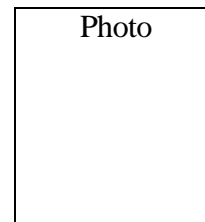


**BANK FINANCE (REGP)
APPLICATION FORM FOR THE UNIT UNDER MARGIN MONEY SCHEME**

The Chief Executive,
Khadi & Village Industries Board,
SCO-841, Manimajra, Chandigarh.



Sir,

I/We, _____
_____ permanent resident of Village _____ District _____ apply
to the Khadi & Village Industries Board, Manimajra, Chandigarh to sanction a Margin
Money Loan of Rs. _____ (Rupees _____)
and for issuance of an Eligibility Certificate to the Bank namely _____
to sanction a loan of Rs. _____ (Rupees _____)
for setting up a village industries unit under MMS/ Rural Employment Generation Programme of
Khadi and Village Industries Commission as per details and information given below :

<u>Details of Project Cost</u>	(Rs. in Lakh)	<u>Means of Finance</u>	(Rs. in Lakh)
(A) Capital Expenditure		Own Contribution	Rs.
(i) Work shed/Building	Rs.	Term Loan for Fixed	Rs.
(ii) Machinery/ Equipment	Rs.	Capital	
(B) Working Capital	Rs.	Cash Credit for Working	Rs.
		Capital	_____
Total Cost	Rs. _____		Rs. _____

Note : Cost of land should not be included in the project cost.

The required information is given below :

- 1 (a) Full Name of the beneficiary / Society : _____
Institution / Trust : _____
- (b) Full Address : _____
: _____
- (c) Legal Status / Constitution : _____
(Partnership firms not eligible) : _____
- (d) Registration No. and Date, if any : _____

2. Location of the Unit
(Village, Tehsil, District and State) : _____
 3. Description of goods to be manufactured. : _____
 4. (a) General Category or _____
(b) Whether belongs to
SC / ST/ Minority/OBC/Ex-Serviceman/
PHC/Women or Weaker Section Area. _____
 5. Per Capita Fixed Investment
(Should not exceed Rs. 50,000 per full time
Worker) : _____
 6. Employment envisaged
i) Full Time :
ii) Part Time :
iii) Seasonal :
 7. Own capital raised Rs. _____
 8. Particulars of deposit of Own Contribution
with the Bank (attach proof)
i) Nature of deposit : SB/OD
ii) Account No. : _____
iii) Date of deposit : _____
iv) Amount deposited : _____
 9. Borrowing Capacity
(9 times of general & 19 times of other
categories of their contribution) _____
 10. Annual target of production for first year _____
 11. Source of procurement of raw material _____
 12. Has any member of the institution received
any loan from the KVIB in his individual
capacity or as a member of other Institution/
Co-operative Society? If yes, give details thereof? _____
 13. Details of project report (with quotation
attached) _____
 14. Details of Loan already received from any
other source _____
- i) Name of Agency _____
ii) Amount raised _____ Dated _____

- iii) Purpose _____
- iv) Amount overdue on the date of application _____

15. We submit the following documents

- a) Project Report _____
- b) Proof of the land _____
- c) Balance sheet as on the date of application and audited balance sheet, if any? _____
- d) Map of the workshop / shed with estimated cost. _____
- e) List of machinery with cost and quotations of machinery. _____
- f) Undertaking regarding arrangement of additional funds, if any, to set up the unit from its own resources which should not be more than 50% of the cost of the project. _____
- g) License, if required ? _____
- h) NOC from pollution Control Board. _____
- i) Experience certificate, if any? _____
- j) List of Members of the Institution/ Society with complete and permanent postal address. _____
- k) Attested copy of Memorandum of Association. _____
- l) Attested copy of Registration Certificate. _____

16. Details of loan to be released from the Bank

- a) Name of the Bank _____
- b) Amount of loan to be raised (Total) _____
- c) Work Shed / Building _____

d) Machinery _____

f) W. C. Loan _____

17. **Undertakings**

i) The Borrower will submit Quarterly / Annual Progress Report to the Board regularly.

ii) The concerned borrower will undertake to supply all the periodical statement or any other information called by the Board from time to time.

iii) Borrower shall not undertake any new scheme other than the one(s) submitted by him to the Board.

