

Loan Application

To:

The Branch Manager

DEF Bank

789, MG Road, Mumbai, Maharashtra, 400001, India

Date: July 10, 2024

Subject: Application for Business Loan

Dear Sir/Madam,

We, DEF Manufacturing Private Limited, are writing to apply for a business loan of INR 50,000,000 (Indian Rupees Fifty Million Only) to finance the expansion of our manufacturing facilities and increase working capital.

Company Details:

- **Company Name:** DEF Manufacturing Private Limited
- **Company Registration Number:** U72900KA2015PTC098765
- **Registered Address:** 123, Industrial Zone, Bangalore, Karnataka, 560001, India
- **GSTIN:** 29ABCDE1234F1Z5
- **PAN:** AABCD1234E

Loan Details:

- **Loan Amount:** INR 50,000,000

- **Purpose of Loan:** Business expansion and working capital
- **Tenure:** 5 years
- **Interest Rate:** 8% per annum

Background and Purpose:

DEF Manufacturing Private Limited, established in 2015, is engaged in the manufacturing of industrial machinery and equipment. Our business has seen significant growth, and we are now looking to expand our operations to meet the increasing demand. The funds will be used for:

- **Expansion of Manufacturing Facilities:** INR 30,000,000
- **Procurement of Advanced Machinery:** INR 10,000,000
- **Increase in Working Capital:** INR 10,000,000

Financial Performance:

Our financial performance over the past three years has been strong, with steady revenue growth and profitability.

Income Statement:

Year	2021	2022	2023
Revenue	80,000,000	90,000,000	100,000,000
Expenses	60,000,000	70,000,000	80,000,000
Net Profit	20,000,000	20,000,000	20,000,000

Balance Sheet:

Assets	2021	2022	2023
Fixed Assets	60,000,000	65,000,000	70,000,000
Current Assets	30,000,000	35,000,000	40,000,000
Total Assets	90,000,000	100,000,000	110,000,000

Liabilities	2021	2022	2023
Long-term Debt	30,000,000	35,000,000	40,000,000
Current Liabilities	20,000,000	25,000,000	30,000,000
Total Liabilities	50,000,000	60,000,000	70,000,000

Equity	2021	2022	2023
Shareholder's Equity	40,000,000	40,000,000	40,000,000

Security Offered:

The loan will be secured by our manufacturing plant located at 789, Industrial Area, Bangalore, Karnataka, 560002, India, valued at INR 100,000,000.

Declaration:

We hereby declare that the information provided is true and correct to the best of our knowledge.

We understand that any discrepancy found during the verification process may result in the rejection of our loan application.

Attachments:

1. Board Resolution

2. Certificate of Incorporation
3. GST Registration Certificate
4. Business Plan
5. Company Profile

Yours faithfully,

[Signature]

Ms. Anjali Sharma

Managing Director

DEF Manufacturing Private Limited