

Loan Application Form
(Infrastructure & Logistics Projects)

1. Name of Borrower:
2. Registered Office Address:
3. Corporate Identification Number (CIN):
4. Name of Shareholders (>20%) in borrower company:

S. No.	Shareholder Name	Present % shareholding
1		
2		

5. Project Summary:

Element	Details
Name of Project	
Type of Project	
Sector	
Location	District_____, State_____
Need of the Project	
Brief Description of the Project	
Current Status of Project	
Scheduled Commercial Date of Operation (SCOD)	
Project Cost (Rs. crore)	
Proposed Debt to Equity ratio	
Cost incurred on project till date (Rs. crore)	
Paid up capital (Rs. crore)	

5.1 Funding Details

S No	Details	Name	Year 1	Year 2	Year 3	Year n...	Total
1	Promoter contribution						
2	Loan from REC	REC					
3	Loan from other Banks/FI						
4	Subsidy / Grant						
	-Central						
	-State						
Total (1+2+3+4)							

Please provide Quarter-wise requirement of funds. Quarter-wise phasing to be provided separately for hard and soft cost and also for equity and debt.

5.2 Brief description of the project covering the following:

Item	Details
Elements of the project such as technology, components, end product etc	<ul style="list-style-type: none"> Rating major elements/ components of the project with technology, make/class/model and brief specification of key equipment and key design parameters
Infrastructure	<ul style="list-style-type: none"> Land Requirement, Availability and type of land for the project, if any RoW for required/proposed infrastructure for access to location
Implementation Schedule	<ul style="list-style-type: none"> Start date, major activities and milestones and the COD
Project Cost & Means of Finance	<ul style="list-style-type: none"> Total Project Cost breakup and Means of Finance
Agreements / Licenses/ Approvals/Clearances in the Project	<ul style="list-style-type: none"> Relevant agreements/ Licenses /approvals for execution of the project

6. Project Details:**6.1 Clearances, Licenses & Approvals**

S. No.	Particular	Date (Actual / Anticipated)	Status (Along with Authority Involved, wherever applicable)
1.	Incorporation of Company		
2.	Forest Land Clearance		
3.	Environmental Clearances		
4.	SPCB/CPCB clearance		
5.	Any other clearances		

Notes:

- I. Please briefly explain the process of obtaining the License/Approval relevant to the project and State the progress made so far and the expected timelines for completion/Obtaining the final approvals. If any of the above has been rejected or required to be re-applied, please State the reasons
- II. Please attach all the copies of Licenses/Approvals obtained and/or the communication from authorities reflecting the current status of each of the Licenses/approvals, as specified in the List of Documents to be submitted.

6.2 Details of Project Land (if any):

Land	Requirement	Acquisition Status	Time required for balance acquisition	Cost (Rs. crores)
Land purchased/ Land on Lease basis				
Agricultural land (if any)				

Land	Requirement	Acquisition Status	Time required for balance acquisition	Cost (Rs. crores)
Forest land (if any)				
Total Land				
Land which cannot be mortgaged				

6.3 EPC Contract Route

S. No.	Element	Details
1.	Current status of EPC contract(s)	
2.	Date of Award of EPC contract(s)	
3.	Name of Contractor(s)	
4.	Contract award value	Rs

6.4 Non-EPC Route

Borrower to provide details of Key Contracts for the project

Name of the Equipment/Package	Name of Supplier	Contract Value (Rs)

6.5 Project Implementation Details

S. No.	Element	Details
1	Project Implementation Schedule	
2	Current status in terms of key milestones, highlighting the delays, if any	

6.6 Project Cost Details

S. No.	Element	Year1	Year 2	Year n...	Total	% total
1	Hard Cost*					
2	Soft Cost*					
3	Overheads (Incl. Contingencies)					
4	Total Cost Excluding IDC					
5	IDC					
6	Total Project cost incl. IDC					

(*) Breakup of hard cost & soft cost may be provided.

6.7 Major Assumptions of the Project:

S. No.	Element	Details
1	SCOD of the Project	
2	Interest on term loan	
3	Repayment tenure of the Debt	
4	Moratorium Period	
5	Repayment Frequency & Interest frequency	
6	Door to Door Tenor (Years)	
7	Annual O&M Charges	
8	Escalation/Variation in O&M charges	
9	Any other recurrent expenditure during operational phase	

6.8 Estimated financial parameters as per financial model

Element	Details
Project IRR (%) (Pre tax)	
Average DSCR	
Minimum DSCR	

7. List of Documents to be submitted CHECK LIST (yes/no)**A. Project Related**

S. No.	Elements	Yes/ No
1.	Administrative approval from competent authority/ MOU signed with State/Central Government, if applicable	
2.	Detailed Project Report (DPR)/ Techno-Economic Viability (TEV)/ Information Memorandum (IM) along with Detailed Financial Model	
3.	Proof of acquisition of land (If applicable)	
4.	Copies of Licenses/Approvals/clearances, if obtained and/or the communication from authorities reflecting the current status of each of the Licenses/approvals/clearances	
	a) Incorporation of Company	
	b) Forest Land Clearance	
	c) GST Registration	
	d) Environmental Clearances	
	e) SPCB/CPCB clearance	
	f) Any other clearances/approvals required for the project	
5.	Copies of the major Contracts/Agreements entered into – for Project engineering, procurement and construction (EPC)/Package contracts	

