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LOAN APPLICATION FORM

1. Application No.: Service Type: **LOAN AGAINST PROPERTY** Date:
2. Name of the Company:
3. ROC/Reg. No: Established Date:
4. Represented by: Passport No:
5. Address:
6. Phone No: Mobile: email: website:

7. Details of Board Directors / Partners:

No.	Name of Director	Designation	Residential Address	Shares	Net Worth	Cell No.
1						
2						
3						
4						
5						

8. Brief of the Company :
9. Credit Ratings :
10. Associate & JV Company :
11. Product Categories :

12. Property Details: Total Value of the Property to be mortgage:

Location & Address	**Name of the Owner**	**Area in Acres/Sq.yds/Sq.ft**	**Valuation in Rs.**

13. Loan Required: Preferred Rate of Interest: Service Charges offered:
14. Where you are using this funds:
15. Repayment Type: Quartly/Half Yearly/ Yearly Interest with Principal EMI for 10 to 15 years

16. Present Bankers:

Name of the Bank	Branch/ Address	Contact person / phone no.

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17. **Financial Parameters: A. Profit & Loss Account**

Particulars	FY20-21 (Audited)	FY21-22 (Audited)	FY22-23 (Audited)	FY23-24 (Approx)	FY24-25 (Projected)
Sales					
Other Income					
Total					
Operating Exp.					
PBIT					
Interest					
PBT					
Tax					
PAT					

18. **Financial Parameters: B. Statement of Financial Position**

Particulars	FY20-21 (Audited)	FY21-22 (Audited)	FY22-23 (Audited)	FY23-24 (Approx)	FY24-25 (Projected)
Authorised Capital					
Paid-up Capital					
Reserves					
Total Net Worth					
Secured Loans					
Unsecured Loans					
Current Liability					
Total Outstanding Liability					
Gross Block					
Acc. Depreciation					
Net Block					
Investment					
Intangible Assets					
Current Assets					

19. Financial Parameters : C. Ratios

Particulars	FY20-21 (Audited)	FY21-22 (Audited)	FY22-23 (Audited)	FY23-24 (Approx)	FY24-25 (Projected)
PBIT/NET Sales (%)					
PAT/Net Sales (%)					
TOI/TNW					
Debt/Equity					
Current Ratio					
Net Working Capital					
Debtors Days					
Creditors Days					
ROCE					
ROE					

20. Existing Loan Track:

Finance company/ Bank /Branch	Security Details	Loan Amount Rs.	Date of Loan Sanction	Which Rate of Interest enjoying	Balance As on Date Rs.	Last Dt. Of Payment

21. Project Cost:

Particulars	Amount (INR)
LAND	
BUILDINGS	
PLANT & MACHINERY	
OTHER MISCELLANEOUS ASSETS	
OTHER MISCELLANEOUS EXPENSES	

22. FOR NPA CASES:

a. When company declared the NPA Date:
b. Amount of settlement to pay:
c. Any Settlement due date:
d. Please specify Reason for NPA :

23. Any Business plan after coming out from NPA/Existing loan please specify:

24. Are you ready to receive the loan on sale deed Agreement? :

25. Have you own any other Business? if yes please mention the details:

26. Are you ready to provide NOC for 2nd /3rd charge of property from concerned Bank of Financier? :

27. Are you ready to provide solvency certificate from Thasildar/collector office for property? :

28. Are you ready to provide NOC from Thasildar/collector for mortgage of said property? :

29. Are you say anything, if any ,please specify it:

30. Means of Finance:

S.No.	Particulars	Amount (INR)
1	Existing Loan Settlement	
2	Extension of loan for which Project/Purpose (Please Provide Details)	
3	Total Loan Required	

31. SWOT Analysis:

Strength	
Weakness	
Opportunities	
Threat	

32. <u>Project Summary:</u>

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Terms & Conditions:

1. **SECURITY:** Loan is available against mortgage of your exiting property such as Land, Building Factory, Industries Theatre, Hotel, Sick Units, Educational Institutes, Traders, Service Sectors, Oil Mills, Private Limited or limited Company etc.

2. **LOAN AMOUNT:** Between 60-70% of the present market value of the property.

3. **RATE OF INTEREST:** 9-12% p.a.

4. **REPAYMENT PERIOD:** 2+10 Years

5. **REPAYMENT:** You can repay the principal and interest can be paid every quarterly, **H**alf–yearly, yearly.

6. **CLOSURE OF THE LOAN:** Before one year no – pre – closures allowed for the bullet payment

7. **LEGAL/MORTGAGE CHARGES:** You can create first/second/third legal charge on security offered.

8. **SANCTIONING OF THE LOAN:** Solely depends on the physical inspection of the property without that no proposal could be entertained and for the purpose we shall depute our authorized representative/executive at your place.

9. **GUARANTORS:** You shall have to provide two male guarantors to the extent of loan amount /personal guarantee of TWO male directors of the company in case of partnership or private limited company or limited company OR third party personal guarantee required for proprietorship company.

