

Department of Food and Public Distribution  
(Govt. of India)

**SDF** Sugar Development Fund  
चीनी विकास निधि

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BUSINESS REQUIREMENTS DOCUMENT

**Enhancements – SDF Portal**

(<https://sdfportal.in/portal> )

## VERSION AND APPROVALS

VERSION HISTORY			
<u>Version #</u>	<u>Date</u>	<u>Revised By</u>	<u>Reason for change</u>
<b>1.0</b>	<b>18/12/2020</b>		

This document has been approved as the official **Business Requirements Document** for enhancements in SDF – Portal [\*\*https://sdfportal.in/portal\*\*](https://sdfportal.in/portal) and accurately reflects the current understanding of business requirements.

Following approval of this document, requirement changes will be governed by the project's change management process, including impact analysis, appropriate reviews and approvals.

sdfportal.in/portal	Version: <1.0>
Business Requirements Document	Date: <18/03//21>

<b>DOCUMENT APPROVALS</b>
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<b><u>Approver Name</u></b>	<b><u>Project Role</u></b>	<b><u>Signature/Electronic Approval</u></b>	<b><u>Date</u></b>

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## PROJECT DETAILS

<b>Project Name</b>	<b>Enhancements in SDF Portal</b>
<b>Project Type</b>	<b><i>Additional Functionality – SDF Portal</i></b>
<b>Project Start Date</b>	
<b>Project End Date</b>	

## OVERVIEW

This document defines the high level requirements in the project name Enhancements in SDF Portal. It will be used as the basis for the following activities:

- Creating solution designs
- Developing test plans, test scripts, and test cases
- Determining project completion
- Assessing project success

## GLOSSARY OF TERMS

Term/Acronym	Definition
<b>DFPD</b>	Department of Food and Public Distribution
<b>PCB</b>	Pollution Control Board
<b>NOCs</b>	No Objection Certificates
<b>FACR</b>	Fixed Assets Coverage Ratio
<b>LSPEF</b>	Levy Sugar Price Equalization Fund
<b>DPR</b>	Detailed Project Report
<b>EIA</b>	Environment Impact Assessment Clearance.
<b>PPA</b>	Power Purchase Agreement
<b>AA</b>	Administrative Approval
<b>FEDAI</b>	Foreign Exchange Dealers Association of India
<b>ZLD</b>	Zero Liquid Discharge
<b>NDC</b>	No Dues Certificate
<b>BG</b>	Bank Guarantee
<b>PDC</b>	Post Dates Cheques
<b>DSCR</b>	Debt Service Coverage Ratio
<b>TPA</b>	Tripartite Agreement
<b>Sugar Factory</b>	Reference is made to an individual Sugar Unit
<b>Sugar Undertaking</b>	Reference is made to a Group Company

## PROJECT OVERVIEW

### Project Overview and Background

Sugar Development Fund (SDF) was established in the year 1982, through an act of Parliament. Under the Sugar Development Fund Act, 1982 and the Sugar Development Fund Rules, 1983 (as amended), the Sugar Development Fund (SDF) provides loans at concessional rate of 2% below the prevailing bank rate to Sugar Factory for the following schemes:

- A. Modernisation/Rehabilitation (Rule 16 and 16A).
- B. Cane Development (Rule 17 and 17A).
- C. Production of Anhydrous Alcohol or Ethanol from alcohol or from molasses (Rule 22).
- D. Conversion of existing plant to Zero Liquid Discharge plant (Rule 22A).
- E. Bagasse-Based Co-generation power projects (Rule 23).

SDF Loans are not available for working capital, creation of current assets or refinancing of a loan(as per Rule) availed by the Sugar Factory.

The disbursement of loan is guided by the Sugar Development Fund Act, 1982, the SDF Rules, 1983 and Guidelines issued by the Standing Committee under SDF, which are amended from time to time.

Further, every borrowing Sugar Unit who has undertaken loans for any of the above mentioned schemes is required to submit Progress Report of the company to the Nodal agency on half yearly /yearly basis as a part of the Compliance with SDF-Guidelines. The Nodal agency reviews the status of necessary compliance and subsequently update the SDF/GOI.

The borrowing Sugar Companies / Unit require No Objection Certificates (NOCs) from SDF/ GoI for various purposes as mentioned below

- 1. Security Creation for availing sanctioned SDF Loan (FACR at the time of availing disbursement)
- 2. Ceding charge in favour of other lenders
- 3. No Dues & Satisfaction of Charge against closed loans.
- 4. NOC for Part Vacation of Charge
- 5. NOC for other Request

The scope of this document is automating the process of Compliances w.r.t Progress reports ,Various No Objection Certificates (NOCs) request , maintaining legal case status , Bank Guarantee (BG) , Fixed Deposit (FD) as well as PDC's(Post-dated Cheques) .

The system must be integrated with the e-mail as well as SMS (Short Message Service) text messaging Service component.



## Project Dependencies

The Data pertaining to Basic details – Loan Master / Disbursement Master / Schedule /outstanding amount and other basis details like Address etc. shall be updated in the SDF portal for all the concerns – who have already availed Sugar loan from SDF- Government

## Business Drivers

The key drivers of the adoption of automated solutions will be to save time and cost, and laborious manual processes that shall be replaced with technology aimed at increasing operational efficiency through better optimization of resources.

## KEY ASSUMPTIONS AND CONSTRAINTS

### Key Assumptions and Constraints

#	Assumptions
1	Data Availability
2	Testing data comprises test Id's for live Sugar Units / SDF- Gov Ind And IFCI with for each category of NOC requests
3	Defined Scope of - Requirements w.r.t SDF- GOV , Approvals in place
#	Constraints
1	Migration of existing data pertaining SDF Portal
2	Impending changes to any SDF rules / guidelines may impact data dictionary design
#	Risks
1.	Project Timelines may be impacted due to various challenges encountered during Data migration / Testing and Validating Data.
2	Approvals of Scope and Screen design may impact the Timeline for project completion and will also impact execution of testing plan

## **Business Requirements**

### **Agenda – Sub Committee Meeting Module**

The purpose of this module is to assist the business users for assessing the eligibility for various SDF loan facility i.e. Modernization / Rehabilitation Loans, Cane Development Loan, Ethanol and Zero Liquid Discharge Loans and Co-generation Loans, under SDF Rules – in below scenarios namely

1. Situation I Eligible Project Cost
2. Situation II Normative Project Cost
3. Situation III (SDF Loan Applied For)
4. Situation IV ( As per Standing Committee Decision)

Further the details of above along with the eligible project cost (\*) and SDF loan calculated are placed in the Agenda paper of Sub Committee meetings for approvals thereon.

