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# **LOAN APPLICATION FORM FOR AIRPORT SECTOR PROJECTS**

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**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 Airport Sector.
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<br>(Cheque/ Demand Deposit (DD)/<br>Electronically transferred)                                                               |                      |
| 3      | Details of the Applicant's account used for payment:<br>a. Account Number<br>b. Bank and Branch<br>c. IFSC Code                               |                      |
| 4      | In case payment is made through Cheque/ Demand Deposit (DD), furnish the following details:<br>a. Cheque/ DD No.<br>b. Date on Cheque/ DD No. |                      |
| 5      | In case payment is made electronically, furnish the following details:<br>a. Transaction Reference<br>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, including Letter of Award (LoA), Detailed Project Report, Concession Agreement, contracts and other related documents.

| 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:<br>a. Registered Office Address<br>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:<br>a. CXOs<br>b. or equivalent designations (all Key Management Personnel (KMP) to be covered)<br><br><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                          |
|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| <b>Basic Information</b> |                                                                                                                                                                                       |                                               |
| 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:<br>a. Name<br>b. Designation<br>c. Phone No.<br>d. Email ID                                                                                          |                                               |
| 4                        | Board Resolution mentioning details of:<br>a. Authorized Borrowing Limits<br>b. Institutions<br>c. Signatories<br>d. Equity Infusion                                                  |                                               |
| 5                        | Business Vintage<br><i>(No. of active years in business with sector details/ Newly incorporated)</i>                                                                                  |                                               |
| 6                        | Details of Group Companies:<br>a. Name<br>b. Registered Address<br>c. CIN<br>d. Organogram of the group showing the relationship between group companies and ultimate holding company |                                               |

| S. No.                                      | Particulars                                                                                                                                                                                                                                                                                                                        | Details to be filled                                |
|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| 7                                           | <p>External Credit Rating (ECR):</p> <p>a. Name of Rating Agency</p> <p>b. Rating</p> <p>c. Validity</p> <p>d. Facility/ Instrument rated</p> <p>e. Rating Downgrade in last 5 years</p> <p><i>(Only External Credit Ratings (ECR) issued by accredited agencies, CRISIL, ICRA, CARE, or India Ratings, shall be accepted)</i></p> |                                                     |
| 8                                           | <p>Details of other Projects of Entity</p> <p><i>(Details to be furnished in the format given in Annexure D for projects undertaken by entity either completed or under implementation)</i></p>                                                                                                                                    |                                                     |
| 9                                           | Details of relationship with HUDCO, if any                                                                                                                                                                                                                                                                                         | <i>(Specify if Entity has prior HUDCO exposure)</i> |
| 10                                          | <p>Shareholding Pattern</p> <p><i>(Details to be furnished in the format given in Annexure C)</i></p>                                                                                                                                                                                                                              |                                                     |
| 11                                          | <p>Details of Market Capitalization (to be filled in case of listed entity):</p> <p>a. Name of Stock Exchange</p> <p>b. Number of Shares</p> <p>c. Price on the Date of Application</p> <p>d. 52 weeks high and low</p>                                                                                                            |                                                     |
| <b>Financial and Regulatory Information</b> |                                                                                                                                                                                                                                                                                                                                    |                                                     |
| 12                                          | <p>Financial Details:</p> <p>a. Audited Financial Statements</p> <ul style="list-style-type: none"> <li>• Profit &amp; Loss Accounts</li> <li>• Balance Sheet</li> <li>• Cash Flow</li> <li>• Statement of Change in Equity</li> <li>• Notes to Accounts</li> </ul>                                                                |                                                     |