10. **LEGAL FORMALITIES:** You shall have to provide all papers and documents pertaining to the property as per rules and regulations framed under the "TRANSFER PROPERTY ACT".

    a. At time of the Loan amount original documents and 5 cheque leaf submitted for the borrower.
    b. Before getting into the original agreement a rough draft will be given to the borrower and Guarantor for their opinion.
    c. The Loan amount shall be paid by RTGS/ NEFT borrower name only.
    d. During the period of retention of documents, the borrower has to payments, the borrower has to pay taxes for the said property if any disputes arise on letter stage the legal charges has to be born by the borrower.
    e. The Borrower and Guarantors age must below 50 years.
    f. If the Borrower cancels the loan only intimation letter through registered post should be accepted (All relevant receipts must be enclosed).

11. **JURISDICTION:** Please note that whole transaction will be governed by subject to Mumbai court jurisdiction only.

12. **PROCESSING FEE:** You have to pay one percent processing and legal fee for processing of loan at the time of Loan Facilitation Agreement.

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UNDERTAKING BY THE REPRESENTATIVE OF THE BORROWING COMPANY:

I Mr…………………………………………………………………………………..Holding Passport No______________valid up to ------ -issued by Government of --------------------do hereby declare that::

1. Asean Capital s a financial service provider.

2. The ACI explained all financiers terms and conditions, documentation process to the borrower and same agreed by the borrower.

3. The applicant has to submit all required documents along with this application.

4. ACI is our authorized representative/mandate and fully authorized to finalize on financial service.

5. That, we will pay him the following fee as under:

a). Consultancy fee and expenses 1% +GST of loan amount have to pay along with this form for due diligence and documents to filing of application and its approval from finance group.

b). We greed to pay successful service charges 6% on financed amount upon release of the finance amount.
c). ACI will be provided pre-sanction letter from finance group or personal meet or loan commitment agreement of mortgage.

d). ACI will return consultancy (less expenses) fee , when ACI is not PERFORM pre-sanction or commitment agreement of mortgage with concern person or company, consultancy fee is not refundable once pre-sanction or commitment agreement of mortgage process is completed.

e). ACI will be supported to release the deliver the service from financier or concern service provider group and assist to the borrower for getting the service.

f). ACI will not responsible for any payments made to anybody or agents.

6. The Borrower has to follow the terms and conditions of commitment agreement of mortgage by finance group or service committed person.

7. ACI will support the borrower in case any payment made as per pre-sanction and commitment agreement to finance group or committed person. ACI is not responsible to pay back, but recovery support will be provided in case finance group fail to release the loan or service as per their commitment.

8. All travelling, lodging, boarding expanses will be born by the project company for domestic and international travel.

9. Termination of contract:

1. If after filing of pre-application, the contract is cancelled or project is shelved the service originator will be paid a sum of 0.50% in addition to the consultancy fee.

2. I or any officer, associate or consultant of the project company will strictly abide by the Non Discloser & Non circumvention and will not try to bypass. If,it is done a sum of 2% of the loan amount will be payable as penalty.

Signature of the Applicant
PRESENTATIVE OF THE PROJECT COMPANY.

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ANNEXURE – List of documents

COMPANY DOCUMENTS

1. Requisition Letter original
2. Client Information sheet
3. Company profile
4. Board Resolution
5. Project Report for 10 years projections
6. Last 3 years IT Returns
7. Bank Statement 1 year
8. Business proof
9. Residential proof
10. Pan card of Company
11. Roc Certificate/Company Registration Certificate
12. MOA & AOA/ Partnership Deed
13. Trade license (Municipal License)
14. Pass Port Xerox
15. List of directors
16. Share Certificates
17. Directors Pan cards
18. Directors Residential Proofs
19. Current insurance policy certificate of the machinery Land & Building
20. Directors / Partners/ Other loan details, loan track statements, loan closing letter
21. 5 Passport size photos
22. Industry/ Factory Insurance Details
23. Insurance company address
24. Property/ Building / Factory Photographs.
25. Gst/Sale Tax returns monthly (latest 3 Months)
26. Asset and Liability certificate etc.

PROPERTY SECURITY DOCUMENTS:

27. Authorized Valuation Reports of property
28. Legal opinion
29. Copies of Documents for property
30. Records of right or Index-II
31. Extract from Registrar
32. Extract from revenue.
33. Non-encumbrance certificate from learned advocate
34. Title clearance certificate from learned advocate
35. Search report for the last 30 years with the brief history of the said property from learned advocate.
36. U. L. C. Certificate (if applicable)
37. N. A. Order.
38. Revenue Tax receipt (last three years).
39. Affidavit for the value of property (Rupees____________________________________only).
40. NOC from the concerned authorities to create legal mortgage with right of possession (if applicable).
41. Income tax clearance certificate u/s. 230 a/34 with wealth tax assessment order for the present market value of the said properties in registration purpose.
42. Copy of approved map plan.
43. Solvency Certificate
44. Map of the Property

45. Any other papers and documents pertaining to the properties for establishment clear and marketable title of the said properties.

THE GUARANTOR SUBMITTED THE DOCUMENTS

1. ID Proof
2. Address Proof (Ration card, telephone Bill if any)
3. 1 cheque leafs
4. Property revenue Tax receipts
5. 3 Passport Size Photos
6. Pan card copy
7. One Month Bank Statements
8. Solvency certificate by thasildar

Note: The finance company will verify through Indian postal department for the latest government and other banks or finance companies documents.