B. Borrower Related

Sr	Documents to be submitted	Yes/No/NA
1	PAN	
2	Certificate of incorporation	
3	Clause in MOA authorizing investment in the SPV/project company along with copy of MoA/AoA	
4	Copy of board resolution for investment of committed equity along with authorization	
5	Audited Annual Reports of last 4 financial years	
6	Details of Directors including key personnel	
7	Sources of funds and certificate of utilization of funds (Statutory Auditor certificate)	
8	External Credit Rating by RBI/SEBI accredited rating agencies	
9	Detailed Shareholding Pattern (% and amount wise) along with changes in last 4 financial years. (Certified by Company secretary	
10	Please give statutory auditor certificate for the status of default or delay in repayment of loans and interest to banks/FIs/NBFCs/Other default in the last four audited financial years.	
11	Information memorandum with financial model of lead bank/FI(if not available then of borrower Co)	
12	Litigation details	
13	Passport details of functional director/ managing director/ individuals (individual promoter)	
14	KYC of directors	

C. Promoter Related

Sr.	Documents to be submitted	Yes/No/NA
1	PAN	
2	Certificate of incorporation	
3	Date of commencement of business	
4	Registered office address ,address for communication	
5	External Credit Rating by RBI/SEBI accredited rating agencies	
6	Detailed Shareholding Pattern (% and amount wise) along with changes in last 4 financial years. (Certified by Company secretary)	
7	Copy of board resolution for investment of committed equity	
8	Copy of MoA /AoA	
9	Details of Directors including key personnel and their experience	
10	Authorized person/s for contact-their email, phone, fax and address for correspondence along with authority letter	
11	Please give statutory auditor certificate for the status of default or delay in repayment of loans and interest to banks/FIs/NBFCs/Other default in the last four audited financial years.	
12	If your company has availed CDR scheme in the past, please give details of same	

13	Details of any restructuring/rescheduling of loans, if any, in past four financial years and time period from last audited account year.																									
13	If any group company of Promoter Group has availed any loan facilities from REC.																									
14	Details of existing borrowing arrangements																									
	Details of projects already commissioned, under implementation& under planning by promoter																									
15	Latest CMA information provided to working capital bankers																									
16	Due diligence report in form as per Annexure D																									
17	Name and address of the main Bankers having business dealings along with the copy of letter addressed to the Bankers																									
18	Audited Annual Reports of last 4 financial years																									
19	Passport details of functional director/ managing director/ individuals (individual promoter)																									
20	KYC of promoters																									
21	Group Organogram: Indicating all the group companies and associate companies including percentage of ownership																									
22	Chart showing inter-se relationship between Project Company and promoter companies including percentage of ownership.																									
23	Details of litigations cases, criminal cases, show cause notices, charge sheets etc pending, if any, against the promoter company and its directors																									
24	Name of agency, if any hired, for loan syndication or consultant along with appointment letter.																									
25	Excel based Financial Model for projections, in case of less than 100% upfront equity as per Annexure- H																									
26	Business Profile a) Please attach a detailed note on business and financial policy of your company b) Major business segments (BS) along with following details																									
		<table border="1"> <thead> <tr> <th></th> <th>BS 1</th> <th>BS 2</th> <th>BS -n</th> </tr> </thead> <tbody> <tr> <td>Name of each major Business Segment</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Turnover in each business segment</td> <td></td> <td></td> <td></td> </tr> <tr> <td>% to total turnover</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Industry Leader in each business segment</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Turnover of Industry leader in each of business segment</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		BS 1	BS 2	BS -n	Name of each major Business Segment				Turnover in each business segment				% to total turnover				Industry Leader in each business segment				Turnover of Industry leader in each of business segment			
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	a) What are critical factors affecting each business segment of your business b) Management view for key developments, risks, challenges, opportunities in each business segment c) Details of Sundry Debtors and Sundry Creditors constituting more than 10% of the total debtors and total creditors of last audited year																									

Project ESMS assessment

Section-1: Company Specific (Promotor/ Core Promoter / Sponsor)

1.1 Company Information

Company Name:
Company Address:
Contact Person (Name & Designation):
Email:
Phone Number:

1.2 Does your company have an Environmental and Social Management System (ESMS)?

- ☐ Yes / No

1.3 Has your company faced any environmental or social compliance violations in the last 5 years?

- ☐ Yes / No
If yes, provide brief details:

1.4 Does the company conduct regular environmental, social and ethical audits?

- ☐ Yes / No
If yes, describe the frequency and scope of these audits.

