



LOAN APPLICATION FORM

FOR

ENERGY AND SMART METERING PROJECTS

HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED

HUDCO BHAWAN, CORE - 7A, INDIA HABITAT CENTER, LODHI ROAD,
NEW DELHI – 110 003

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1. GENERAL INSTRUCTIONS

Applicant is advised to carefully read the following instructions before filling the Loan Application Form:

1. This Loan Application Form shall be used by applicants seeking loan facility for projects in the Energy and Smart Metering Projects.
2. The information section of the form has been structured into the following four sections for ease of submission and appraisal:
 - a. Section A: Overview of the Proposed Project
 - b. Section B: Know Your Customer (KYC) Details
 - c. Section C: Entity Specific Information
 - d. Section D: Project Specific Information
3. The Applicant is advised to carefully go through the minimum requirements (Annexure A) prior to filling this Loan Application Form.
4. The Applicant must formally nominate an Authorized Signatory/ Coordinator for subsequent clarifications, under a certificate to this effect. HUDCO shall not be responsible for any consequences arising out of false, misleading, or incomplete information provided by the applicant.
5. All information in the Loan Application Form shall be furnished clearly, completely, and item-wise, with each page of the duly filled form and annexures signed and stamped by the Authorized Signatory, and the details provided must be current and accurate as on the date of application.
6. Applicants are required to submit all necessary supporting documents in respect of the information provided in the Loan Application Form.
7. In preparing this form, HUDCO has sought to consolidate the fundamental information necessary for the comprehensive appraisal of the proposal. However, HUDCO reserves the right to call for any additional information, documents, or clarifications that may be deemed necessary for appraisal. The borrower is obligated to furnish such details within five (5) working days of receiving written communication from HUDCO.
8. HUDCO follows a duly approved Fair Practice Code, available on its official website.
9. A non-refundable processing fee is payable by the applicant, calculated at 0.10% of the loan amount requested, subject to a minimum of ₹5 lakh and a maximum of ₹30 lakh. The applicant shall remit 50% of the applicable processing fee at the time of submitting the loan application, with the balance payable prior to issuance of the sanction letter, as per the final sanctioned amount. The mentioned fee is exclusive of applicable taxes.
10. In case the loan application is not sanctioned on account of technical, financial, legal, minimum requirements, or other appraisal factors, HUDCO shall not be held responsible for any consequences arising therefrom. The applicant shall

have no right or claim against HUDCO in such circumstances, and the processing fee paid shall remain non-refundable.

11. The processing fee may be remitted either by way of Cheque/ Demand Draft (DD) or through electronic transfer (RTGS/ NEFT).

a. Cheque/ DD: The payment shall be made in favour of *Housing and Urban Development Corporation Ltd. (HUDCO)*, payable at New Delhi

b. Electronic Transfer: The payment shall be made as per below details:

Name of Account Holder	Housing & Urban Development Corporation Ltd.
<i>Name of the Bank and Branch</i>	ICICI Bank, Connaught Place Branch, New Delhi
Account Number	000705007308
IFSC Code	ICIC0000007

2. PROCESSING FEE DETAILS

Applicant is required to provide the following particulars as proof of remittance of 50% of the applicable non-refundable processing fee, paid towards processing of the Loan Application:

S. No.	Particulars	Details to be filled
1	Amount of Processing Fee Paid (in INR)	
2	Mode of Payment (Cheque/ Demand Deposit (DD)/ Electronically transferred)	
3	Details of the Applicant's account used for payment: a. Account Number b. Bank and Branch c. IFSC Code	
4	In case payment is made through Cheque/ Demand Deposit (DD), furnish the following details: a. Cheque/ DD No. b. Date on Cheque/ DD No.	
5	In case payment is made electronically, furnish the following details: a. Transaction Reference b. Date of Transfer	

Note: The balance 50% of the applicable non-refundable processing fee shall be payable by the applicant prior to issuance of the Sanction Letter, based on the final sanctioned amount.

3. APPLICATION FORM

SECTION A: OVERVIEW/ EXECUTIVE SUMMARY OF THE PROPOSED PROJECT

Applicant is required to furnish the following overview/ executive summary of the proposed project. The information should be in accordance with the relevant documents such as; Detailed Project Report (DPR), statutory clearances, Power Purchase agreements (PPAs), EPC contracts, and other related documentation.

Project Description
<i>(Overview/ Executive Summary to be provided)</i>

SECTION B: KNOW YOUR CUSTOMER (KYC) DETAILS

Applicant is required to furnish complete Know Your Customer (KYC) details for:

1. Borrowing Entity
2. Promoting Entity – This will be applicable in case of newly formed SPV. Fill the details for each of the Promoting Entities having equal to or more than 10% shareholding of the Borrowing Entity (SPV).