| S. No. | Particulars                                                                                                                                                                                                                                                                                                                   | Details to be filled   |
|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
|        | b. Recent ROC Filing<br>c. Income Tax Returns<br><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:<br>a. Profit & Loss Accounts<br>b. Balance Sheet<br>c. Cash Flow<br>d. Statement of Change in Equity<br>e. Notes to Accounts                                                                                                                                                 |                        |
| 14     | Current Banking Arrangements<br><i>(Details to be furnished in the format given in Annexure E)</i>                                                                                                                                                                                                                            |                        |
| 15     | Details of Capital Planning:<br>a. Equity Funding Potential<br>b. Bridge Finance Ability<br>c. Funds Raised/ Proportionate Project Cost under Consideration<br><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:<br>a. Revenue<br>b. PAT<br>c. EBITDA<br>d. Total Net Worth (TNW)<br>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:<br>a. Sanctioned<br>b. Disbursed<br>c. Outstanding                                                                          |                                         |
| 18                                                                                                                 | Beneficial Owners and Politically Exposed Personnel (PEPs)<br><i>(Details to be furnished in the format given in Annexure G)</i>                               |                                         |
| 19                                                                                                                 | Statutory Auditor Details<br><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:<br>a. Ongoing<br>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<br><i>(Details to be furnished in the format given in Annexure H)</i> |                                         |
| <b>Business Profile and Market Information</b><br><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>       |
| <b>Compliance and Declarations</b> |                                                                                                                                                                                                                                              |                                              |
| 32                                 | Declaration to the effect that there are:<br>a. NIL irregularities in loan facility by Banks/ FIs in last 5 years and<br>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:<br>c. Criminal<br>d. Economic<br>e. Blacklisting<br>f. Money Laundering<br>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                                                |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| <b>Project Overview</b>            |                                                                                                                                                                                                |                                                                     |
| 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>(Greenfield/ Brownfield – Regional/ Domestic/ International)</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<br><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>                                              |
| <b>Status of Project Land Area</b> |                                                                                                                                                                                                |                                                                     |
| 11                                 | Total Land Area requirement as per Plan/ CDA for the proposed project<br><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.<br/>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> |
| <b>Project Execution and Status</b><br><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                                                                                                                                        |                                                                            |
| 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>                                                   |
| <b>Project Cost and Financing</b>                                                                                |                                                                                                                                                                               |                                                                            |
| 27                                                                                                               | Total Project Cost (TPC)                                                                                                                                                      | <i>(In INR Crores)</i>                                                     |
| 28                                                                                                               | Land Cost                                                                                                                                                                     | <i>(In INR Crores)</i>                                                     |
| 29                                                                                                               | Stamp Duty, if any                                                                                                                                                            | <i>(In INR Crores)</i>                                                     |
| 30                                                                                                               | Construction Cost                                                                                                                                                             | <i>(In INR Crores)</i>                                                     |
| 31                                                                                                               | Operation and Maintenance Cost                                                                                                                                                | <i>(Details)</i>                                                           |

| S. No. | Particulars                                                                                                                       | Details to be filled                          |
|--------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| 32     | Sales and Marketing Cost, if any                                                                                                  | <i>(In INR Crores)</i>                        |
| 33     | Interest During Construction (IDC)                                                                                                | <i>(In INR Crores)</i>                        |
| 34     | Professional Design Fees (Architectural, Interior, Structural, Mechanical (HVAC) design, Landscape etc.)                          |                                               |
| 35     | Permits and Insurances                                                                                                            |                                               |
| 36     | Miscellaneous and Contingencies                                                                                                   |                                               |
| 37     | Means of Finance<br><i>(Debt, Equity, VGF, Others)</i>                                                                            | <i>(In INR Crores and %)</i>                  |
| 38     | Proposed Debt-Equity Structure                                                                                                    | <i>(In INR Crores and %)</i>                  |
| 39     | Actual Debt-Equity Structure<br><i>(In case of take-out/ refinancing of existing projects)</i>                                    | <i>(In INR Crores and %)</i>                  |
| 40     | Loan sought – Total                                                                                                               | <i>(In INR Crores)</i>                        |
| 41     | Loan sought – HUDCO share                                                                                                         | <i>(In INR Crores)</i>                        |
| 42     | Loan sought – Other FIs                                                                                                           | <i>(In INR Crores)</i>                        |
| 43     | Proposed Loan Terms and Conditions:<br>a. Tenor<br>b. Moratorium<br>c. Repayment Periodicity<br>(Monthly/ Quarterly/ Half-yearly) |                                               |
| 44     | Proposed Lead Financial Institution (FI)                                                                                          | <i>(Name)</i>                                 |
| 45     | Other FIs approached                                                                                                              | <i>(Name, Address, Tentative Loan Amount)</i> |
| 46     | Banking Arrangement<br><i>(Single/ Multiple/ Consortium)</i>                                                                      |                                               |

