PROJECTION OF PERFORMANCE OR PROFITABILITY

	<u>1st Yr</u>	<u>2nd yr</u>	<u>3rd Yr</u>	<u>4th Yr</u>	<u>5th Yr</u>
<u>PARTICULARS</u>					
SALES/Revenue from Professional Services					
COST OF PRODUCTION					
(A) RAW MATERIAL & CONSUMABLES					
POWER & FUEL					
SUB-CONTRACT CHARGES					
SALARIES & WAGES					
DIRECTOR'S REMUNERATION					
REPAIR MAINTENANCE					
ADMINISTRATIVE & OVERHEADS					
RENT					
TOTAL: (A)					
(B) INTEREST ON TERM LOAN - DFC LOAN					
(C) INTEREST ON WORKING CAPITAL LOAN (BANK LOAN)					
(D) DEPRICIATION					
GRAND TOTAL (A+B+C+D)					
(E) NET PROFIT BEFORE TAX					
(F) LESS: INCOME TAX PROVISION					
(G) NET PROFIT AFTER TAX					
(H) AVAILABLE SURPLUS					
D.S.C.R.					

ANNEXURE - 9

M/s _____

PARTICULARS OF THE PROMOTERS OF APPLICANT AND ITS SISTER CONCERN

ABOUT APPLICANT UNIT

A. BANKERS OF THE APPLICATION UNIT SINCE INCEPTION

Name & Address of bankers	Limit/Loan Assistance	Since when Account is in operation with Number.	Whether any default/overdue
------------------------------------------	----------------------------------	----------------------------------------------------------------	----------------------------------------

ABOUT SISTER CONCERN

B. DETAILS OF SISTER CONCERN

Name of Promoter of	Name & Address of the concern	Line of Activity	Nature of Association	Since when Associated
--------------------------------	----------------------------------------------	-----------------------------	----------------------------------	----------------------------------

C. BANKERS OF THE SISTER/ASSOCIATE CONCERN

Name & Address of bankers	Limit/Loan Assistance	Since when Account is in operation with Number.	Whether any default/overdue
------------------------------------------	----------------------------------	----------------------------------------------------------------	----------------------------------------

D. Operational performance of the Sister concern #

For the last three years

1st Year

2nd Year

3rd Year

Sales

Job Receipts

Gross Profit

Net Profit

Depreciation

Income Tax Paid

Attached copies of Balance sheet, P & L A/c, I.T. Returns and assessment order for the last 3 years duly certified by CA.

I/WE UNDERTAKE THAT THE ABOVE INFORMATION IS CORRECT AND NOTHING HAS BEEN CONCEALED. THERE IS NO DEFAULT WITH ANY BANK/FINANCIAL INSTITUTION/GOVT. AGENCIES.

Promoter/Partners/Directors

Seal and Signature

Note:

Please Add Authority letter to Bank.

Please indicate separately the details about the unit/sister concern indicating the changes taken place in constitution since the inception and its activities.

LIST INFORMATION / DOCUMENTS

To be submitted alongwith Loan Application Form

1. Copies of rent/Lease documents of premises.
2. Details of promoter.
3. Brief descripton of professional activity.
4. Particulars of machinery.
5. Copy of Balance Sheet, Trading A/c, Profit & Loss Account.
6. Copy of Memorandum and Articles of Association. (In case of company).
7. Copy of Income Tax, Wealth Tax returns and assessment orders for 3 years of all partners/prop./directors.
8. Details of two party third party Guarantors/Collateral Security.
9. Sources of Raising of Capital.
10. Balance sheet of the concern/company for the last 3 years duly certified by C.A.
11. Balance Sheet of sister concern/company for the last 3 years duly certified by C.A.
12. Certified copy of Form 'A' & 'B' and partnership Deed in case of Partnership concern.
13. Copies of professional qualification certificate.



Delhi Financial Corporation
New Delhi

List of documents for Legal Documentation after sanction of loan

1. Affidavit of proprietor/partners/directors of the company.
2. Form A & B of the registrar of Firms in case of partnership concern.
3. Two certified copy of articles and memorandum of association of the company in case of company
4. Two certified copies of the Board Resolution of the company.
5. Consent letter of guarantors on plain paper.
6. Non judicial stamp papers for Rs. 100/- to be purchased in the name of firm for the purpose of mortgage deed in favour of Delhi Financial Corporation along with 20 judicial paper of 20 paise
7. Non judicial stamp paper of Rs. 100/- to be purchased in the name of guarantors for the purpose of bond of guarantee in favour of DFC.
8. Rent/lease deed along with site plan in case of rented premises.
9. Latest rent receipt.
10. Affidavit of landlord.

IN CASE OF OWNED PREMISES (PRIME SECURITY)/COLLATRAL SECURITY

11. Title deed/lease/sale/conveyance deed, possession letter/allotment letters of the property to be mortgaged.
12. Four copies of the site plan, 2 on tracing cloth and 2 on tracing paper with the caption site.
13. Permission to mortgage the property in favour of DFC from the competent authority DDA or Directorate of Industries (as the case may be).
14. Exemption u/s 20 and permission u/s 26 (d), 27 (2) of the urban land ceiling regulation act 1976 from competent authority, in case of built up property measuring less then 500 sq. mtrs. and declaration and affidavit prescribed.
15. Signature verification of the borrower/Gurantor/Owner of collateral security from Gazetted Officer/Bank Manager along with 4 passport size photographs.
16. FDR/NSCs/LIC policies in case of additional security.
17. Non Judicial stamp paper of Rs. 10/- to be purchased for the purpose of Letter of Trust.
18. Any other document advised by Legal Advisor.

CHECK LIST FOR DISBUSEMENT

1. Letter of acceptance duly signed by the sole proprietor. In case of proprietorship concern/all partners in case of partnership concern duly authorised person in the case of company on the letter head along with an undertaking in aforesaid acceptance letter in r/o all terms and conditions and stipulations.
2. No Lien letter from any scheduled bank.
3. Insurance cover note-policy in respect of building and machinery to be mortgaged with the corporation. The insurance to be arranged in the joint name of the loanee concern as Mortgagee and DFC as Mortgagor with the usual Bank Clause. The insurance cover note is to be given before release of cheque.
4. C.A.'s certificate regarding the raising of capital and relevant documents regarding utilization of capital viz. Advance payment receipts etc. as per proforma.
5. Copy of Seed/Soft loan letter duly signed by the proprietor/partner/directors where soft loan or seed capital is sanctioned.
6. Bank report of the concern/Associate concern.
7. Proforma Invoice /receipt of payment made to supplier.
8. Request of party for release, as per proforma.