S. No.	Particulars	Details to be filled
1	Name of Entity	
2	Address of Entity: a. Registered Office Address b. Corporate Office Address	
3	Phone No.	
4	Email ID	
5	Website URL	
6	Date of Incorporation/ Registration	
7	Corporate Identification Number (CIN)	
8	Permanent Account Number (PAN)	
9	GST No.	
10	LEI No. and Validity	
11	CKYC No.	
12	Details of Directors/ Senior Management: a. CXOs b. or equivalent designations (all Key Management Personnel (KMP) to be covered) <i>(Details to be furnished in the format given in Annexure B)</i>	

Note: In case any particular field is not applicable, the applicant must clearly indicate 'NA'.

SECTION C: ENTITY SPECIFIC INFORMATION

Applicant is required to furnish comprehensive entity-specific information for technical, financial, and legal appraisal of the proposed project, for:

1. Borrowing Entity
2. Promoting Entity – This will be applicable in case of newly formed SPV. Fill the details for each of the Promoting Entities having equal to or more than 10% shareholding of the Borrowing Entity (SPV).

S. No.	Particulars	Details to be filled
Basic Information		
1	Nature of Entity	<i>(Borrowing Entity or Promoting Entity)</i>
2	Name of Entity	<i>(As per Certificate of Incorporation)</i>
3	Details of Authorised Signatory: a. Name b. Designation c. Phone No. d. Email ID	
4	Board Resolution mentioning details of: a. Authorized Borrowing Limits b. Institutions c. Signatories d. Equity Infusion	
5	Business Vintage <i>(No. of active years in business with sector details/ Newly incorporated)</i>	
6	Details of Group Companies: a. Name b. Registered Address c. CIN d. Organogram of the group showing the relationship between group companies and ultimate holding company	

S. No.	Particulars	Details to be filled
7	External Credit Rating (ECR): a. Name of Rating Agency b. Rating c. Validity d. Facility/ Instrument rated e. Rating Downgrade in last 5 years <i>(Only External Credit Ratings (ECR) issued by accredited agencies, CRISIL, ICRA, CARE, or India Ratings, shall be accepted)</i>	
8	Details of other Projects of Entity <i>(Details to be furnished in the format given in Annexure D for projects undertaken by entity either completed or under implementation)</i>	
9	Details of relationship with HUDCO, if any	<i>(Specify if Entity has prior HUDCO exposure)</i>
10	Shareholding Pattern <i>(Details to be furnished in the format given in Annexure C)</i>	
11	Details of Market Capitalization (to be filled in case of listed entity): a. Name of Stock Exchange b. Number of Shares c. Price on the Date of Application d. 52 weeks high and low	
Financial and Regulatory Information		
12	Financial Details: a. Audited Financial Statements • Profit & Loss Accounts • Balance Sheet • Cash Flow • Statement of Change in Equity • Notes to Accounts	

S. No.	Particulars	Details to be filled
	b. Recent ROC Filing c. Income Tax Returns <i>(Submit for last three financial years. In case current year's audited statements are not yet available, provisional financial statements duly certified by the auditor to be submitted for current year along with audited statements for the preceding three years)</i>	
13	Projected Financial Statements for next 5 years: a. Profit & Loss Accounts b. Balance Sheet c. Cash Flow d. Statement of Change in Equity e. Notes to Accounts	
14	Current Banking Arrangements <i>(Details to be furnished in the format given in Annexure E)</i>	
15	Details of Capital Planning: a. Equity Funding Potential b. Bridge Finance Ability c. Funds Raised/ Proportionate Project Cost under Consideration <i>(Details to be furnished in the format given in Annexure F)</i>	
16	Details of Key Headline Numbers for current plus last 3 years: a. Revenue b. PAT c. EBITDA d. Total Net Worth (TNW) e. Details of Sundry Debtors and Creditors - constituting equal to or more than 10% of total debtors and total creditors as per last audited financial statement	<i>(In INR Crores)</i>

S. No.	Particulars	Details to be filled
	f. Foreign Currency Exposure	
17	HUDCO Exposure on Group Companies: a. Sanctioned b. Disbursed c. Outstanding	
18	Beneficial Owners and Politically Exposed Personnel (PEPs) <i>(Details to be furnished in the format given in Annexure G)</i>	
19	Statutory Auditor Details <i>(Name, Registration No., Date of Appointment, Tenure)</i>	
20	Details of Corporate Debt Restructuring (in last 5 years), if any	<i>(Provide details if applicable)</i>
21	Details of Re-financing taken in existing facilities (in last 5 years), if any	<i>(Provide details if applicable)</i>
22	Details of Court Cases/ Litigation: a. Ongoing b. Concluded	
23	Recent Environmental Social Governance (ESG) and Corporate Social Responsibility (CSR) Policies of entity	
24	Internal Audit Mechanism and Policies	
25	FATCA Declaration to be provided, in case Promoting Entity is incorporated outside India <i>(Details to be furnished in the format given in Annexure H)</i>	
Business Profile and Market Information <i>(If multiple Business Segments, furnish details for each)</i>		
26	Major States of Business Presence	<i>(State-wise with business lines)</i>
27	Business Profile	<i>(Major business segments)</i>