### **Loan Application Module**

The existing loan application module needs to be modified to capture the details mentioned below, which would subsequently be used in the generation of the Agenda for Sub Committee Meeting for approvals thereon.

#### **Facility Type – Co-generation Loans (Power Project)**

- 1) Main Features of Power Project
- 2) Annual requirements of Bagasse and Quantity of Bagasse generated
- 3) Details as per Appraisal Note
  - a. Estimated Project cost
  - b. Means of Finance
- 4) Financial Details – Last 3 Years from the date of loan application
- 5) Financial Ratios – FACR, DSCR , IRR
- 6) Net Worth – Past 3 years
- 7) Details of Assumptions undertaken (basis Project Appraisal)
  - a. Profitability Estimates
  - b. Raw Material
  - c. Net Profit/Loss
- 8) Security Requirements & Security proposed

Annual Requirement of Bagasse and Quantity pf Bagasse generated

## Funding Pattern

The typical funding pattern of SDF loans for all types of loans (except Cane Development Loan) for Brownfield project, is as per following funding pattern:

1. Scheduled Bank/Financial Institution – 50% of the total project cost.
2. Promoters' contribution – 10% of the total project cost.
3. SDF component – 40% of the eligible project cost.

However, where the owner's contribution/ equity is increased beyond 10%, there will be a corresponding decrease in the SDF loan component.

In respect of Greenfield **projects** for Co-generation and Ethanol Projects, the SDF contribution is 20% of the eligible project cost.

In respect of Cane Development, the provisions are as follows:

- a) SDF: 90% of the total cost of the scheme subject to a maximum project cost of ₹600 lakhs.
- b) Sugar Undertaking: Minimum of 10% of the total cost of the scheme.

## Calculation of the Eligible Amount of SDF Loan

While a Sugar factory submits an application for SDF loan, the system should also calculate the eligible project cost is calculated by deducting the cost of ineligible items from the Total Project Cost (**.Ref Annexure - List of ineligible items for grant of SDF loans**) , basis the nature of **Various SDF loan schemes under the SDF Act 1982** .

The total eligible loan amount is the lowest of the estimated loan amount for each of the SDF Loans–

- Modernization / Rehabilitation Loans
- Cane Development Loan
- Ethanol and Zero Liquid Discharge Loans
- Co-generation Loans

The details of the same are available under Business Rule -22 (BR 22).

## Undertaking from Group Companies

Group Undertaking from Sugar Factory may also be sought from the Sugar factory availing SDF Loan. This shall form part of the mandatory document upload

### **No Objection Certificate (NOC) Module**

The borrowing Sugar Companies / Unit require No Objection Certificates (NOCs) from SDF/ GoI for various purposes as mentioned below

1. Security Creation for availing sanctioned SDF Loan (FACR at the time of availing disbursement)
2. Ceding charge in favour of other lenders
3. No Dues & Satisfaction of Charge against closed loans.
4. NOC for Part Vacation of Charge
5. NOC for other Request

FACR for the Company/Society as well as factory, given by the appraising banks, should be indicated in the Agenda. Revisions in FACR, if any, should be accompanied by proper justification by the appraising bank/FI. If it entails revaluation of assets, the copy of such revaluation from the approved valuer should also be submitted, along with justification.

As there are number loans availed by the sugar mills which are secured on different type of assets (Fixed & Current Assets), a need was felt by the committee to specify the value of secured loans to be considered for FACR Calculation.

## Nodal Agency [Screen] (Tentative)

Progress Reports - Sugar Factory Screen 1									
Sugar Unit	SAI PRIYA SUGARS LTD								
Unit	Plant code	State	Type of Assistance	Sanction Date	IFCI Loan Code	GOI Ledger No	Period	Upload Reports	Remarks
Barkatpur	49021	UP			2012922001	IX-1			
Barkatpur	57601	UP			2014914001	IX-88			
Shermau	59701	Karnatka			2019914001	II-33			
	Upload								
	Audited Annual Report	FY YYYY-YY		Upload /View/ Download	Remarks				
	Half Yearly Progress Report (PR)	April ,YYYY to September, YYYY	YYYY-YY	Upload /View/ Download /Cancel		Notify			
	Yearly	FY YYYY-YY	YYYY-YY			Notify			
	Form RT8C	Sugar Season	MM-YYYY			Notify			
			MM-YYYY			Notify			
	Pollution Certificate	Available (Y/N)	Current validity(Date )	Upload /View/ Download /Cancel		Notify			
	Insurance document	Available (Y/N)	Current validity(Date )			Notify			
						Notify			

* Type of Assistance - Cane Development / Modernization/ Cogeneration / Cane / Ethanol * Seek Reports - e-mail notification is sent to Sugar Factory / SDF- GOV * Period (April ,YYYY to September, YYYY ) / Yearly										
<b>Progress Reports - Nodal Agency Screen 2</b>										
Sugar Unit	SAI PRIYA SUGARS LTD									
Unit	Plant code	State	Type of Assistance	Sanction Date	Loan Code	GOI Ledger No	Period	Reports Uploaded	View Reports	Remarks
Barkatpur	49021	UP			2012922001	IX-1		Y/N		
Barkatpur	57601	UP			2014914001	IX-88		Y/N		
Shermau	59701	Karnatka			2019914001	II-33		Y/N		
<b>If Progress Reports Uploaded - Y - Screen 3</b>										
<b>Review Progress Reports - Screen 3</b>										
Audited Annual Report	FY YYYY-YY		View/Download	Review Report	Remarks					
Half Yearly Progress Report (PR)	April ,YYYY to September, YYYY	YYYY-YY	View/Download	OK/ NOK	Notify					
Yearly	FY YYYY-YY	YYYY-YY	View/	OK/ NOK	Notify					
Form RT8C	Sugar Season	MM-YYYY	View/	OK/ NOK	Notify					
		MM-YYYY	View/	OK/ NOK	Notify					
Pollution Certificate	Available (Y/N)	Current validity(Date )	View/Download	OK/ NOK	Notify					
Insurance document	Available (Y/N)	Current validity(Date )	View/Download	OK/ NOK	Notify					
If Review Report -NOK - Notification is sent to Sugar Factory to review the report uploaded and re-upload the same . The e-mail notification is also sent to the SDF-GOV										
If Review Report - OK - e-mail , Notification is sent to SDF-GOV , that the report is available for the review of SDF-GOV, However if the SDF - GOV finds any discrepancy in the report , they may re-send to Nodal agency and then nodal agency may notify the sugar factory to upload the same again .										