1.5 Does the company have policies addressing:

- | | |
|---|--------|
| <input type="radio"/> Waste management? | Yes/No |
| <input type="radio"/> Occupational health and safety? | Yes/No |
| <input type="radio"/> Stakeholder engagement? | Yes/No |
| <input type="radio"/> Gender equality and non-discrimination? | Yes/No |
| <input type="radio"/> Grievance mechanisms? | Yes/No |
| <input type="radio"/> Human Rights policy? | Yes/No |
| <input type="radio"/> Fraud, bribery, and corruption? | Yes/No |

Section-2: Project Specific

2.1 Project-Specific Information

Project Name:
Project Location:
Project Type (Renewable, Conventional Power, Hydro, Infrastructure):
Project Stage: (Planning / Construction / Operation)

2.2 Environmental Impact and Management:

- 2.2.1 Has an Environmental Impact Assessment (EIA) been completed for this project?
- Yes / No / Have plan to do
If yes, submit the report.
- 2.2.2 Are there mitigation strategies in place to address identified environmental risks?
- Yes / No / Have plan to do
If yes, describe briefly:
- 2.2.3 What are the main environmental risks associated with the project (e.g., emissions, water contamination, biodiversity impact, deforestation)?
- 2.2.4 How is waste managed during the project lifecycle (construction, operation)?
- 2.2.5 Does the project involve any sensitive or protected ecosystems (forests, rivers, wetlands)?
- Yes / No

2.3 Social Impact and Community Relations:

- 2.3.1 Has a Social Impact Assessment (SIA) been carried out for the project?
- Yes / No / Have plan to do
- 2.3.2 Will the project affect Indigenous communities/local communities in any way?
- Yes / No
- 2.3.3 Are there community engagement programs in place (e.g., consultations, information sharing)?
- Yes / No / Have plan to do
- 2.3.4 Does the project have a formal grievance redressal mechanism for local communities?
- Yes / No
- 2.3.5 Are there any ongoing community development programs associated with the project (e.g., education, healthcare, infrastructure)?
- Yes / No / Have plan to do
If yes, provide details:

2.4 Health and Safety:

2.4.1 Does the project have a Health and Safety Management Plan in place?

- Yes / No

2.4.2 Are there emergency preparedness and response plans in place for the project?

- Yes / No

2.5 Regulatory Compliance and Permits:

2.5.1 Is the project in compliance with all relevant environmental and social regulations?

- Yes / No

2.5.2 List the key environmental and social permits obtained for the project:

2.6 Climate Change and Sustainability:

2.6.1 Has the project assessed potential climate change risks (e.g., extreme weather conditions like Floods, Cyclones etc)?

- Yes / No

If yes, provide details.

Declaration to comply Human Rights Requirements

We hereby commit to the following principles/ensure respect for human rights in all project-related activities:

1. Respect for Human Rights

All project activities shall uphold human rights and avoid contributing to any human rights abuses.

2. Non-Discrimination

The project shall ensure equal treatment for all workers and community members, with no discrimination based on race, gender, religion, or other protected characteristics.

3. No Forced or Child Labor

All forms of forced labour, human trafficking, and child labour are strictly prohibited in the project.

4. Safe Working Conditions

The project shall maintain a safe and healthy work environment, in full compliance with applicable health and safety standards.

5. Freedom of Association

The project shall respect employees' rights to join unions and engage in collective bargaining.

6. Fair Wages and Working Hours

Fair wages shall be provided, and working hours shall comply with local laws and regulations.

7. Indigenous and Cultural Rights

The project shall respect the rights and cultural practices of Indigenous Peoples, seeking consent for any project impact on their lands.

8. Environmental Protection

The project shall minimize environmental impacts to protect the health and resources of local communities.

9. Privacy and Data Protection

The project shall ensure the privacy of employees and community members, in accordance with data protection laws.

10. Grievance Mechanism

A clear and accessible process for reporting and addressing human rights concerns shall be established.

11. Human Rights Monitoring

Regular human rights assessments shall be conducted to uphold these commitments.

Authorized Signature: _____

Date: _____

Borrower Name and Position: _____

DECLARATION FORM

I/we confirm/affirm and undertake as below: -

- 1) I/we shall furnish any information required by REC to process my application for loan.
- 2) We undertake that any photocopied document submitted along with loan application format or during the appraisal process or any time thereafter is exact copy of original document.
- 3) Any material discrepancy/deviation subsequently found in any particulars herein furnished would entitle REC to treat the loan application as defunct.
- 4) All information pertaining to borrower and all promoters including information contained in Loan application form including DPR/TEV/IM are true, correct, updated, accurate, and is neither misleading nor qualified.
- 5) We acknowledge and accept that mere submission of above documents alone will not entitle an applicant for sanction of loan.

(Full name and Signature of the borrower or person authorized
to sign the application with official rubber stamp)
CFO/Company Secretary/MD /Director

Place:

Date: