

## National Handicapped Finance and Development Corporation

Regd. Office : Red Cross Bhavan, Sector-12, Faridabad-121007  
Corporate Office : Unit -11 & 12, F-79 & 80, DLF Prime Tower, Okhla Phase-I,  
New Delhi-110020

Web site : [www.nhfdc.nic.in](http://www.nhfdc.nic.in) Email: [nhfdc97@gmail.com](mailto:nhfdc97@gmail.com)

Phone : 011-45803730/45088636

### Application for Vishesh Microfinance Yojana (VMY)

Regd. Office :

Corporate Office :

#### **A) Details of Applicant**

1.	Name of Applicant	
2.	Regd. Office	
	Complete Address with PIN Code	
	Telephone No.	
	Website	
	Email	
3.(i)	CIN (Attach copy of Cert. of Incorporation, Commencement of Business, if any, Cert. copy of Memorandum & Articles of Association)	
(ii)	Registration with RBI : Registration no. and Date of Registration (Furnish Cert. copy of Certificate of Registration)	
iv)	Category of the Company (Public Limited/Private Limited) Any specific category like registration u/s 8 of the Companies Act, 2013 (Please specify).	
(iii)	PAN (Attach Certified Copy)	
4.	Chairman	
5.	CEO/Managing Director	

#### **6. Name & Address of the CEO & Present Directors**

S. No.	Name (Full name)	Designation	DIN	PAN	Mobile Number	Full Address	If declared as Defaulter by any Agency/RBI
1.							
2.							
3.							

**Note:** Please attach (i) Two photographs of (a) CEO/Managing Director and (b) Official authorised to sign the application (ii) PAN, Aadhar and Passport of (a) & (b) above.

Profile of each Director be attached.

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### 7. Organisation Structure (Attach separate sheet)

<b>8.</b>	Regional Office (Address & Email)	
<b>9.</b>	Branch Office (Address & Email)	
<b>10.</b>	No. of Employees	
a)	Executives	
b)	Non-Executives	
<b>11.</b>	Corporate Office (Address, Ph. Number & Email)	
<b>12.</b>	Nodal Officer for dealing with NHFDC	
<b>13. (a)</b>	Name	
(b)	Designation ( The Officer should be atleast one level below the Board level)	
(c)	Address:	
(d)	Telephone Number with STD Code	
(e)	Email	
<b>14.(a)</b>	If objects Clause allows extending financial assistance to Persons with Disabilities (Y- If Yes/ N- If No)	
(b)	If Yes, then mention the relevant clause of the Memorandum of Association/ Bylaw etc.	
<b>15.(i)</b>	If the Applicant Company has authority to borrow (Yes/No)	
(ii)	If Yes, then Please specify the limit, if any , specified in Articles of Association/other document/resolution.	
(iii)	If the Board of the Applicant Company has passed any resolution for obtaining loan from NHFDC? (Yes/No)	
(iv)	If Yes, then please furnish certified copy of the Board resolution in respect of (iii) above.	
(v)	If the loan applied for would be in conformity with provisions of Section 180 and 186 of the Companies Act,2013? (Yes/No)	
(vi)	If Yes, then please furnish certified copy of the resolution passed in respect of (v) above. Else, state how the proposed loan would be in conformity with provisions specified in (v) above.	
<b>16.(a)</b>	If entered into agreement with NHFDC for implementation of Vishes Microfinance Yojana? (Yes/NO)	
(b)	If, yes, then please specify the date on which	

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	the applicant signed the application.	
17.	Name of Holding Company and other Group Company (ies) with CIN : Attach separate sheet	

### B.1. Loan Details (Applied for)

1.	Loan amount applied for :	
	(In figure)	
	(In words)	
2.	Purpose	
3.	Tenure	
4.	Security Offered: a) Fixed charge/Floating charge (Specify) b) Collateral c) Any other	

### B.2 : Particulars of Proposed Borrowers

	Name & Address of the Borrower	Age	M/F	Category (SC/ST/OBC/Gen/Minority)	Disability type	% of Disability	Annual Income	Name of the Activity & Address	Amt. proposed by the Borrower
a)Rural									
b)Urban									

### C) Activities in Social sector

1. Social sector activities carried out in last past 3 Years

(Attach separate sheet)

2. Grants, if any, received in Last 3 Years

Sl.	Source of Funds	Financial Year	Amount. Received	Physical Achievement
	From Central Government /GoI Agency			
	From State Government /St.			

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Sl.	Source of Funds	Financial Year	Amount. Received	Physical Achievement
	Government Agency (Pl. Specify)			
	Any other Agency			

**D) Financial Details**

**1. Credit Rating of Applicant**

S. No.	Rating Agency	Rating	Amt. & Facility	Date of Rating
1.				
2.				

**2. Loan Products offered by the Applicant**

Product Name	Type	Loan	Margin	Tenure	Repayment Mode	Security/ Collateral	RoI per Annum
1.							

**3. Credit Appraisal/Sanction mechanism adopted /to be adopted by the Applicant**

(Attach Brief write up)

**4. Monitoring and Recovery mechanism**

(Attach Brief write up)

**5. Area of operation / Geographic Reach during past three years and current year:**

States	No. of Branches (Year 1)	No. of Branches (Year 2)	No. of Branches (Year 3)	No. of Branches As on date

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**6. Details of loan disbursed / outstanding for last 3 years:**

*(Rs in figures)*

Particulars	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20 (Till date)
Loan disbursed				
No. of beneficiaries				
Average disbursement per beneficiary				
Loan outstanding				
No. of active borrowers				
Average outstanding per borrower				
No. of branches				
Average number of loan accounts per branch				
No. of field officers				
Average no of loan accounts per field officer				

**7. Important financial parameters:**

Particulars	FY 2016-17 (Aud.)	FY 2017-18 (Aud.)	FY 2018-19 (Aud.)	FY 2019-20 (Till 30/09 Prov.)	FY 2019-20 (Estimated)	FY 2020-21 (Proj.)	Fy 2021-22 (Proj.)
Balance Sheet size							
Share Capital							
Reserve & Surplus							
Net owned funds							
Owned Portfolio							
Managed Portfolio							
Asset Under Management (AUM) 1+2							
Interest income							
Other Income							
Net Income							
Staff Expenses							
Provisions and write offs							

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Depreciation							
Admn. Costs							
Finance Charges							
PBT							
PBT/Net Income (%)							
PAT							
Gross NPA							
(a) Amount							
(b) %							
Net NPA							
(a) Amount							
(b) %							
Capital Adequacy Ratio (%)							
Interest Coverage Ratio =(PBT+Interest Expense+Dep.)/Interest Expense							
DSCR							
ROCE							
Debt Equity Ratio (TOL/TNW)							
Current Ratio							
Net Profit Margin							
<b>CRAR</b>							

**8. Non Performing Assets (NPAs) movement:**

Category	FY 2016-17 (Aud.)	FY 2017-18 (Aud.)	FY 2018-19 (Aud.)	FY 2019-20 (Till 30/09 Prov.)
Standard				
Substandard				
Doubtful				
Loss Assets				
Total				

Reasons for adverse movement in NPAs, if any:

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**9. Details of loans availed and Outstanding**

Name of the Bank /FI	Date of Sanction	Amount (Rs.)	ROI	Security	Tenure(m onths)	O/s balance as on date of application

*(please provide copies of sanction letters along with terms and conditions in respect of loans availed)*

**10. Defaults in repayment of dues, if any:**

Name of the Bank /FI	Date of Sanction of Loan	Cumulative amount under Default	Period of default	Remarks

**11. Lenders contact details:**

Name of the Bank /FI	Contact person	Phone Number/ Mobile	Address	Email

**E) Infrastructure for Loan Portfolio Management**

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**1. Management Information System including technology solution adopted (for loan portfolio management/accounting/MIS purposes):**

(Attach Brief write up)

**2. Risk management system in place:**

(Attach Brief write up)

**3. Disaster Management Policy of NBFC:**

(Attach Brief write up)

**F) Any other information relevant to the proposal:**

*(Unique features & awards received etc.)*

**G) Certificate:**

i) *Particulars of Bank Accounts (IFSC Code and Branch code) need to be furnished.*

ii) *Declaration by CEO/KMP that ;  
the applicant company is authorised to borrow upto Rs. \_\_\_\_\_ and that  
the borrowing already made alongwith loan proposed to be taken (if received)  
would not violate any of the provisions of the Companies Act, 2013, RBI Act,  
1934 and other statutes as applicable as on date.*

**Place:**

**Authorized Signatory:  
Name (IN BLOCK CAPITALS)**

**Date:**

**Designation:**

**Seal**

*Note: Each page of this document has to be signed by the authorised person.*



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**List of Enclosures to be submitted with the Application Form  
(As applicable)**

<b>S</b>	<b>Enclosure</b>	<b>Enclosed (Y/N)</b>
1.	Forwarding letter by the company on Letter head ( <b>Original</b> )	
2.	Filled in Application form (In <b>original</b> Duly filled in stamped and signed)	
3.	Certified copy of Certificate of Registration issued by Reserve Bank of India- Copy	
4.	Certified copy of Memorandum of Association (MoA)/ Trust Deed/ Bye Laws- Certified Copy	
5.	Certified copy of Address Proof of Company	
6.	Certified copy of PAN Card of the Company	
7.	Self certified copy of KYC of the Promoters / Directors. One Photo ID (PAN) and One in support of Address Proof. eg. Aadhaar / Passport	
8.	Certified copies of Audited Financial Statements for last three years.	
9.	Copy of projected financial statements for next three years	
10.	Certified copies of sanction letters along with terms and conditions of loans subsisting as on date of application.	
11.	Certified copies of Rating/Grading Report and rationale from the rating agency (preferably not older than one year)	
12.	General Company profile/presentation etc.(if any)	
13.	Other relevant enclosures, if any	

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