Sugar Unit	SAI PRIYA SUGARS LTD									
Unit	Plant code	State	Type of Assistance	Sanction Date	Loan Code	GOI Ledger No	Period	Seek Reports	Remarks	
Barkatpur	49021	UP			2012922001	IX-1				
Barkatpur	57601	UP			2014914001	IX-88				
Shermau	59701	Karnatka			2019914001	II-33				
* Type of Assistance - Cane Development / Modernization/ Cogeneration / Cane / Ethanol * Seek Reports - e-mail notification is sent to Sugar Factory / SDF- GOV * Period (April ,YYYY to September, YYYY ) / Yearly										
Progress Reports - Nodal Agency Screen 2										
Sugar Unit	SAI PRIYA SUGARS LTD									
Unit	Plant code	State	Type of Assistance	Sanction Date	Loan Code	GOI Ledger No	Period	Reports Uploaded	View Reports	Remarks
Barkatpur	49021	UP			2012922001	IX-1		Y/N		
Barkatpur	57601	UP			2014914001	IX-88		Y/N		
Shermau	59701	Karnatka			2019914001	II-33		Y/N		
If Progress Reports Uploaded - Y - Screen 3										
Review Progress Reports - Screen 3										
Audited Annual Report	FY YYYY-YY			View/Download	Review Report	Remarks				
Half Yearly Progress Report (PR)	April ,YYYY to September, YYYY	YYYY-YY	View/Download	OK/ NOK		Notify				
Yearly	FY YYYY-YY	YYYY-YY	View/	OK/ NOK		Notify				
Form RT8C	Sugar Season	MM-YYYY	View/	OK/ NOK		Notify				
		MM-YYYY	View/	OK/ NOK		Notify				
Pollution Certificate	Available (Y/N)	Current validity(Date )	View/Download	OK/ NOK		Notify				
Insurance document	Available (Y/N)	Current validity(Date )	View/Download	OK/ NOK		Notify				
If Review Report -NOK - Notification is sent to Sugar Factory to review the report uploaded and re-upload the same . The e-mail notification is also sent to the SDF-GOV										
If Review Report - OK - e-mail , Notification is sent to SDF-GOV , that the report is available for the review of SDF-GOV, However if the SDF - GOV finds any discrepancy in the report , they may re-send to Nodal agency and then nodal agency may notify the sugar factory to upload the same again .										

## Sugar Factory [Screen] (Tentative)

Progress Reports - Sugar Factory Screen 1								
Sugar Unit	SAI PRIYA SUGARS LTD							
Unit	Plant code	State	Type of Assistance	Loan Code	GOI Ledger No	Period	Upload Reports	Remarks
Barkatpur	49021	UP		2012922001	IX-1			
Barkatpur	57601	UP		2014914001	IX-88			
Shermau	59701	Karnatka		2019914001	II-33			
Upload								
Audited Annual Report	FY YYYY-YY		Upload /View/ Download /Cancel		Remarks			
Half Yearly Progress Report (PR)	April ,YYYY to September, YYYY	YYYY-YY	Upload /View/ Download /Cancel			Notify		
Yearly	FY YYYY-YY	YYYY-YY	Upload /View/ Download /Cancel			Notify		
Form RT8C	Sugar Season	MM-YYYY	Upload /View/ Download /Cancel			Notify		
		MM-YYYY	Upload /View/ Download /Cancel			Notify		
Pollution Certificate	Available (Y/N)	Current validity(Date )	Upload /View/ Download /Cancel			Notify		
Insurance document	Available (Y/N)	Current validity(Date )	Upload /View/ Download /Cancel			Notify		
						Notify		
* Type of Assistance - Cane Development / Modernization/ Cogeneration / Cane / Ethanol								
* Upload Reports - Half Yearly/ Yearly								
* Period (April ,YYYY to September, YYYY ) / Yearly								
* Notify - e-mail notification is sent to Nodal Agency / SDF- GOV								
*Download - Format of Progress Report - Msg Fill & Upload the same )								

In case of Half yearly submissions – The sugar unit shall upload only RT8C, however in case of annual submissions the sugar unit shall upload , Annual Report , Insurance , Pollution certificate . However if the sugar unit has not uploaded any document half yearly submissions , then the system must prompt for all the documents. Submission of RT8C indicates that the unit is running. The system should also capture the validity period for Insurance as well as pollution certificate as well as ESCROW Account details.



## SDF-GOI [Screen] (Tentative)

Progress Report Status											
Unit Wise - Review Progress Reports - SDF-GOV Screen 4											
Sugar Unit	SAI PRIYA SUGARS LTD										
Unit	Plant code	State	Type of Assistance	Sanction Date	Loan Code	GOI Ledger No	Period	Review Report	Remarks	Compliance Status	View /Download
Barkatpur	49021	UP			2012922001	IX-1		Y/N		Complied	
Barkatpur	57601	UP			2014914001	IX-88		Y/N		Pending	
Shermau	59701	Karnatka			2019914001	II-33		Y/N		Complied	
Consolidated - Progress Reports - Compliance Status - As On - (Select - Yearly / Half Yearly / FY/ Groupwise )											
Sugar Unit	Type of Assistance	Loan Code	GOI Ledger No	Sanction Date	Unit	Plant code	State	Compliance Status	Remarks	View /Download	
GODAVARI MANOR SSK	COG	2011939001	VIII-74		Mumbai	53434	UP	Complied			
		2014914001	IX-88		Barkatpur	57601	UP	Pending			
		2019914001	II-33		Shermau	59701	Karnatka	Complied			
SL SUGARS LIMITED	CoG	2014955001	II-11		Pune	3435	Mumbai	Complied			
View / Download Progress Reports											
	Audited Annual Report	FY YYYY-YY		Upload /View/ Download /Cancel	Remarks						
	Half Yearly Progress Report (PR)	April ,YYYY to September, YYYY	YYYY-YY	Upload /View/ Download /Cancel							
	Yearly	FY YYYY-YY	YYYY-YY	Upload /View/ Download /Cancel							
	Form RT8C	Sugar Season	MM-YYYY	Upload /View/ Download /Cancel							
			MM-YYYY	Upload /View/ Download /Cancel							
	Pollution Certificate	Available (Y/N)	Current validity(Date )	Upload /View/ Download /Cancel							
	Insurance document	Available (Y/N)	Current validity(Date )	Upload /View/ Download /Cancel							