S. No.	Particulars	Details to be filled
28	Turnover of Business Segment	<i>(Provide segmental turnover)</i>
29	Industry Leader in Business Segment	<i>(Name of leader and turnover)</i>
30	Market Presence of Entity	<i>(Territory of sales and market share)</i>
31	Forward and Backward Linkages (Group Companies)	<i>(Provide details if applicable)</i>
Compliance and Declarations		
32	Declaration to the effect that there are: a. NIL irregularities in loan facility by Banks/ FIs in last 5 years and b. NIL overdue in Statutory Obligations	<i>(Certified by Auditor)</i>
33	Details of Utilization of Funds for ongoing/ recent projects	
34	Corporate Governance Certification (Regarding status of Entity/ Directors/ Senior Management/ KMPs not being involved in any of the following offences: c. Criminal d. Economic e. Blacklisting f. Money Laundering g. Others	
35	Other Relevant Disclosures	<i>(Any additional material information)</i>

Note: 1) In case any particular field is not applicable, the applicant must clearly indicate 'NA'.

2) In case any information sought in this section has already been furnished elsewhere in the application form, the applicant is required to re-enter the details, without relying solely on cross-reference.

SECTION D: PROJECT SPECIFIC INFORMATION

Applicant is required to furnish comprehensive project-specific information for technical, financial, and legal appraisal of the proposed project.

S. No.	Particulars	Details to be filled
Project Overview		
1	Project Name	
2	Project Location	<i>(Taluka, District, City, State)</i>
3	Project Description	<i>(Brief description of scope, capacity)</i>
4	Project Type	<i>(Solar, Wind, Hybrid of Solar and Wind, Hydro, Energy Storage System, Smart Metering)</i>
5	Name of Concessioneing Authority	
6	Concession Period	<i>(In years)</i>
7	Scheduled Construction Start and End Date	<i>(In DD/MM/YYYY and total construction period in years)</i>
8	Scheduled Date of Commencement of Commercial Operations (DCCO)	<i>(In DD/MM/YYYY)</i>
9	Actual DCCO <i>(In case of take-out/ refinancing of existing projects)</i>	<i>(In DD/MM/YYYY)</i>
10	Date of Signing of Concession Agreement/ Construction and Development Agreement (CDA)	<i>(In DD/MM/YYYY)</i>
Status of Project Land Area		
11	Total Land Area requirement as per Plan/ CDA for the proposed project <i>(Along with Category: Government/ Private/ Forest/ Agricultural/ Others, with % breakup and Land Use Details)</i>	<i>(In area (sqm))</i>
12	Land in possession	<i>(In area (sqm) and % of total land area)</i>
13	Land yet to be acquired	<i>(In area (sqm) and % of total land area)</i>

S. No.	Particulars	Details to be filled
	<i>(Provide complete details including bifurcation in % of Government and Private land. If Private Land pending, give details of No. of landowners and fragmentation)</i>	
14	Encumbrances/ disputes, if any	<i>(Litigation/ Arbitration/ Stay orders)</i>
15	Status of Right of Way (ROW)	<i>(In % handed over and timeline for balance ROW handover in MM/YYYY)</i>
Project Execution and Status <i>(If multiple Project Execution agencies, furnish details for each)</i>		
16	Project Execution Agency	<i>(EPC/ Subsidiary/ In-house)</i>
17	Name and Address of Agency	
18	Relationship (if any) of Project Execution Agency with Borrowing/ Promoting Entities	
19	Scope of Work	<i>(As per contract documents)</i>
20	Experience of Project Execution Agency <i>(Including Bid Project Cost and Delays in DCCO undertaken in last 10 years)</i>	
21	Physical Progress of Proposed Project	<i>(In % completed with milestones)</i>
22	Financial Progress of Proposed Project	<i>(In INR Crores spent, with item-wise breakup)</i>
23	Execution Plan including details of Main Sub-contractors/ Suppliers	<i>(Names, scope, material/ service)</i>
24	Pre-negotiated Price/ Strategic Supply Arrangements	<i>(If any, details)</i>
Project Cost and Financing		
25	Total Project Cost (TPC)	<i>(In INR Crores)</i>
26	Land Cost	<i>(In INR Crores)</i>
27	Stamp Duty	<i>(In INR Crores)</i>
28	Cost of Evacuation Infrastructure	<i>(In INR Crores)</i>

S. No.	Particulars	Details to be filled
29	Operation and Maintenance Cost	<i>(Details)</i>
30	Interest During Construction (IDC)	<i>(In INR Crores)</i>
31	Professional Design Fees (Structural, Mechanical Electrical, etc.)	
32	Permits, Licenses and Insurances	
33	Miscellaneous and Contingencies	
34	Means of Finance <i>(Debt, Equity, VGF, Others)</i>	<i>(In INR Crores and %)</i>
35	Proposed Debt-Equity Structure	<i>(In INR Crores and %)</i>
36	Actual Debt-Equity Structure <i>(In case of take-out/ refinancing of existing projects)</i>	<i>(In INR Crores and %)</i>
37	Loan sought – Total	<i>(In INR Crores)</i>
38	Loan sought – HUDCO share	<i>(In INR Crores)</i>
39	Loan sought – Other FIs	<i>(In INR Crores)</i>
40	Proposed Loan Terms and Conditions: a. Tenor b. Moratorium c. Repayment Periodicity (Monthly/ Quarterly/ Half-yearly)	
41	Proposed Lead Financial Institution (FI)	<i>(Name)</i>
42	Other FIs approached	<i>(Name, Address, Tentative Loan Amount)</i>
43	Banking Arrangement <i>(Single/ Multiple/ Consortium)</i>	
Project Revenues and Repayments		