| S. No.                                 | Particulars                                                                                                                    | Details to be filled                                                                                                                                                                                                                                                                                                            |
|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Project Revenues and Repayments</b> |                                                                                                                                |                                                                                                                                                                                                                                                                                                                                 |
| 47                                     | Proposed Repayment Mechanism<br><i>(ESCROW Account/ Trust and Retention Account (TRA))</i>                                     |                                                                                                                                                                                                                                                                                                                                 |
| 48                                     | Revenue Sharing Model                                                                                                          | <i>(yearly Aeronautical and Non-aeronautical Revenue)</i>                                                                                                                                                                                                                                                                       |
| 49                                     | Subsidy/ Grant receivable, if any                                                                                              | <i>(In INR Crores and Source)</i>                                                                                                                                                                                                                                                                                               |
| 50                                     | Projected Financials for the entire lifecycle of the proposed projects<br><i>(along with Financial Models in Excel format)</i> | <i>(DSCR (Minimum and Average), IRR)</i>                                                                                                                                                                                                                                                                                        |
| 51                                     | Due Diligence Report from Lead Banker                                                                                          |                                                                                                                                                                                                                                                                                                                                 |
| <b>Project Technical Details</b>       |                                                                                                                                |                                                                                                                                                                                                                                                                                                                                 |
| 52                                     | Size of the Project                                                                                                            | <i>(in million passengers per annum)</i>                                                                                                                                                                                                                                                                                        |
| 53                                     | Airside Infrastructure                                                                                                         | <i>(no. of runways with orientation and length)</i>                                                                                                                                                                                                                                                                             |
| 54                                     | Details of Landside Infrastructure                                                                                             | <i>(e.g., terminal design, passenger handling capacity etc.)</i>                                                                                                                                                                                                                                                                |
| 55                                     | Details of Excess land for City-side development, If any                                                                       |                                                                                                                                                                                                                                                                                                                                 |
| 56                                     | Average Investment in Cyber and IT Security                                                                                    | <i>(% of overall operating expenditure per annum)</i>                                                                                                                                                                                                                                                                           |
| 57                                     | Terminal Passenger Load Factor (PLF)                                                                                           | <i>(for Brownfield airport: Average of current year Capacity utilization of terminals and expected utilization after 5 years of operational period post addition of new infrastructure)</i><br><br><i>for Greenfield airport: Expected utilization after 5 years of operational period post addition of new infrastructure)</i> |
| 58                                     | Details of Project Site:<br>a. Topography<br>b. Soil Conditions<br>c. Any other critical factor                                |                                                                                                                                                                                                                                                                                                                                 |