## Security Creation for availing sanctioned SDF Loan – Pre Disbursement Compliance

### SDF-GOI [Screen] (Tentative)

#### Screen 1

Security Creation for availing sanctioned SDF Loan												
Sugar Unit	SAI PRIYA SUGARS LTD											
Facility Name	Loan Code	Unit	Plant code	State	*Date of Sanction	Facility Type	Installment No.	Uploaded Documents	Remarks			
Cane Development		Barkatpur	49021	UP	06-11-2011							
Modernization		Shermau	59701	UP	07-11-2011							
		Khaikheri	56661	UP	08-09-2011							
Upload Form(s)												
Upload SANCTION	Upload /View/ Download /Cancel	Remarks	Notify									
* Notify - e-mail notification/ SMS is sent to Nodal agency for necessary Compliances												
Installment No : 1st / 2nd Instalment / Lump-sum basis/ Cane Development : the loan will be disbursed only in two instalments												

#### SDF-GOI - Screen 2

Security Creation for availing sanctioned SDF Loan										
Sugar Unit	SAI PRIYA SUGARS LTD									
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Facility Type	Installment No.	Uploaded Documents	Remarks
Cane Development	R-2		Barkatpur	49021	UP	06-11-2011				
	R-3									
Modernization	S-35		Shermau	59701	UP	07-11-2011				
	S-37		Khaikheri	56661	UP	08-09-2011				

Upload Form(s)

Upload SANCTION LETTER	Upload /View/ Downloa d /Cancel	Remark s	Notify

\* Notify - e-mail notification/ SMS is sent to Nodal agency for necessary Compliances to be met as per the sanction letter .

Installment No : 1st / 2nd Instalment / Lump-sum basis/ Cane Development : the loan will be disbursed only in two instalments

SDF-GOV - Screen 4													
NOC for Ceding of Charges in Favor of Other Lenders - Screen 4													
Sugar Unit	SAI PRIYA SUGARS LTD										Sugar Factory Documents		
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Facility Type	Installment No.	View Uploaded Documents	Remarks	Uploaded Documents	Notify	Remarks
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011							
	R- 3												
Modemization	S-35		Shermau	59701	UP	07-11-2011							
	S-37		Khaikheri	56661	UP	08-09-2011							

FACR - Calculations										
Particulars	Sugar Factory (view Mode)				Nodal Agency (Edit Mode)				View FACR	Remarks
	FACR Details as on 31.03.xxxx				FACR Details as on 31.03.xxxx					
	Without Proposed Assets		With Proposed Assets		Without Proposed Assets		With Proposed Assets			
	(a)		(b)		(a)		(b)			
*As Per the CA certificate	Co (As Whole)	Unit	Co (As Whole)	Unit	Co (As Whole)	Unit	Co (As Whole)	Unit		
	1.77	2.54	1.9	1.95	1.77	2.54	1.89	1.9		
Nodal Agency shall download the FACR.xls , Re- verify FACR with the given documents like Annual reports etc and upload the same as per the format attached . Along with the recommendations , If there is any discrepancy the same is notified to the nodal agency										

All the details pertaining to Means & cost of Finance / DSCR / FACR / Documents uploaded by both Nodal Agency and Sugar unit are available to SDF-GOI

Further the Bank details are updated and recommendation letter shall be uploaded in the system. In case of any discrepancy in any of these calculations, the SDF GOI should have an option to revert to Nodal agency for clarifications .

Note : Input fields - As per Appraisal Actual SDF Loan Recommendation						
Notify - E-MAIL / SMS NOTIFICATIONS ARE SENT To SDF-GOV						
<b>Bank Details - Sugar Unit - Loan Disbursal</b>					<b>Upload Documents</b>	<b>Notify</b>
					letter - Disbursement of SDF loan And other necessary documents	
<b>Bank Account No.</b>		<b>Name of Bank</b>				
<b>IFSC Code-</b>		<b>Address Of Bank</b>				
<b>MICR Code -</b>		<b>Pin Code</b>				
<b>Date of Submission of Utilization Certificate :</b>		<b>within six month of the disbursement.</b>				
<b>Internal Finance Wing vide e-File Note #</b>			<b>Dated</b>	<b>dd/mm/yy</b>		

**Nodal Agency – [Screen]**

The Sugar Factory has to furnish security against the Sanctioned SDF loan either in the form of Bank Guarantee from a Scheduled bank or a mortgage on all immovable and movable properties of the sugar factory on pari-passu first charge basis. The security shall cover the amount of loan and interest thereon for the full period of repayment as provided in the Rules. In certain cases, a sugar undertaking can furnish the security in the form of a State Government Guarantee.

**Nodal Agency - Screen 2**

--	--	--	--	--	--	--	--	--	--	--	--	--

**Security Creation for availing sanctioned SDF Loan**

<b>Sugar Unit</b>	<b>SAI PRIYA SUGARS LTD</b>										
-------------------	-----------------------------	--	--	--	--	--	--	--	--	--	--

Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Facility Type	Installment No.	View Sanction letter	Specify Compliances (Pre disbursement Conditions)	Remarks	Notify
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011						
	R-3											
Modernization	S-35		Shermau	59701	UP	07-11-2011						
	S-37		Khaikheri	56661	UP	08-09-2011						


**Compliances (Pre disbursement Conditions) (As per Sanction Letter)**

Documents Required	Document Name	Upload Required (Y/N)	Date Notification
Electronic clearance	Mandate form for electronic clearance		
Board Resolutions			
Undertaking of Group Company			
Latest Audited Financial Statements			
FACR.xls			
CA certified FACR			
NOCs obtained from other lenders			
DSCR for the last five years			
Certificate of registration of charge.			
Declaration of Group Companies			
Copy of Insurance policy			
Charge creation form fee paid challan			
Charge creation form – CHG-1			
Pre-receipt of company letter head.			
Certificate issued by the concerned Bank for opening of “No Lien Account”			
Undertaking of Company to use PFMS for updating expenses \ CERSAI Regn			
Details of expenditure incurred and means of finance	Copy of CA certificate		
Borrowing Powers	Copy of CA certificate		
Report mentioning machines are new and not 2nd hand	Copy of Chartered Engineer's report		