S. No.	Particulars	Details to be filled
44	Proposed Repayment Mechanism (<i>ESCROW Account/ Trust and Retention Account (TRA)</i>)	
45	Power Purchase Agreement a) Details of Off taker b) PPA Tariff c) Contracted Capacity d) Duration in Years e) PPA Buyer's External Rating, if available f) Details of Payment Security/ Comfort	
46	Subsidy/ Grant receivable, if any	(<i>In INR Crores and Source</i>)
47	Projected Financials for the entire lifecycle of the proposed projects (<i>along with Financial Models in Excel format</i>)	(<i>DSCR (Minimum and Average), IRR</i>)
48	Due Diligence Report from Lead Banker	
Project Technical Details		
49	Site Suitability a. Solar Irradiation/ Wind Speed b. Topography of Land c. Availability of Water d. Soil Type e. Biodiversity Sensitivity, if applicable f. Distance from the Grid Substation g. Water Availability h. Rock Mass Rating Value, if applicable i. Seismic Zone, if applicable j. Details of Extreme Weather Conditions as per TEV Report, if applicable	(<i>With details</i>)

S. No.	Particulars	Details to be filled
50	Details of Design/ Technology/ Specifications <u>Solar</u> a) Photo Voltaic (PV) Module Type b) PV Module Rating and No. of Modules c) Module Efficiency d) Inverter Details (Rated Capacity, Input DC Voltage, Output AC Voltage, Efficiency etc.) e) Maximum PV array Voltage f) Any Other Mounting Structure Details <u>Wind</u> a) Wind Turbine Type b) Cut-in Speed c) Wind Resistance d) Foundation Type e) Noise Level in decibels f) Rotor rated speed and Efficiency g) Shadow Flicker (no. of hours per years) h) Any other Specification <u>Hydro</u> a) Source of Water b) Datum/ Head c) Any other Specification <u>Storage System</u> a) Storage Type (Battery/PHS) b) Capacity c) Surge Protection d) Discharge Duration e) Real Time Monitoring f) Any other Specification	(With details)

S. No.	Particulars	Details to be filled
51	Details of Evacuation Infrastructure a. Requirement of Transmission Lines/ Infrastructure (with adequate capacity of sub-stations) b. Distance to the Nearest Sub-station/ Transmission Lines c. Interconnection Point and its Distance from the Plant Including Connectivity with the CTU (Central Transmission Utility) d. Requirement of Dedicated Transmission Lines from Plant to the Interconnection Point (STU - State Transmission Utility - or CTU, as case may be)	
52	Estimated Capacity Utilization Factor (CUF)	(in %)
53	Estimated Plant Load Factor (PLF)	(in %)
54	Expected Annual Energy Yield, basis a) P90 b) P75 c) P50	
55	Performance data for Take-out/ Refinance	
Approvals and Statutory Clearances <i>(Complete list of approvals, licenses, statutory clearances, other relevant approvals, along with status to be furnished in the format given in Annexure I)</i>		
Proposed Securities and Guarantees		
56	Primary Security	(Asset charge)
57	Secondary Security	(Additional collateral)
58	Guarantees	(Corporate/ Bank/ Promoter/ Insurance)
59	Cash flow encumbrances	(Details)
60	Other securities	(Details)

Note: 1) In case any particular field is not applicable, the applicant must clearly indicate 'NA'.

2) In case any information sought in this section has already been furnished elsewhere in the application form, the applicant is required to re-enter the details, without relying solely on cross-reference.

ANNEXURES

ANNEXURE A: MINIMUM REQUIREMENTS FOR APPRAISAL

S. No.	Particulars	Compliance (Yes/ No)
1	On the date of submission of loan application by the borrower, proposed project Land (at least 50% required for the Main Plant) is identified and allotment letter received/ agreement to sell is executed.	
2	The project under consideration falls under renewable energy Generation/ Energy Storage Solution/ Smart Metering System or combination as line of their business.	
3	The project should use solar/ wind/ water or other similar sources for power generation.	
4	The Core Promoter holds a valid External Credit Rating (ECR) of investment grade (BBB- or above).	
5	In case of an SPV or similar legal entity as Borrower, there is at least one Core Promoter (Parent Company) with a minimum 26% shareholding and relevant sectoral experience.	
6	The Borrower or its Parent Company is not more than two levels down from the Ultimate Holding Parent Company, as defined under the Companies Act, 2013.	
7	The Borrower shall furnish complete details of core Promoter(s)/ Parent entities covering at least 51% of aggregate shareholding. Such shareholders (including the Core Promoter) must have a minimum of 3 years of audited financial records.	
8	Promoters' contribution in the project consists of minimum 25% pure equity by Core Promoter.	
9	Promoter of the SPV/ company has executed at least two projects in energy sector.	
10	Neither the Borrower nor any of its Promoter(s) have undergone Corporate Debt Restructuring (CDR) within the last 2 years from the date of loan application.	
11	None of the Parent Companies or Promoters are currently listed as Wilful or Large Defaulters by RBI, CIBIL, or any other regulatory authority.	

