



TRIPURA INDUSTRIAL DEVELOPMENT CORPORATION LIMITED
(A GOVERNMENT OF TRIPURA UNDERTAKING)
Shilpa Nigam Bhavan, Khejurbagan, Kunjaban,
Agartala, Tripura, Pin-799006. CIN: U75112TR1974SGC001491
Phone: (0381) 2416617, 2416446, 2416373, web site: www.tidc.in
(ISO 9001:2008 Certified)

APPLICATION FORM FOR MSME CREDIT FACILITIES (TERM LOAN)

BEFORE APPLYING PLEASE ENSURE THAT YOU SATISFY THE FOLLOWING

In case of MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) the unit is/will be engaged in processing/manufacturing/preservation of goods OR rendering/providing Services (but excluding Trading activity).

Signed
Photograph

1. Details of applicant/Firm :

(As per the project report submitted with this form)

| Sl. No. | Name of the Unit | Name of Proprietor/ Partner/Director | Age | Qualification | Experience (years) |
|---------|------------------|---|-----|---------------|--------------------|
| 1* | | | | | |

* (Separate sheet in the above format may be attached if required)

2. a) Contact address:

| | | |
|-------|----------|-------------|
| | | |
| City: | Pincode: | Tel/Mobile: |

b) Office/factory address:

| | | |
|-------|----------|-------------|
| | | |
| City: | Pincode: | Tel/Mobile: |

3. Constitution of the concern (a) Sole Proprietorship, b) Partnership, c) Regd. Co-Op society, d) Private Ltd, e) Public Ltd, f) Joint Hindu Family):

4.a) Total Project cost: Rs. _____(Rupees)

b) Brief Project Details:

(As per the project report submitted with this form)

| Sl. No. | Particulars | Cost of Item (Rs. In Lacs) |
|---------|-----------------------|----------------------------|
| 1. | Building/Factory shed | |
| 2. | Plant & Machinery | |
| 3. | Raw materials | |
| 4. | Others fixed asset | |
| 5. | Working Capital | |
| 6. | Total | |

5. a) **Loan applied:** Rs. _____ (In figures)

(Rupees _____)(In words)

b) Means of finance for project:

| Sl. No. | Particulars | Amount (Rs. In Lakhs) |
|---------|---|-----------------------|
| 1. | Promoter's contribution: | |
| 2. | Term Loan from TIDC | |
| 3. | Term Loan from other Bank/Financial Institution | |
| 4. | Total Project cost | |

6. a) **Total repayment period (in years):** b) **Expected Monthly repayment (EMI):** Rs.**7. Collateral security offered:**

| Description of Security (Land& Bldg/ Deposit/ NSC/ KVP/LIC/ etc.) | Name of the owner | Value of the security (Rs. In Lakhs) |
|---|-------------------|---|
| | | |

And/or

Details of the guarantor (Applicable for loan amount upto Rs. 2 lacs only)

(Only regular Govt. employee having minimum 10(ten) years of service is accepted):

| | |
|-------------------------------------|------------------------------------|
| Name and address: | |
| Name of Dept. and place of posting: | |
| Present salary : | Gross: Rs. _____ , Net: Rs. _____ |
| Date of joining & retirement:: | Joining: _____ , Retirement: _____ |

8. **Entrepreneurs Memorandum (EM) no.** 9. **Activity** (proposed/existing) : _____ If existing since when _____10. **Type of industry** (a) processing , b) manufacturing , c) preservation of goods , d) service
e) Others (specify)):

11. Type of product:

| |
|--|
| |
|--|

12. Market for the product and

Name of major customer:

13. No. of units engaged in similar line in Tripura:

14. Employment generation (nos.):

| | | | |
|--------------|--|--------------|--|
| a) Skilled : | | b) Unskilled | |
|--------------|--|--------------|--|

13. Present banker(s) and address (if any):

| |
|--|
| |
|--|

14. Statement of assets and liability* (Applicable for every individual):

| LIABILITIES | AMOUNT (In Rs.) | ASSETS | AMOUNT (In Rs.) |
|-----------------------|--------------------|--------------------------------|--------------------|
| Outstanding loan from | | Savings in Bank | |
| Bank | | Units of MF/ NSCs/LIC Policies | |
| Family & Friends | | Immovable Property | |
| Others (specify) | | Other Assets (specify) | |

* (Separate sheet in the above format may be attached if required)

DECLARATION

I/We hereby apply for a loan from TIDC to the extent indicated in the Loan Request Section of this application form. I/We certify that all information furnished by me/us is true and that they shall form the basis of any loan TIDC may decide to sanction me/us; that I/we have no borrowing arrangements for the unit with any Bank/Financial Institution except as indicated in this application; that there is no overdues/statutory dues against me/us/promoters except as indicated in this application; that no legal action has been /is being taken against me/us/promoters 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, your representatives or any other agency as authorised by you, may, at any time, inspect/verify my/our assets, books of accounts, etc., in our factory/business premises as given above.

I/we am/are aware that the Monthly instalment comprises Principal and interest based on TIDC's Lending Rate. I/we agree that TIDC may at its discretion conduct discreet inquiries in respect of this application. I/we undertake to inform as to any change in my occupation, residential address and to provide any further information that TIDC may require. TIDC will be at liberty to take such action as it may deem necessary if my/our above statements are found to be untrue. I/we agree that TIDC shall have the sole discretion to reject/reduce my/our loan application without assigning any reason therefore. I/we further agree that my loan transactions shall be governed by the rules of TIDC, which may be in force from time to time.

I/We fully understand that mere submission of the application does not entitle me/us to a loan and that any loan will be considered on merits.

Place:

Date:

Proprietor/Partner/Director's Signature

The checklist is only indicative and not exhaustive and depending upon the requirement addition could be made as per necessary.

Please submit copies of the applicable undernoted documents along with loan application form:

1. Proof of identity and address (P.R.T.C. /Electricity Bill/ Voter's ID Card etc.).
2. Detailed project report including estimate for building to be constructed along with necessary approval from competent authority (if applicable).
3. Copy of Entrepreneurs Memorandum -Part-I.
4. Copy of the title deed(s) , khatian(s) and land valuation certificate(s) of the collateral security being offered along with upto date Non- Encumbrance Certificate .
5. Copies of relevant license, documents pertaining to the ownership/ tenancy/ lease agreement (Registered by Sub-Registrar) etc. in respect of premises where activity will be carried out.
6. Copy of KVP/NSC/FD/LIC Policy etc.(if it is offered).
7. Photo(s) of applicant's (one Copy) and guarantor's (two copies if it is offered).
8. Affidavit swearing that the promoter is not a defaulter to any bank/FI.
9. Affidavit swearing guarantor's willingness.
10. Money receipt in support of payment of application fees and processing fees.
11. Quotations of Plant & Machinery, Fixed asset (if any) and raw material etc.
12. Satisfactory evidence of Environmental clearances for the project, if required.
13. Latest copy of income tax return/assessment order.
14. Statement of account from the existing banker, if any for the last six months.
15. No-Dues Certificate in the name of unit/promoter from 3/4 banks of your locality .
16. Age proof, Educational Qualification proof. Caste Certificate.
17. Copies of Trust deeds/ Memorandum and articles of association (if applicable).
18. Any other documents/papers as asked for by the Corporation.