\* Compliances - System should have a provision to define the document compliances w.r.t each type of disbursement requests . Notify - e-mail notification/ SMS is sent to Nodal agency for necessary Compliances to be met as per the sanction letter . (ABOVE LIST Is indicative and may have many other documents which may be sought from the

## Sugar Factory [Screen]

Sugar Unit Screen 3														
Security Creation for availing sanctioned SDF Loan														
SAI PRIYA SUGARS LTD											Sugar Unit Process			
Sugar Unit	Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Facility Type	Installment No.	View Uploaded Documents	Remarks	Uploaded Documents	Notify	Remarks
Cane Development	R-2		2012922001	Barkatpur	49021	UP	06-11-2011							
	R-3													
Modernization	S-35			Shermau	29701	UP	07-11-2011							
	S-37			Khaikheri	36661	UP	08-09-2011							
FACR Details as on 31.03.xxxx							Upload Documents							
Particulars		Without Proposed Assets			With Proposed Assets			Compliances (Pre disbursement Conditions) (As per Sanction Letter)						
		(a)			(b)									
*As Per the CA certificate		Co (As Whole)	Unit	Co (As Whole)	Unit	All the documents as specified by the Nodal agency should be visible for upload and the same are required to be uploaded by the Sugar Unit .								
		1.77	1.37	1.2	1.37									
<p>• The Sugar Factory user shall download the FACR.xls and calculate the FACR as per the format attached and upload the same in the system. The same must be attested by the CA and uploaded again in the system. The same shall be updated in the above fields -- (a) &amp; (b). The Annual reports of the related years used in the calculation of the FACR must be uploaded.</p>														



Sugar Unit					
DSCR for the last Five Years					
Particulars	201__ - 201__	201__ - 201__	201__ - 201	201__ - 201	201__ - 201
DSCR					
Average DSCR for 5 Years					

## NOC for Ceding of Charges in Favor of Other Lenders

The borrowing Sugar Unit, needs to obtain NOC from SDF-GOI for ceding Pari-Pasu charge in favor of a proposed lender(s) (existing /new lenders) .The process of automation is also to expedite the issuance of NOC.

### Sugar Factory [Screen]

NOC for Ceding of Charges in Favor of Other Lenders - Screen 1								
Sugar Unit	SAI PRIYA SUGARS LTD							
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Upload Documents	Remarks
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011		
	R- 3							
Modernization	S-35		Shermau	59701	UP	07-11-2011		
	S-37		Khaikheri	56661	UP	08-09-2011		
Reason for Seeking NOC		*Mandatory Field*						
Details of lender(S) *Mandatory Field*								
* There can be multiple lenders								
S.no	Name	Address	Amt for Rs. Cr	Details of Charge Creation				
1								
2								
3								

## Sugar Factory User shall update the above details.

FACR Details as on 31.03.xxxx					Upload Documents			
Particulars	Without Proposed Assets		With Proposed Assets		Sanction Letter.	CA certified DSCR	Net Profit for last 3 years -	Upload /View/ Download /Cancel
	(a)		(b)		Latest Audited	DSCR.XLS	Company as a whole	
*As Per the CA certificate	Co (As Whole)	Unit	Co (As Whole)	Unit	FACR.xls	Statement of Networth (past 3	Unit seperatley	
		1.37	1.2	1.37	CA certified FACR	Retained earning (past 3		
					Request Letter	Details of Current Assets &		
<ul style="list-style-type: none"> <li>The Sugar Factory user shall download the FACR.xls and calculate the FACR as per the format attached and upload the same in the system. The same must be attested by the CA and uploaded again in the system. The same shall be updated in the above fields – (a) &amp; (b). The Annual reports of the related years used in the calculation of the FACR must be uploaded.</li> </ul>								

### \*\*Details Of Charge Creation:

#### First Pari Pasu

**Equitable Mortgage :**Details of all Present & Future Movable / Immovable assets - Name / Address which are offered for equitable mortgage)

**Hypothecation** Details of all Present & Future Movable assets including Movable Plant and Machinery Details of company Address which are offered for hypothecation of Plant & Machinery) In favor of (Name of Bank & address details of Bank / FI)

On submission of the Request at the Maker, Level the same shall be forwarded for review and Approvals. At this stage in case reviewer finds any discrepancy the same would be routed back to Maker, and after correction it would be forwarded to Approver for review and Approvals (MAKER / CHECKER concept to follow).

**On submission of the request** - The same status will change to Submitted, and date of Submission will be visible on the screen (Sugar FACTORY Users).

An e-mail notification will also be sent to the Nodal Agency, and SDF-GOI.

## Nodal Agency – [Screen]

Nodal Agency - Screen										
NOC for Ceding of Charges in Favor of Other Lenders - Screen 3										
Sugar Unit	SAI PRIYA SUGARS LTD									
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	View Uploaded Documents	Remarks	IFCI [Upload Documents ]	IFCI [ Recommendation]
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011			06-11-2011	
	R- 3									
Modernization	S-35		Shermau	59701	UP	07-11-2011			07-11-2011	
	S-37		Khaikheri	56661	UP	08-09-2011			08-09-2011	
Reason for Seeking NOC		[ VIEW MODE ]								
Details of lender(S) [ VIEW MODE ]										
S.no	Name	Address	Amt for Rs.	Details of Charge Creation						
1										
2										
3										

One Sugar Factory can have loans for multiple facilities, for a single Plant code. Each loan facility, has unique GOI-Ledger (may be multiple). The loan Disbursement, are made in multiple tranches and for each loan a Unique GOI Ledger is opened.

