

# Application for financial assistance from National Housing Bank

## *Part I : Organisation and main activity*

1. Name of the company
2. Full address and Phone No.
  - (a) Registered office

Phone No.  
Fax No.  
E-Mail

- (b) Head/Corporate office

Phone No.  
Fax No.  
E-Mail

- (c) Branch Network of the HFC

Enclose a list of branches as per format given :

Complete address of Branch	Telephone No.	Fax No.	e-mail

3. State in which the company is registered
4. If the Head/ Corporate office is not at a place/State in which it is registered, reason for such an arrangement
5. Nature of company - Public/Deemed Public/Government
6. Sector - Public/ Private/Joint
7. Name of the business house/group to which the concern belongs to and the list of other companies in the same group
8. Date of incorporation
9. Date of commencement of business (Enclose certificate of commencement of business)
10. Main object/s of the company as per Memorandum of Association (Enclose certified copy of Memorandum and Articles of Association)
11. Whether classified as HFC by the ROC (i.e 801.2 classification) ? If so, date of classification (Enclose certificate of industrial classification by the ROC)

**Part II : Promoters**

1. Give bio-data of the main promoters as per format below :

Promoter Individuals :

Name	Age	Address	Educational Qualifications	Past experience	Capital /Loan contribution	Business /Personal relationship	Net means

This should be supported by Income Tax/Wealth Tax assessment orders/returns filed for the last 3 years.

Promoter Company :

Name	Address	Date of Incorporation	Capital/Loan contribution	Turnover (3 years)	Net worth (3 years)	Net profit (3 years)

This should be supported with a brief write-up on the activities and past performance of the promoter company(s).

Enclose:

- Annual Report/ Audited balance sheet and profit and loss account for the past 3 years of the promoter company(s)
- Copy of agreement(s), if any, entered into among the promoters indicating share holding pattern, salary etc.

2. Provide a list of shareholders owning or controlling 5% or more of equity shares as per format :

	No. of shares	% of holding	Business relationship with company
Promoters			
Industrial houses (specify)			
Banks/FIs (specify)			
NRI/Foreign holdings (specify)			
Public			
Others (specify)			
<b>Total</b>			

Give the number of equity shareholders and preference shareholders. In case of preference shareholders, give a list of ten largest shareholders.

**Part III : Management / Board of Directors**

1. Provide a list of directors as per given format :

Director	Age	Address	Educational Qualifications	Experience in HF Industry	Other Cos with whom associated and in what capacity

This should be supported by brief write-ups on the above concerns including information on the nature of business, turnover, profits for last 3 years.

2. Name, address and background of Chief Executive Officer / Managing Director.
3. Whether any of the promoters or directors have at any time been declared insolvent.
4. Whether the Memorandum of Articles has a provision for nominating a director by the National Housing Bank and/ or any other financial institution ? If so, quote the relevant article.
5. Details of Litigation for/against the HFC, its promoters, directors or group companies

**Part IV : Particulars of the HFC**

1. Give a brief history of the concern including any changes in name, business, management, etc. Also indicate any mergers, reorganisation, etc. which took place in the past.
2. Provide a list of subsidiaries, showing percentage of holding in each of them and the nature of their business.
3. Provide a list of existing key technical and executive staff as per format given :

Name	Age	Educational Qualifications	Length of service	Previous Experience

4. Note on internal management systems covering:
  - Loan processing
  - Loan monitoring
  - Loan recoveries
  - Default recovery
  - MIS
  - Accounting

along with extent of their computerisation. Further, attach a note on the internal audit function stating scope, extent and periodicity along with the major observations of the same.

Enclose : Systems manual if any

**Part V : Capital Structure (Data to be furnished for the past 3 years)**

1. Authorised capital
2. Paid-up capital
3. Net Owned Fund -
  - a) Paid-up capital
  - b) Free Reserves
  - c) Total [ a + b ]
  - d) Accumulated balance of loss
  - e) Balance of deferred revenue expenditure
  - f) Other intangible assets [please specify]
  - g) Total [ d + e + f ]
  - h) Owned funds [c - g]

4. Share holding pattern -

	No. of shares	% of holding	Business relationship with company
Promoters			
Friends and relatives of Promoters			
Scheduled commercial banks			
Financial Institutions [specify]			
NHB Approved HFC			
NRI/Foreign holdings (specify)			
Other Institutions/ companies			
Public			
Others (specify)			
<b>TOTAL</b>		<b>100%</b>	

5. Outstanding loans & advances to and deposits with subsidiaries and companies in the same group
6. Investments in shares of subsidiaries and companies in the same group and all non-banking financial institutions.
7. Total [5 + 6 ]
8. Excess of 7 [5 + 6] over 10% of NOF to be deducted from NOF
9. Investments by way of shares, loans and advances, deposits, etc. in other companies, firms and proprietary concerns where directors of the company hold substantial interest