ANNEXURE B: DETAILS OF SENIOR MANAGEMENT/ DIRECTORS

Applicant is required to furnish details for each Senior Management/ Director/ Key Management Personnel of the Borrowing and Promoting Entity (if applicable), separately.

Recent
Passport
Photo

S. No.	Particulars	Details to be filled
1	Name of Employing Entity	
2	Name of Individual	
3	Date of Birth (DOB)	
4	Permanent Account Number (PAN)	
5	AADHAAR Number	
6	Passport Details	
7	Director Identification Number (DIN)	
8	Residential Address	
9	Mobile Number	
10	Email ID	
11	Educational Qualifications	
12	Current Designation in the Entity	
13	Nature of Employment in the Entity (Full-time/ Part-time)	
14	Experience in the Entity	(in years)
15	Total Professional Experience	(in years, with details of key institutions served and positions held)

S. No.	Particulars	Details to be filled
16	Shareholding in the Entity	<i>(No. of shares held and % of shareholding)</i>
17	Shareholding in Other Companies/ Firms/ Entities	<i>(Provide complete list)</i>
18	Directorships or KMP Roles in Other Companies/ Firms/ Entities	<i>(Provide complete list)</i>
19	Related Firms/ Parties	<i>(Provide complete list)</i>
20	Ongoing/ Concluded Litigations <i>(Civil/ Criminal)</i>	<i>(Provide complete list)</i>
21	Net worth	
22	Relationship, if any, with Directors of HUDCO	

Note: In case any particular field is not applicable, the applicant must clearly indicate 'NA'.

ANNEXURE C: SHAREHOLDING PATTERN

Shareholding Pattern of _____ <Entity Name> for Current and Past 3 years

Year	Promoter and Related Parties %	Public %	Institutions %	Others %
Year 1				
Year 2				
Year 3				
Current				

Break up of Promoter Shareholding as on _____ <date of loan application>

S. No.	Name of the Shareholder/ Partner/ Promoter/ Contributing Company in case of SPV	Nationality	% holding	% pledged	Relationship (Promoter/ Partner/ Others)
1					
2					
3					
n					

Other Investments

Shareholder/ Shareholding entity	Nature of Investment	Units held	Date of redemption (if applicable)	Amount (in INR)
1				
2				
n				

Note: In case any particular field is not applicable, the applicant must clearly indicate 'NA'.

ANNEXURE D: DETAILS OF PROJECTS UNDERTAKEN BY ENTITY

Applicant is required to furnish the details of relevant projects undertaken (either complete or under implementation) for each Entity and each Project, separately. Details to be certified by a Chartered Accountant.

S. No.	Particulars	Details to be filled
1	Project Name	
2	Project Location	
3	Capacity/ Scale of Project	
4	Bid Project Cost	(In INR Crores)
5	Equity Investment in the Project	
6	Loan facility for the Project • Sanction Amount • Amount disbursed • Name of Banks/ Financial Institutions • Details of Corporate Guarantee Given, if any	
7	Cost Incurred to Date • Equity • Secured Loan • Unsecured Loan	(In INR Crores)
8	Residual Cost	(In INR Crores)
9	Sources of Funds for Residual Cost • Equity • Secured Loan • Unsecured Loan	
10	Status of Implementation (Completed/ Ongoing/ Under Planning)	
11	Time Overrun, if any • Reasons	

12	Cost Overrun	
13	Estimated COD	
14	Actual COD	

Note: In case any field is not applicable, the applicant must clearly indicate 'NA'.

Certification by Chartered Accountant:

I/ We hereby certify that the above details have been verified with the books and records of the Entity and found to be correct.

Name and Signature of CA: _____

Membership No.: _____

Firm Registration No. (if applicable): _____

Place: _____

Date: _____

(Seal and Stamp)

ANNEXURE E: BORROWING ARRANGEMENTS FROM OTHER BANKS/ FIS

Applicant is required to furnish details for each Borrowing Arrangement, separately. Information to be given for Domestic and Overseas borrowings from Commercial Banks, Financial Institutions (FIs) and NBFCs.

Part 1: Major Credit Quality Indicators

S. No.	Particulars	Details to be filled
1	IRAC Classification	
2	Internal Credit Rating with narration	
3	Name of Other financing banks	
4	Group affiliation if any	
5	Date on associate concerns if banking with the same bank	
6	Changes in shareholding and management from the previous report, if any	

Note: In case any particular field is not applicable, the applicant must clearly indicate 'NA'.