NOC for Ceding of Charges in Favor of Other Lenders - Screen 3													
Sugar Unit	SAI PRIYA SUGARS LTD										Sugar Factory Documents		
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Facility Type	Installment No.	View Uploaded Documents	Remarks	Uploaded Documents	Notify	Remarks
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011							
	R-3												
Modernization	S-35		Shernau	59701	UP	07-11-2011							
	S-37		Khatikheri	56661	UP	08-09-2011							

FACR - Calculations										
Particulars	Sugar Factory (view Mode)				Nodal Agency (Edit Mode)				Upload FACR	Remarks
	FACR Details as on 31.03.xxxx				FACR Details as on 31.03.xxxx					
	Without Proposed Assets		With Proposed Assets		Without Proposed Assets		With Proposed Assets			
	(a)		(b)		(a)		(b)			
*As Per the CA certificate	Co (As Whole)	Unit	Co (As Whole)	Unit	Co (As Whole)	Unit	Co (As Whole)	Unit		
	1.77	2.54	1.9	1.95	1.77	2.54	1.95	1.9		
Nodal Agency shall download the FACR.xls , Re- verify FACR with the given documents like Annual reports etc and upload the same as per the format attached , Along with the recommendations , If there is any discrepancy the same is notified to the nodal agency with a copy to the SDF- GOV.										

Sugar Unit						NODAL Agency - DSCR Review					
DSCR for the last Five Years						DSCR for the last Five Years					
Particulars	201__ - 201__	201__ - 201__	201__ - 201__	201__ - 201__	201__ - 201__	Particulars	201__ - 201__	201__ - 201__	201__ - 201__	201__ - 201__	201__ - 201__
DSCR						DSCR					
Average DSCR for 5 Years						Average DSCR for 5 Years					

View uploaded Documents					
Compliances (Pre disbursement Conditions) (As per Sanction Letter)					
All the documents as specified by the Nodal agency and uploaded by the Sugar Unit should be available for View /Download and in case the Nodal agency finds any discrepancy , the Nodal agency should be able to notify the Sugar unit to re-upload the same and share the same again.					

**Costs and Means of Finance (as per Appraisal Report vis-à-vis actual)** submitted by CA certificate dated xx-xx-xxxx are reproduced for ready reference :

Sl. No.	Particulars	As per appraisal report	Ineligible Cost as per SDF (GOI)	Eligible Cost as per SDF (GO I)	Actual Cost incurred as per CA Certificate dated xx/xx/xxx	Actual Cost Allowable towards project (lower of 3 and 4)	SDF Loan calculated for Recommendation			
		1	2	3	4	5				
1	Land	28	28	0	86.46	0	Rs. 1390.47 lakhs (34.03% (40%-5.97%) of Rs. 4086 lakhs (eligible Project Cost for Recommendation) 1,390.47			
2	Bldg & Civil Works	1116	146	970	1197.06	970				
3	Plant & Machinery	3726	783	2943	3831.79	2943				
4	Other Assets	204	31	173	228.12	173				
5	Premilary & Pre operative expenses	56	56	0	59.52	0				
6	IDC	258	258	0	125.05	0				
7	Contingency	151	0	151	0	0				
8	Working Capital Margin	55	55	0	65	0				
	<b>Total Cost</b>	<b>5594</b>	<b>1357</b>	<b>4237</b>	<b>5593</b>	<b>4086</b>				
Remarks - JFCI	As per Agenda papers of sub Committee Meeting on 31/05/2020, Land Development cost of Rs. 0.28 Crores, Preliminary and pre-operative expenses of Rs.0.56 Crore, Interest during construction of Rs.2.58 Crore, Working capital margin of Rs.0.55 Crores, Laboratory instrument, equipment & glassware (From Misc. fixed assets) of Rs. 0.08. Crore, Molasses transfer pumps with pipe line of Rs.0.25 crore, GST amounting to Rs.1.46 Crore on building and civil cost, Rs. 7.50 Crore (Rs.7.14 Crore + Rs. 0.36 Crore) on plant and machinery cost, Rs.0.31 Crore on misc fixed assets, are ineligible for SDF funding. Thus, total amount of Rs.13.57 Crore is ineligible for SDF funding.						1,390.47			

	Actual Cost	
	incurred as per CA Certificate	Allowable towards cost incurred
Plant & Machinery & misc. fixed assets including foundation	@	@@

Means of Finance:																						
(Rs in lakh)																						
	Particulars	As per Appraisal	Actual	SDF Loan Recommendation	Upload Documents	Notify																
1	Equity Share capital (Promoters Contributions)	893	893	remarks	Recommendation Letter And other necessary documents																	
2	Term Loan from Bank	2611	2451.57																			
3	Amount incurred from W.C. against SDF loan	1441.85	0																			
4	Unsecured Loans & Advances (Interest Free)	647.15	647.15																			
5	Bridge funding against SDF Loan & Bank Loan	0	1601.28																			
	Total	5593	5593																			
Note : Input fields - As per Appraisal Actual SDF Loan Recommendation																						
Notify - E-MAIL / SMS NOTIFICATIONS ARE SENT To SDF-GOV				<div>Compliances (Pre disbursement Conditions) (As per Sanction Letter) by Nodal Agency</div> <table border="1"> <thead> <tr> <th>Documents Required</th> <th>Document Name</th> <th>Upload Required (Y/N)</th> <th>Date Notification</th> </tr> </thead> <tbody> <tr> <td>Deed of Mortgage</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Deed of Hypothecation</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Copy of Escrow Agreement dated 15-10-2020</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Documents Required	Document Name	Upload Required (Y/N)	Date Notification	Deed of Mortgage				Deed of Hypothecation				Copy of Escrow Agreement dated 15-10-2020			
Documents Required	Document Name	Upload Required (Y/N)	Date Notification																			
Deed of Mortgage																						
Deed of Hypothecation																						
Copy of Escrow Agreement dated 15-10-2020																						

## FACR Details

FACR							
Latest Audited Financial Statements							
<b>** As calculated by CA [ VIEW MODE ]</b>				<b>** As calculated by IFCI [ EDITABLE - MODE ]</b>			
Without		With Proposed		Without		With Proposed	
Co. (As Whole)	Unit	Co. (As Whole)	Unit	Co. (As Whole)	Unit	Co. (As Whole)	Unit
1.77	*2.54	1.90	* 1.95	1.77	*2.54	1.77	* 1.90
Remark				Remark	FACR Value: Within the SDF Bench Mark		

- FACR.xls & related Annual reports, shall be available for View to Nodal agency user.