**Part VI : Borrowings (Data to be furnished for the past 3 years)**

## 1. Borrowing powers of the HFC

## 2. Total borrowings -

## Secured Borrowings :

Loans and advances from banks	
Loans from financial institutions	
Debentures/Bonds	
Foreign Borrowings	
Others	
TOTAL	

## Unsecured Borrowings :

Deposits	
- Fixed	
- Recurring	
- Others	
Intercompany Deposits	
Others	
TOTAL	

## 3. Foreign Borrowings - if any

Amount	
Currency	
Rate of interest	
Period	
End use specified (if any)	
Exchange risks borne by ?	

## 4. Quantum of deposits accepted - 10 or 12.5 or 15 times of Net Owned Funds, as per Part-II, Para 6 of NHB (HFC) Directions, 1989 which states :-

HFC with NOF	Borrowings as a multiple of NOF
Upto Rs. 10 crores	10 times
Above Rs. 10 crores but below Rs. 20 crores	12.5 times
Above Rs. 20 crores	15 times

## 5. Type/s of security given for loans/advances availed from banks/FIs

## 6. Details of borrowing from companies under the same group

## 7. a) Credit Rating assigned for public deposits -

Credit rating and meaning	
Name of the Rating Agency	
Types of deposits covered	
Rating valid upto	

If rating has been obtained from more than one credit rating agency, then indicate details of both.

b) Credit Rating assigned for the HFC itself -

Credit rating and meaning	
Name of the Rating Agency	
Rating valid upto	

If rating has been obtained from more than one credit rating agency, then indicate details of both.

8. Liquid assets maintained in the form of -

- a) no lien balances with a scheduled bank /s
- b) unencumbered approved securities [please specify]

9. Whether at any time provisions of the HFCs (NHB) Directions, 1989 relating to deposits, issued by NHB, were violated ?

10. Default (if any) by the HFC / Group Companies

**Part VII : Lending (Data to be furnished for the past 3 years)**

1. Lending norms - Give separately for all types of borrowers

	Individuals	Corporate bodies	Developers	Others
Loan slab/s				
Interest rates				
Margins allowed				
Security / collateral obtained				
Concessions, if any, offered to any borrower and the reason thereof				
Instalment-Income ratio				

2. Outstanding Loans & advances to - [Last 3 years figures]

- a) Individuals
- b) Builders
- c) Corporate bodies
- d) Others [specify]

3. Sanctions and disbursements [year wise for the last 3 years and cumulative figures] giving amount and units financed. Give explanations for any significant variation between sanctions and disbursements.

4. Percentage of housing loans to

- a) total lending
- b) capital employed

5. Indicate concentration of credit for past 3 years as per the guidelines for prudential norms issued by NHB

6. Percentage of housing loans to individuals to total housing loans outstanding

7. Overdue position to total demand

1. Overdues of previous year	
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2. Demand of current year	
3. Total Demand (1 + 2)	
4. Recoveries	
5. Overdues for current year (4 - 3)	

8. Age-wise overdue position to total demand during the year (past 3 years)

0 - 3 months	
3 - 6 months	
6 - 12 months	
1 - 2 years	
2 - 3 years	
Above 3 years	
Recovery %	

8. Percentage of administrative cost to total loans outstanding

9. Details & extent of front-end charges levied

10. Prepayment charges levied - extent and circumstances under which it is levied

**Part VIII : Financial Indicators**

1. Financial Ratios (past 3 years)

- a) Debt - equity
- b) Interest coverage
- c) Current ratio
- d) EPS

2. Financial Indicators (past 3 years)

- a) Operating Income
- b) Non Operating Income
- c) PBIT
- d) Interest charges
- e) Tax
- f) PAT
- g) Dividend (%)
- h) Net owned Fund
- i) Capital Employed

3. Capital Adequacy Ratio for past 3 years

4. Average period of -

- a) borrowing
- b) lending

5. Average cost of borrowing (past 3 years)

6. Average yield on lending (past 3 years)

7. Contingent liabilities (if any for current year)

8. In case the assets have been revalued or written up at any time during the existence of the company, furnish details of such revaluation together with the reasons thereof
9. Is the HFC listed ? If yes, then give the following :
  - Stock Exchange at which it is listed
  - High, low and average yearly market price for the past 3-5 years at each stock exchange
10. Name of Registrar / Transfer Agent
11. Whether the HFC has obtained approval u/s Section 36(i)(viii) of the Income Tax Act

*Part IX : Declaration***DECLARATION**

I/We certify that all information furnished by me/us is true; that I/we have no borrowing arrangements except as indicated in the application, for the company with any bank; 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 and any other information available with you pertaining to the borrowing company, present and future, may also be exchanged by you with any agency you may deem fit, and that you, your representatives, representatives of RBI, or any other Agency as authorised by you, may at any time inspect/verify our assets, books of account, etc. in our Corporate Office and business premises.

"I/We further certify that as on date there are no overdues to financial institutions/banks from the undersigned, the other promoters and the Company/Companies in which I/the other promoters have interest as a promoter/director/partner/proprietor. I/We further certify that there are no statutory overdues pending against me/the other promoters/the Company or other Companies in which I am/the other promoters are Director/Directors."

Signature of MD/ Authorised Signatory :

Date :

Name and Designation :

Place :

Name of the Company :

*Enclosures*

1. List of Branches of the HFC with complete address [*Part I, Sr.No. 2(c)*]
2. Certificate of commencement of business [*Part I, Sr.No. 9*]
3. Certified copy of Memorandum and Articles of Association. [*Part I, Sr.No. 10*]
4. Certificate of industrial classification by the ROC (801.2) [*Part I, Sr.No. 11*]
5. List of persons/firms who would be contributing to the promoters' share of the capital and the respective amounts and the relationships. [*Part II, Sr.No. 1*]
6. Annual Report/ Audited Balance Sheet and Profit and Loss account for the past 3 years of the promoter company (s). [*Part II, Sr.No. 1*]
7. Copy of Agreement(s), if any, entered into among the promoters indicating shareholding pattern, salary etc. [*Part II, Sr.No. 1*]
8. A list of directors along with a complete list of concerns with which they are connected as director, partner, proprietor, etc. [*Part III, Sr.No. 1*]
9. A list of shareholders under the heads promoters, other major groups, foreign collaborations and institutions owning or controlling 5% or more of equity shares, indicating the amount owned and business relationship, if any, with the company. Indicate NRI shareholding, if any. In case of preference shareholders, give a list of ten largest shareholders. Also give the number of equity shareholders and preference shareholders. [*Part II, Sr.No. 2*]
10. Particulars of existing key technical and executive staff giving their names, age qualifications, salaries, length of service. [*Part IV, Sr.No. 3*]
11. Enclose organisation chart showing the lines of authority. [*Part IV, Sr.No. 3*]
12. Details of Government enquiry proceedings or prosecution, if any, has been instituted against the company or its promoters or directors for any offences. [*Part III, Sr.No. 5*]
13. Name(s) and address of bank(s) with whom enquiries may be made regarding the applicant concern and the promoters. [*Part VI, Sr.No.1*]
14. Authority letter from promoters/Company for Bank to discuss with the lending institution. [*Part VI, Sr.No.1*]
15. Particulars of credit facilities enjoyed by the concern from bank(s) and other financial institutions. [*Part VI, Sr.No.1*]

## Enclosure Check - List of Application for Equity Participation by NHB. .

Sr.No.	Title.	Reference	✓/ ✘/ -	Remarks
1.	List of Branches of the HFC with complete address	I.2.c.		
2.	Certificate of commencement of business	I.9.		
3.	Certified copy of Memorandum and Articles of Association.	I.10.		
4.	Certificate of industrial classification by the ROC (801.2)	I.11.		
5.	List of persons/firms who would be contributing to the promoters' share of the capital and the respective amounts and the relationships.	II.1.		
6.	Annual Report/ Audited Balance Sheet and Profit and Loss account for the past 3 years of the promoter company (s).	II.1.		
7.	A list of shareholders under the heads promoters, other major groups, foreign collaborations and institutions owning or controlling 5% or more of equity shares, indicating the amount owned and business relationship, if any, with the company. Indicate NRI shareholding, if any. In case of preference shareholders, give a list of ten largest shareholders. Also give the number of equity shareholders and preference shareholders.	II.2.		
8.	Copy of Agreement(s), if any, entered into among the promoters indicating shareholding pattern, salary etc.	II.1.		
9.	A list of directors along with a complete list of concerns with which they are connected as director, partner, proprietor, etc.	III.1.		
10.	Particulars of existing key technical and executive staff giving their names, age qualifications, salaries, length of service.	IV.3.		
11.	Organisation Chart with line of Authority.	IV.3.		
12.	Details of Government enquiry proceedings or prosecution, if any, has been instituted against the company or its promoters or directors for any offences.	IV.3.		
13.	Name(s) and address of bank(s) with whom enquiries may be made regarding the applicant concern and the promoters.	VI.1.		
14.	Authority letter from promoters/Company for Bank to discuss with the lending institution.	VI.1.		
15.	Particulars of credit facilities enjoyed by the concern from bank(s) and other financial institutions.	VI.1.		

Enclosure Attached → ✓ Yes / ✘ No / - Not Applicable.