iv) The Board reserves the right to inspect the unit any time and check the Books of Accounts and working of the unit in respect of issue of G.C. for S.T.

v) The beneficiary will pay 1% service charge to the Board as per decision of the Board.

vi) Bank will appraise project technically as well as economically and take their own credit decision on the basis of viability of each project and KVIB has not undertaken this exercise.

vii) Bank will initially sanction 90% or 95% of the project cost as case may be.

viii) Once the Margin Money is released in favour of the loanee it should be kept in Term Deposited Receipt (T.D.R.) for two years of branch level in the name of the beneficiary / institution. Interest accrued on such deposit will be utilized to service partial interest burden on the loan disbursed to the beneficiary / institution.

Date :

Signature of Applicant
Address :

18. Recommendation of District Office _____

ANNEXURE 'A'

**CERTIFICATE TO BE OBTAINED BY STATE KHADI & V. I. BOARD FROM
THE BANK**

Certified that _____

_____ (Bank Branch name & address) has entertained/ financed the project of Shri/ Smt./ Kum/ Coop. Society/ Regd. Institution/ Trust / _____ (name & address of the beneficiary) under Margin Money Scheme of Khadi & Village Industries Commission and has claimed Margin Money only through Khadi & Village Industries Board, SCO No.841, Manimajra-Chandigarh.

It is also certified that our Bank has not claimed Margin Money, from Nodal Branch of our Bank for the same case.

Place:

Date:

the

**Signature with seal of
Financing Bank Branch Manager**

ANNEXURE 'B'

CERTIFICATE TO BE OBTAINED FROM THE BENEFICIARY

_____ (Name & Address of the beneficiary) have submitted a V.I. Project under Scheme _____ Industry _____ which was sanctioned by the Bank _____ through Khadi & Village Industries Board SCO-841 Manimajra-Chandigarh.

(Name & Address of the Bank Branch/State KVIC Board).

I hereby declare that the Margin Money has not been claimed either by me or by any other person of my family for the same project in the past.

If at any stage it is noticed that the declaration made by me as above is false and or Margin Money is claimed more than once. I agree for such action penalty as deemed fit by the competent authority in the eyes of law.

Place:

Signature of the Beneficiary

Dated:

ANNEXURE 'C'

**CERTIFICATE TO BE OBTAINED FROM BENEFICIARY AS WELL AS
FROM BANK**

1. Certified that the unit sanctioned by our Bank/branch _____ in favour of Sh./ Smt./ Kum./
Coop. Society/ Regds. Institution/ Trust is a new Village Industry unit and not an existing unit.

Place:
Dated:
FINANCING

**SIGNATURE WITH SEAL OF
BANK BRANCH MANAGER**

2. Certified that the unit financed by the Bank _____
_____ through Khadi & Village Industries unit and not an existing unit.

It is also certified that the unit located at the address in the claim is in my name only and I am the sole proprietor of this unit. It is also declared that it is not a partnership Firm private Co. etc.

It is also hereby declared that all facts furnished by me related to the unit are correct and if found false leading to misguiding the authorities by providing wrong information with ulterior motive of availing Margin Money then I should be subjected to any punishment as deemed fit in the eyes law.

Place:
Beneficiary
Dated:

Signature of the

ANNEXURE 'D'

(CERTIFICATE TO BE GIVEN TO THE BENEFICIARY)

a) Certified that I have undergone _____ months/ years necessary training
_____ under _____ activity/ _____ Industry
_____ conducted by (Name & Address of the training Institute/during
_____ (Period).

b) I am willing to undergo training at my own cost under _____
(activity/Industry) to be _____ conducted by _____
(Name & Address of the training institute) in connection with _____
my _____ project _____ financed
_____ by _____ through Khadi & Village Industries Board
(Bank/ KVIB with address) or I am also willing to undergo training
under _____ (activity/Industry) whenever I am invited by KVIB/
KVIB _____ Bank at my own cost.

c) Certified that I have undertaken the project _____ under
_____ (activity/Industry) since _____ (date) and in
view of my existing experience as (position in the units). I may not require any training for
the same (attested copy of proofs enclosed.)

Place:
Dated:

Signature of the Beneficiary