## SDF – GOI Loan Exposure – Recommendation

Upload Documents	[ Recommendation]
Reference Letter	
FACR .XLS	
DSCR.XLS	

On submission of the Request at the Maker, Level the same shall be forwarded to Approvals for review and Approvals. At this stage in case reviewer finds any discrepancy the same would be routed back to Maker, and after correction it would be forwarded to Approver for review and Approvals (MAKER / CHECKER concept to follow).



[Seek Clarification \(Button\)](#) - **E-Mail** notification sent to Sugar Factory, with a copy to SDF- Gov Ind. A reminder e-Mail shall be sent across every alternate day, reminding about the submission of the documents etc.

[Recommend \(Button\)](#) – **Recommended** for NOCs Approvals to SDF-GOI, with email notification to Sugar Factory

**On submission of the request** - The same status will change to Submitted, and date of Submission will be visible on the screen (SDF-GOI Users).

View [Reference Letter No \(Sugar Unit\):](#)

[\[View Recommendation Letter - Nodal Agency\]](#)

View [\(Sanction Letter](#)

[View / Verify {List of all the documents Uploaded – Annual Reports / FACR .XLS / CA Certificates ... List 1} . In case of any discrepancy, revert the same to the Sugar Unit.](#)

The **Dashboard** will also have a status in each of the cases which will be displayed on the login / notifications of the various stakeholders along with the date of notification. It will also have a counter as to how many are received / approved / pending / submitted / awaiting submission.

In the event of Revert – seeking clarification from the Sugar Unit, a reminder mail shall be sent across on every alternate day, reminding about the submission of the documents etc.

## **SDF – GOI Screen**

NOC for Ceding of Charges in Favor of Other Lenders - Screen 3												
Sugar Unit	SAI PRIYA SUGARS LTD											
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Remarks	IFCI [Upload Documents ]	IFCI [ Recommendation]	View Uploaded Documents	SDF-GOV Recommendation	SDF-GOV[Upload Documents ]
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011						
	R- 3											
Modernization	S-35		Shermau	59701	UP	07-11-2011						
	S-37		Khaikheri	56661	UP	08-09-2011						

A Notification alert will be visible on the screen and following will be displayed on the screen of SDF- Gov Ind

- Submission Date
- Recommended By

- Date of Recommendation
- Status - (In – Progress / Clarification Sought / Pending / Recommended/ Not-Recommended )

**Details of FACR Compiled by NODAL Agency- as on 31.03.\_\_\_\_\_ (Latest Audited Financial Statements) [ VIEW Mode]**  
as well as details of lenders should be visible in view mode.

FACR							
Latest Audited Financial Statements							
<b>** As calculated by CA [ VIEW MODE ]</b>				<b>** As calculated by IFCI [ EDITABLE - MODE ]</b>			
Without		With Proposed		Without		With Proposed	
Co. (As Whole)	Unit	Co. (As Whole)	Unit	Co. (As Whole)	Unit	Co. (As Whole)	Unit
1.77	*2.54	1.90	* 1.95	1.77	*2.54	1.77	* 1.90
Remark				Remark	FACR Value: Within the SDF Bench Mark		

Reference Letter No (Nodal Agency ) : (sent by Nodal Agency To Sugar Unit) [ Upload Letter ] : Date :  
View /Download

Seek Clarification (**Button**) - **E-Mail** notification sent to Sugar Factory, with a copy to SDF- Gov Ind. A reminder e-Mail shall be sent across every alternate day, reminding about the clarifications sought thereon

Reference Letter No (SDF Gov.) : (sent by SDF Gov To Nodal Agency) [ Upload Letter ] : Date :  
View /Download

Approved (**Button**) – **NOCs** Approvals BY SDF-GOI , with email notification to Sugar Factory, and Nodal Agency

All the uploaded documents, shall be available for View Mode to SDF-GOI

View Reference Letter No (Sugar Unit):

[View Recommendation Letter - Nodal Agency]

View (Sanction Letter                      Date:

View / Verify

{List of all the documents Uploaded – Annual Reports / FACR .XLS / CA Certificates ... List 1}.

In case of any discrepancy, revert the same to the Sugar Unit.

## No Dues & Satisfaction Of Charge Against Closed Loans. - (NOC)

### Sugar Unit – Screen

No Dues & Satisfaction Of Charge Against Closed Loans. - (NOC) - Screen 1																																	
Sugar Unit	SAI PRIYA SUGARS LTD																																
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Amount sanctioned	Amount Disbursed	Outstanding As on Date	Upload Documents	Remarks																						
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011	*Editable Fields *																										
	R- 3																																
Modernization	S-35		Shermau	59701	UP	07-11-2011																											
	S-37		Khaikheri	56661	UP	08-09-2011																											
Reason for Seeking NOC		*Mandatory Field*																															
<table border="1"> <thead> <tr> <th colspan="4">Upload Undertaking (s)</th> </tr> <tr> <th>Undertaking</th> <th>Upload /View/ Download /Cancel</th> <th>Remarks</th> <th></th> </tr> </thead> <tbody> <tr> <td>Undertaking (Affidavit) - LSPEF dues Malprabha</td> <td rowspan="2">Upload /View/ Download /Cancel</td> <td></td> <td rowspan="2">Notify</td> </tr> <tr> <td>Undertaking (Group Unit) NON-Judicial Stamp Paper</td> <td></td> </tr> <tr> <td colspan="3">* Notify - e-mail notification is sent to Nodal Agency / SDF- GOV</td> <td></td> </tr> <tr> <td colspan="3">*Download - Formats of the Undertakings Fill &amp; Upload the same , and send the original via courier to Nodal Agency</td> <td></td> </tr> </tbody> </table>												Upload Undertaking (s)				Undertaking	Upload /View/ Download /Cancel	Remarks		Undertaking (Affidavit) - LSPEF dues Malprabha	Upload /View/ Download /Cancel		Notify	Undertaking (Group Unit) NON-Judicial Stamp Paper		* Notify - e-mail notification is sent to Nodal Agency / SDF- GOV				*Download - Formats of the Undertakings Fill & Upload the same , and send the original via courier to Nodal Agency			
Upload Undertaking (s)																																	
Undertaking	Upload /View/ Download /Cancel	Remarks																															
Undertaking (Affidavit) - LSPEF dues Malprabha	Upload /View/ Download /Cancel		Notify																														
Undertaking (Group Unit) NON-Judicial Stamp Paper																																	
* Notify - e-mail notification is sent to Nodal Agency / SDF- GOV																																	
*Download - Formats of the Undertakings Fill & Upload the same , and send the original via courier to Nodal Agency																																	

One Sugar Factory can have loans for multiple facilities, for a single Plant code.