Part 2: Details of Facilities Availed

S. No.	Particulars	Details to be filled
1	Type of Facilities Availed: (Fund-based/ non-fund-based/ Derivatives contracts)	(Indicate the nature of facilities)
2	Purpose of Facility	
3	Amount of Sanction (facility-wise)	
4	Date of Sanction	
5	Present Outstanding (In case of derivative contracts, indicate the negative Mark-to-Market (MTM) value)	
6	Overdue Position (For derivative contracts, mention the negative MTM amount payable to the bank but not yet settled)	

S. No.	Particulars	Details to be filled
7	Repayment Terms	
8	Details of Securities and Guarantees (Primary/ Secondary/ Guarantees/ Other Securities)	(Provide complete list)
9	Facilities Under Process	(Provide complete list)
10	Charges Created as Security (Specify whether security interest has been registered with CERSAI/ ROC/ CIBIL/ other authorities)	(Provide complete list)
11	Details of Defaults, if any	
12	Any other special information like court cases, statutory dues, major defaults, adverse internal/ external audit observations, if any	

Note: In case any particular field is not applicable, the applicant must clearly indicate 'NA'.

Part 3: Miscellaneous Details

S. No.	Particulars	Details to be filled
1	Commercial Papers (CPs) raised during the year and current outstanding	
2	Details of financing outside banking system	
3	Details of Exposure in Foreign Currency: a. Long Positions b. Short Positions c. Net Short-Term Exposure (a–b) d. Long-Term Positions e. Net Long-Term Exposure (a–b) f. Overall Net Position for each Currency g. Details of Hedging	<i>In INR Crores</i>
4	Description of Main and Allied Activities (Include with location details)	
5	Territory of Sales and Market Share	

S. No.	Particulars	Details to be filled
	<i>(Include details of Geographic distribution of sales (domestic/ international) and estimated market share (%))</i>	
6	Financial Projections <i>(Provide key financial metrics including DSCR projections, cash flow coverage, and other important financial covenants agreed with existing lenders)</i>	
7	Details of Current Account (CA)/ Collection Account (CID)	
8	Statutory Demands <i>(Details of demands raised by statutory authorities, with present status and compliance steps)</i>	
9	Details of all ongoing litigations <i>(civil/ criminal/ arbitration/ regulatory, including parties involved and current stage)</i>	

Note: In case any particular field is not applicable, the applicant must clearly indicate 'NA'.

ANNEXURE F: DETAILS OF CAPITAL PLANNING

Project	COD/ Expected COD	Projected Year 1		Projected Year 2		Projected Year 3	
		Average Annual Cash surplus	Average Quarterly project cost	Average Annual Cash surplus	Average Quarterly project cost	Average Annual Cash surplus	Average Quarterly project cost
Total							

Note: Average annual cash surplus and average quarterly project cost of all the projects currently implemented by the promoter.

S. No.	Parameters	Y1	Y2	Y3	Y4	Y5
1	Aggregate Fund Raised (Including total amount of long-term debt sanctioned and equity raised from financial investor/ IPO etc.)					
2	Total Project Cost undertaken in proportion of the equity					

ANNEXURE G: DECLARATION OF BENEFICIAL OWNER AND POLITICALLY EXPOSED PERSONNEL (PEPs)

Applicant is required to furnish details for each Beneficial Owner and Politically Exposed Personnel (PEP), separately.

Declaration:

We hereby declare that following persons owns equal to or more than 10% interest in _____ <Name of Entity> as on and has a controlling ownership in the entity.

(Controlling ownership means Ownership of/ Entitlement to equal to or more than 10% of the share capital of the juridical person. Where the juridical person is a company, "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.)

S. No.	Particulars	Details to be filled
1	Name and Address of Beneficial Owner	
2	Date of Birth/ Date of Incorporation	
3	Unique Identification Number (PAN/ AADHAAR / etc.)	
4	Director Identification Number (DIN)	
5	Nationality	
6	Percentage of Interest in the Company	
7	PEP Classification <i>(Government/ Domestic/ Foreign/ International Agencies)</i>	

Note: In case any particular field is not applicable, the applicant must clearly indicate 'NA'.

On Behalf of _____ <Name of Applicant>

Authorized Signatory _____ <Name of Signatory>

Designation _____

Signature _____

Date of Loan Application _____

ANNEXURE H: FATCA DECLARATION

Particulars	Details to be Filled
Customer ID	
Entity Name	
Address	
Proof of Entity (CIN, GSTIN, PAN)	
Mobile No. (with country code)	
Email Address	
Constitution (LLP/ Pvt. Ltd./ Public Ltd./ SPV/ Others)	
Date of Incorporation	

PART A

Particulars	Details to be Filled
Place of Incorporation	
Country of Incorporation	
Country that issued the Identification Document	
Country in which the Entity is Taxable	
Whether any controlling person/ beneficial owner is a tax resident outside India? (If yes, specify country)	

PART B

If in any of the fields under **PART A**, the 'Country' mentioned is other than 'INDIA', then either fill the details in **PART B (i)** below OR sign the declaration in **PART B(ii)**.