| S. No.                                                                                                                                                                                                   | Particulars                                                                                                                                                                                          | Details to be filled                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| 59                                                                                                                                                                                                       | Details of Accessibility and Diversion:<br>a. Proximity to Urban Centres<br>b. Connectivity via Different Modes of Transport<br>c. Presence of Competitor Airport, if any (name and distance in kms) |                                        |
| <b>Marketing and Sales Plan</b><br>(for city-side development)                                                                                                                                           |                                                                                                                                                                                                      |                                        |
| 60                                                                                                                                                                                                       | Details of Target Audience and Project Positioning                                                                                                                                                   |                                        |
| 61                                                                                                                                                                                                       | Marketing Strategy                                                                                                                                                                                   | (With details)                         |
| 62                                                                                                                                                                                                       | Budget allocation over Marketing Channel:<br>a. Digital<br>b. Offline Channel<br>c. Onsite presence                                                                                                  |                                        |
| 63                                                                                                                                                                                                       | Unique Selling Point (USP), if any                                                                                                                                                                   |                                        |
| <b>Approvals and Statutory Clearances</b><br>(Complete list of approvals, licenses, statutory clearances, other relevant approvals, along with status to be furnished in the format given in Annexure I) |                                                                                                                                                                                                      |                                        |
| <b>Proposed Securities and Guarantees</b>                                                                                                                                                                |                                                                                                                                                                                                      |                                        |
| 64                                                                                                                                                                                                       | Primary Security                                                                                                                                                                                     | (Asset charge)                         |
| 65                                                                                                                                                                                                       | Secondary Security                                                                                                                                                                                   | (Additional collateral)                |
| 66                                                                                                                                                                                                       | Guarantees                                                                                                                                                                                           | (Corporate/ Bank/ Promoter/ Insurance) |
| 67                                                                                                                                                                                                       | Cash flow encumbrances                                                                                                                                                                               | (Details)                              |
| 68                                                                                                                                                                                                       | 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<br>(Yes/ No) |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 1      | On the date of submission of loan application by the borrower, proposed project Land and Right of Way (at least 50% required) is identified and allotment letter received is executed.                                                         |                         |
| 2      | Project is getting implemented in PPP model wherein Concession/ Grant of Rights is issued by AAI. Revenue of the airport is regulated by the Airport Economic Regulatory Authority (AERA).                                                     |                         |
| 3      | Proposed project (Green field/ Brown field) is planned after taking in-principle clearance from MoCA, Technical assessment clearance from AAI and DGCA.                                                                                        |                         |
| 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      | 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.                                                                                   |                         |
| 10     | Financing facilities availed in the last 3 years by the developer/ EPC Entity have not been classified as substandard assets in any year.                                                                                                      |                         |
| 11     | None of the Parent Companies or Promoters or EPC Entity 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<br>(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<br><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 & 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                                                                                                                                                                                                                   | <i>(In INR Crores)</i> |
| 5      | Equity Investment in the Project                                                                                                                                                                                                   |                        |
| 6      | Loan facility for the Project <ul style="list-style-type: none"><li>• Sanction Amount</li><li>• Amount disbursed</li><li>• Name of Banks / Financial Institutions</li><li>• Details of Corporate Guarantee Given, if any</li></ul> |                        |
| 7      | Cost Incurred to Date <ul style="list-style-type: none"><li>• Equity</li><li>• Secured Loan</li><li>• Unsecured Loan</li></ul>                                                                                                     | <i>(In INR Crores)</i> |
| 8      | Residual Cost                                                                                                                                                                                                                      | <i>(In INR Crores)</i> |
| 9      | Sources of Funds for Residual Cost <ul style="list-style-type: none"><li>• Equity</li><li>• Secured Loan</li><li>• Unsecured Loan</li></ul>                                                                                        |                        |
| 10     | Status of Implementation<br><i>(Completed/ Ongoing/ Under Planning)</i>                                                                                                                                                            |                        |
| 11     | Built Up Area in Sq. Mt.                                                                                                                                                                                                           |                        |

| S. No. | Particulars                       | Details to be filled |
|--------|-----------------------------------|----------------------|
| 12     | Time Overrun, if any<br>• Reasons |                      |
| 13     | Cost Overrun                      |                      |
| 14     | Estimated COD                     |                      |
| 15     | 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:<br><i>(Fund-based/ non-fund-based/ Derivatives contracts)</i>                                      | <i>(Indicate the nature of facilities)</i> |
| 2      | Purpose of Facility                                                                                                            |                                            |
| 3      | Amount of Sanction (facility-wise)                                                                                             |                                            |
| 4      | Date of Sanction                                                                                                               |                                            |
| 5      | Present Outstanding<br><i>(In case of derivative contracts, indicate the negative Mark-to-Market (MTM) value)</i>              |                                            |
| 6      | Overdue Position<br><i>(For derivative contracts, mention the negative MTM amount payable to the bank but not yet settled)</i> |                                            |

| S. No. | Particulars                                                                                                                           | Details to be filled    |
|--------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 7      | Repayment Terms                                                                                                                       |                         |
| 8      | Details of Securities and Guarantees<br>(Primary/ Secondary/ Guarantees/ Other Securities)                                            | (Provide complete list) |
| 9      | Facilities Under Process                                                                                                              | (Provide complete list) |
| 10     | Charges Created as Security<br>(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:<br>a. Long Positions<br>b. Short Positions<br>c. Net Short-Term Exposure (a–b)<br>d. Long-Term Positions<br>e. Net Long-Term Exposure (a–b)<br>f. Overall Net Position for each Currency<br>g. Details of Hedging | <i>In INR Crores</i> |
| 4      | Description of Main and Allied Activities<br>(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<br><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<br><i>(Details of demands raised by statutory authorities, with present status and compliance steps)</i>                                                           |                      |
| 9      | Details of all ongoing litigations<br><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/<br>Expected<br>COD | Projected Year 1                     |                                      | Projected Year 2                     |                                      | Projected Year 3                     |                                      |
|--------------|-------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
|              |                         | Average<br>Annual<br>Cash<br>surplus | Average<br>Quarterly<br>project cost | Average<br>Annual<br>Cash<br>surplus | Average<br>Quarterly<br>project cost | Average<br>Annual<br>Cash<br>surplus | Average<br>Quarterly<br>project cost |
|              |                         |                                      |                                      |                                      |                                      |                                      |                                      |
| <b>Total</b> |                         |                                      |                                      |                                      |                                      |                                      |                                      |

*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<br>(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.)*

| <b>S. No.</b> | <b>Particulars</b>                                                                   | <b>Details to be filled</b> |
|---------------|--------------------------------------------------------------------------------------|-----------------------------|
| 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<br><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<br>(CIN, GSTIN, PAN)                       |                      |
| Mobile No. (with country code)                             |                      |
| Email Address                                              |                      |
| Constitution<br>(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<br>is a tax resident outside India?<br>(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. |  |                                              |
| <b>Document Type</b>                                                                                                                                                                                                                                                                                                                                                                                     |  | <b>Signature and Stamp of HUDCO Official</b> |
|                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                              |

**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 07<sup>th</sup> August 2015 and RBI Circular No. RBI/2015-16/165.DBR.AML.BC. No.36/14.01.001/2015-16 dated 28<sup>th</sup> 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>

| <b>Date</b> | <b>Address</b> | <b>Signature and Stamp of HUDCO Official</b> |
|-------------|----------------|----------------------------------------------|
|             |                |                                              |

## ANNEXURE I: LIST OF 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/<br>Clearance                                                                                                                                                                                                                                                                                                                                 | License/<br>Department | Authority/<br>Department | Status | Date of Approval/<br>Expected<br>Timelines |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------------|--------|--------------------------------------------|
| 1      | Land Tittle & Ownership -                                                                                                                                                                                                                                                                                                                              |                        |                          |        |                                            |
| 2      | Land Use Conversion/ Zoning<br>Clearance                                                                                                                                                                                                                                                                                                               |                        |                          |        |                                            |
| 3      | Environmental Clearance                                                                                                                                                                                                                                                                                                                                |                        |                          |        |                                            |
| 4      | Ministry of Defence Clearance                                                                                                                                                                                                                                                                                                                          |                        |                          |        |                                            |
| 5      | No Objection Certificate from <ul style="list-style-type: none"><li>• Fire Department</li><li>• Traffic &amp; Transport<br/>Department</li><li>• Water &amp; Sewerage<br/>Department</li><li>• Pollution Control Board</li><li>• Electricity Department</li><li>• Airport Authority – required<br/>if site is in the vicinity of<br/>airport</li></ul> |                        |                          |        |                                            |
| 6      | Site Clearance                                                                                                                                                                                                                                                                                                                                         |                        |                          |        |                                            |
| 7      | Aerodrome License                                                                                                                                                                                                                                                                                                                                      |                        |                          |        |                                            |
| n      | Any other, if applicable                                                                                                                                                                                                                                                                                                                               |                        |                          |        |                                            |