PART B (i)

S. No.	Country of Tax Residency	Taxpayer Identification Number (TIN)/ Functional Equivalent	Issuing Country of TIN/ Functional Equivalent	Specify it is TIN/ Functional Equivalent
1				
2				
3				
n				

*Note: 1) To include all countries other than India, where the entity has a point of presence
2) Controlling persons/ beneficial owners of the entity are mandatorily required to fill out FATCA/ CRS declaration form meant for individuals.*

PART B (ii)

If Part B is applicable but Part B (i) has not been filled in, kindly provide information below:

I/ We confirm that the entity is not a US entity or an entity in located in any country other than India for Tax purpose, though one or more parameters suggest the entities' relation with the country outside India. No controlling person/ beneficial owner of the entity are resident outside India. Therefore, I/we am/are providing the following document as proof of its incorporation in India.		
Document Type		Signature and Stamp of HUDCO Official

Declaration:

1. I/ We hereby certify that I/ We have declared the status of the entity as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide notification No.S.O.2155(E) dated 07th August 2015 and RBI Circular No. RBI/2015-16/165.DBR.AML.BC. No.36/14.01.001/2015-16 dated 28th August 2015 in this regard.
2. I/ We understand that the NBFC is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/ CRS. I/ We shall seek advice from a professional tax advisor for clarification on my/our tax residency and its implication under FATCA/ CRS.

3. I/ We understand and acknowledge that as per the provisions of Income Tax Act, Rules made thereunder and guidelines issued by the RBI in the matter, depending upon the residential status and/ or other criteria stipulated therein, the Bank may have to report the details in respect of my / our account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) and common Reporting Standards (CRS) and or any other similar arrangements.
4. I/ We certify that the information provided above and signed, as well as the documentary evidence provided, is to the best of our knowledge and belief, true, correct and complete and that I/ We have not withheld any material information that may affect the assessment/ categorization of accounts as a U.S Reportable Account or other Reportable Account or otherwise. In case any of the above information is found to be false or untrue or misleading or misinterpreting, I am/ We are aware that I/ We may be held liable for it.
5. I/ We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above, as well as in the documentary evidence provided or if any certification becomes incorrect and to provide fresh and valid self-declaration along with documentary evidence.
6. I/ We agree to make good any loss that may be caused to HUDCO on account of providing incorrect or incomplete information.

On Behalf of _____ <Name of Applicant>

Authorized Signatory _____ <Name of Signatory>

Designation _____

Signature _____

Date of Loan Application _____

ACKNOWLEDGEMENT

HUDCO hereby confirms that it has received FATCA/ CRS declaration from _____
<Name of Applicant>

Date	Address	Signature and Stamp of HUDCO Official

ANNEXURE I: LIST OF CERTIFICATES, APPROVALS AND STATUTORY CLEARANCES

Applicant is required to furnish a complete list of all approvals, licenses, statutory clearances, other relevant approvals required for the proposed project from inception till operationalisation. This should cover all applicable Central, State, and Local authorities, Sector regulators, and any other statutory or non-statutory bodies.

The below table provides an indicative list only. Applicant must ensure submission of a complete list relevant to the specific project, along with the present status, timeline, and supporting documents wherever available.

S. No.	Approval/ Clearance	License/ Department	Authority/ Department	Status	Date of Approval/ Expected Timelines
1	Land Tittle & Ownership				
2	Land Use Conversion/ Zoning Clearance				
3	No Objection Certificate from • Fire Department • Water & Sewerage Department • Pollution Control Board • Electricity Department • Airport Authority – required if site is in the vicinity of airport				
4	Approval for Resettlement and Rehabilitation (in case of Hydro Projects)				
5	Regulatory approvals (CERC / SERC tariff orders, CEA approvals).				
6	Electrical safety approval, SLDC & RLDC approvals.				
7	Filing of Industrial Enterprise Memorandum				
8	Any other, if applicable				
n					

ANNEXURE J: DECLARATION BY THE APPLICANT

I, Mr./ Ms. _____ <Authorised Signatory>, is furnishing relevant documents and information to Housing and Urban Development Corporation Limited (“HUDCO”) on behalf of _____ <Name of Applicant> to avail loan facility from HUDCO.

I/ We hereby acknowledge and agree that the submission of this Loan Application Form to HUDCO is subject to final approval upon loan sanctions. I/ We understand that HUDCO reserves the right to conduct a thorough due diligence process, which may include accessing credit bureau reports, verifying personal, financial, and business information, and collecting any data deemed necessary to assess creditworthiness of project, promoters and other key individual stakeholders of our institution. I/ We express our irrevocable and unconditional consent to initiate such measures deemed necessary by HUDCO to complete the Customer Due Diligence process.

I/ We further affirm that any correspondence, inquiry, or communication initiated by HUDCO or its authorized representatives during this evaluation/ due diligence process shall not be construed as a commitment to sanction the loan. The loan shall be considered officially sanctioned only upon receipt of a formal communication confirming approval from HUDCO. I/ We also acknowledge that in case the loan application is not sanctioned on account of technical, financial, legal, minimum requirements, or any other appraisal factors, HUDCO shall not be held responsible for any consequences arising therefrom.

I/ We affirm that no insolvency proceedings have been initiated against me/us, we have not been adjudicated insolvent, and we are not blacklisted, debarred, or in default with any Bank or Financial Institution. Our name does not appear in RBI’s defaulter or caution lists. Further, no litigation is pending against the securities proposed to be offered for this loan.

I/ We undertake to immediately notify HUDCO in writing of any change in promoter group structure, material facts, or circumstances which may render the information furnished inaccurate or incomplete. I/ We further agree to comply with all terms and conditions of HUDCO, including any additional stipulations made while the loan remains outstanding.

I/ We undertake that all photocopied documents submitted with this Loan Application Form, during appraisal, or at any later stage are true copies of the original documents. This consent and declaration also confirm that all information and documents furnished in this Loan Application Form from Page no. _____ to _____ have been wilfully submitted in good faith and are true, correct, complete, and up to date to the best of our knowledge and belief.

On Behalf of _____ <Name of Applicant>

Authorized Signatory _____ <Name of Signatory>

Designation _____

Signature _____

Date of Loan Application _____

DOCUMENTS CHECKLIST

Applicant is required to submit all documents listed below. In case, specific formats are provided within the Loan Application Form, the Applicant must adhere to those formats.

S. No.	Particulars	Compliance (Yes/ No)
1	Proof of Processing Fee paid	
Documents for KYC Details		
2	Certificate of Incorporation/ Registration	
3	Certified Copy of Memorandum of Association (MoA)	
4	Certified Copy of Article of Association (AoA)	
5	Copy of Corporate Identification Number (CIN) Allotment Letter	
6	Copy of PAN Card (for each Entity)	
7	Copy of GST Registration Certificate (for each Entity)	
8	Certificate of Legal Entity Identifier (LEI)	
9	Copy of CKYC Record	
10	Details of Senior Management/ Directors as per Annexure B	
Documents for Entity Specific Information		
11	Details of Shareholding Pattern as per Annexure C	
12	Certified Copy of Board Resolution mentioning: a. authorised borrowing, specifying limits, institutions and signatory b. investment of committed equity along with authorisation c. authorising HUDCO to share information with other financial institutions and conduct bureau checks	
13	Details of Group Companies	

S. No.	Particulars	Compliance (Yes/ No)
14	Copy of External Credit Rating (ECR) Report for Current and last 5 years by CRISIL/ ICRA/ CARE/ India Ratings	
15	Certified Details of Projects Undertaken by Entity (relevant projects for each Entity) as per Annexure D	
16	Details of relationship with HUDCO, if any, specifying if Entity/ Group Companies have prior HUDCO exposure	
17	Recent ROC Filing and Audited Financial Statements for last 3 years and if current year audit is pending, submit provisional statements certified by the auditor a. Profit & Loss Accounts b. Balance Sheet c. Cash Flow d. Statement of Change in Equity e. Notes to Accounts	
18	Projected Financial Statements for next 5 years	
19	Current Banking Arrangements as per Annexure E	
20	Details of Capital Planning as per Annexure F	
21	Details of Beneficial Owners and Politically Exposed Personnel (PEPs) as per Annexure G	
22	Details of Corporate Debt Restructuring in last 5 years, if any.	
23	Details of Restructuring/ Re-financing for last 5 years, if any.	
24	Certified Details of Court Cases/ Litigation: a. ongoing b. concluded	
25	Copy of recent ESG Policy	
26	Copy of recent CSR Policy	
27	Details of Internal Audit Mechanism and Policies	
28	FATCA Declaration as per Annexure H	

S. No.	Particulars	Compliance (Yes/ No)
29	Declaration of No Irregular Facilities, certified by Auditor	
30	Details of Utilization of Funds for ongoing/ recent projects, certified by Auditor	
31	Corporate Governance Certificate, certified by CA	
Documents and Details for Project Specific Information		
32	Copy Concession Agreement/ Construction and Development Agreement	
33	Copy of Title Documents of Land establishing chain of Title	
34	Copy of Power Purchase Agreement (PPA)	
35	Details of Design and Technology and its Approval	
36	Project Documents, including: a. Detailed project report (DPR) – including detailed cost estimate b. Information Memorandum (IM) c. Feasibility Report d. Techno Economic Viability Report (TEV), e. Financial/ Revenue Model	
37	Details of projects undertaken in last 10 years by Project Execution Agency with Bid Project Costs	
38	Copy of Operation and Maintenance Contract, if any	
39	Copy of EIA study, public hearing, submission, documentation of report, if any	
40	Details of Pre-negotiated Material Prices/ Strategic Supply Arrangements	
41	Details of Physical and Financial Progress of the Proposed Project, certified by Independent Engineer, if any	
42	Copy of Due Diligence Report from Lead Banker, if any	
43	List of Approvals, Statutory Clearances and NoC as per Annexure I	

ACKNOWLEDGEMENT TO THE BORROWER

Processing Fees (50% Advance) Submitted on	
Application Form Completed in All Respect Submitted on	
Application completed in all respect will be processed within reasonable timeframe. <i>(Not exceeding 120 days from the date of receipt of the last information)</i>	