## **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<br>(Yes/ No) |
|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 1                                                | Proof of Processing Fee paid                                                                                                                                                                                                                                                                                                                               |                         |
| <b>Documents for KYC Details</b>                 |                                                                                                                                                                                                                                                                                                                                                            |                         |
| 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                                                                                                                                                                                                                                                                                                  |                         |
| <b>Documents for Entity Specific Information</b> |                                                                                                                                                                                                                                                                                                                                                            |                         |
| 11                                               | Details of Shareholding Pattern as per Annexure C                                                                                                                                                                                                                                                                                                          |                         |
| 12                                               | Certified Copy of Board Resolution mentioning: <ul style="list-style-type: none"> <li>a. authorised borrowing, specifying limits, institutions and signatory</li> <li>b. investment of committed equity along with authorisation</li> <li>c. authorising HUDCO to share information with other financial institutions and conduct bureau checks</li> </ul> |                         |
| 13                                               | Details of Group Companies                                                                                                                                                                                                                                                                                                                                 |                         |

| <b>S. No.</b> | <b>Particulars</b>                                                                                                                                                                                                                                                                                                                                                       | <b>Compliance<br/>(Yes/ No)</b> |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| 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 <ul style="list-style-type: none"> <li>a. Profit &amp; Loss Accounts</li> <li>b. Balance Sheet</li> <li>c. Cash Flow</li> <li>d. Statement of Change in Equity</li> <li>e. Notes to Accounts</li> </ul> |                                 |
| 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: <ul style="list-style-type: none"> <li>a. ongoing</li> <li>b. concluded</li> </ul>                                                                                                                                                                                                                                         |                                 |
| 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<br>(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                                                                                                                                                                                                                                   |                         |
| <b>Documents and Details for Project Specific Information</b> |                                                                                                                                                                                                                                                                                     |                         |
| 32                                                            | Air Traffic Services (ATS) Certification                                                                                                                                                                                                                                            |                         |
| 33                                                            | Copy of Concession Agreement/ Operation Maintenance Development Agreement, if any                                                                                                                                                                                                   |                         |
| 34                                                            | Detailed Design Drawings and its Approval                                                                                                                                                                                                                                           |                         |
| 35                                                            | Project Documents, including: <ul style="list-style-type: none"> <li>a. Detailed project report (DPR) – including detailed cost estimate</li> <li>b. Information Memorandum (IM)</li> <li>c. Techno Economic Viability Report (TEV)</li> <li>d. Financial/ Revenue Model</li> </ul> |                         |
| 36                                                            | Funnel Zone safety assessment & Obstacle Analysis Report                                                                                                                                                                                                                            |                         |
| 37                                                            | Copy of Sales and Marketing Plan including Sales Material                                                                                                                                                                                                                           |                         |
| 38                                                            | Details of Pre-negotiated Material Prices/ Strategic Supply Arrangements                                                                                                                                                                                                            |                         |
| 39                                                            | Details of Physical and Financial Progress of the Proposed Project, certified by Independent Engineer of any Concessioneing Authority, if any                                                                                                                                       |                         |
| 40                                                            | Copy of Due Diligence Report from Lead Banker, if any                                                                                                                                                                                                                               |                         |
| 41                                                            | 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.<br><i>(Not exceeding 120 days from the date of receipt of the last information)</i> |  |