Each loan facility, has a unique GOI-Ledger. The loan Disbursement, are made in multiple tranches. \*System must have a provision to upload the Sanction Letter.

On submission of the Request at the Maker, Level the same shall be forwarded to Approvals for review and Approvals. At this stage in case reviewer finds any discrepancy the same would be routed back to Maker, and after correction it would be forwarded to Approver for review and Approvals (MAKER / CHECKER concept to follow). The system should be able to keep an audit trail of each review / approvals – date / timestamp / user login id / remarks.

**On submission of the request** - The same status will change to Submitted, and date of Submission will be visible on the screen (Sugar FACTORY Users). Reference Letter No (Sugar Unit): (sent by Sugar Unit to Nodal Agency) Date: [Upload Letter]

An e-mail notification will also be sent to the Nodal Agency, and SDF-GOV.

Sugar Unit						Status - Actioned										
No Dues & Satisfaction Of Charge Against Closed Loans. - (NOC) - Screen 4																
Sugar Unit						SAI PRIYA SUGARS LTD										
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Inputs from Sugar Unit				Inputs from Nodal Agency					
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011	Amount sanctioned	Amount Disbursed	Outstanding As on Date	View Documents (Uploaded by Sugar Unit)	Remarks	Amount sanctioned	Amount Disbursed	Outstanding As on Date	Upload Documents	Remarks
	R-3															
Modernization	S-35		Shermau	59701	UP	07-11-2011	*View Fields *				*VIEW Fields *					
	S-37		Khaikheri	56661	UP	08-09-2011										
Reason for Seeking NOC		*View Field*														
Remarks of SDF - GOV IND - Status Actioned																
Upload Form(s)																
Upload CHG4		Upload /View/ Download /Cancel	Remarks	Notify												
* Notify - e-mail notification is sent to Nodal Agency																

Sugar Unit																		
	Status - DSC Attached - Ready for ROC Upload																	
No Dues & Satisfaction Of Charge Against Closed Loans. - (NOC) - Screen 6																		
Sugar Unit	SAI PRIYA SUGARS LTD																	
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Inputs from Sugar Unit					Inputs from Nodal Agency						
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011	Amount sanctioned	Amount Disbursed	Outstanding As on Date	View Documents (Uploaded by Sugar Unit)	Remarks	Amount sanctioned	Amount Disbursed	Outstanding As on Date	Upload Documents	Remarks		
	R-3																	
Modernization	S-35		Shermau	59701	UP	07-11-2011	*View Fields *					*VIEW Fields *						
	S-37		Khaikheri	56661	UP	08-09-2011												
Reason for Seeking NOC		*View Field*																
Remarks of SDF - GOV IND - Status Actioned																		
View / Upload Documents																		
View CHG4		Upload /View/ Download /Cancel	Remarks	Notify														
Attach DSC to CHG4		Upload /View/ Download /Cancel		Notify														
* Notify - e-mail notification is sent to Nodal Agency																		

## Nodal Agency – [Screen]

Nodal Agency - Screen																
No Dues & Satisfaction Of Charge Against Closed Loans. - (NOC) - Screen 2																
Sugar Unit	SAI PRIYA SUGARS LTD															
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Inputs from Sugar Unit					Inputs from Nodal Agency				
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011	Amount sanctioned	Amount Disbursed	Outstanding As on Date	View Documents (Uploaded by Sugar)	Remarks	Amount sanctioned	Amount Disbursed	Outstanding As on Date	Upload Documents	Remarks
	R- 3															
Modernization	S-35		Shermau	59701	UP	07-11-2011	*View Fields *					*Edit Fields *				
	S-37		Khaikheri	56661	UP	08-09-2011										
Reason for Seeking NOC		*View Field*														

The Amount Outstanding As on date shall be to Confirmation by SDF (Account), Govt of India.

### Accordingly Nodal Agency may recommend:

- Issuance of Noc
- Accord Approvals for Satisfaction of Charge against these closed loans.

On submission of the Request at the Maker, Level the same shall be forwarded to Approvals for review and Approvals. At this stage in case reviewer finds any discrepancy the same would be routed back to Maker, and after correction it would be forwarded to Approver for review and Approvals (MAKER / CHECKER concept to follow).

**On submission of the request** - The same status will change to Recommended and date of Recommendation will be visible on the screen (Sugar FACTORY Users) as well as a notification will be sent to SDF-GOI In CASE of any discrepancy the request shall be reverted back to the Sugar Factory.

Nodal Agency –will upload the Recommendation letter / raise a query with Sugar Factory. The details of Query raised as well as date of the same shall be captured. The system should keep a track of the query raised, and send a reminder every **3 days**, since the query has been raised, and finally send a reminder weekly / monthly to sugar Unit for seeking query response. The nodal agency user should be able to view such pending requests in a dashboard / report options

View Reference Letter No (Sugar Unit):

View (Sanction Letter Date:

[Upload Recommendation Letter - Nodal Agency]

Nodal Agency																
No Dues & Satisfaction Of Charge Against Closed Loans. - (NOC) - Screen 5																
Sugar Unit		SAI PRIYA SUGARS LTD														
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Inputs from Sugar Unit					Inputs from Nodal Agency				
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011	Amount sanctioned	Amount Disbursed	Outstanding As on Date	View Documents (Uploaded by Sugar Unit)	Remarks	Amount sanctioned	Amount Disbursed	Outstanding As on Date	Upload Documents	Remarks
	R-3															
Modernization	S-35		Shermau	59701	UP	07-11-2011	*View Fields *					*VIEW Fields *				
	S-37		Khaikheri	56661	UP	08-09-2011										
Reason for Seeking NOC		*View Field*														
Remarks of SDF - GOV IND																
Upload Inputs - Office of CCA : Letter from CCA Date : 25.06-2020																
			Amt													
Levy dues			Nil / Pending													
Levy Sugar Price Equalization Fund (LSPEF)			Nil / Pending													
Dues Position			Fully repaid with along interest.													
View / Upload Documents																
View CHG4	Upload /View/ Download /Cancel	Remarks	Notify													
Attach DSC to CHG4	Upload /View/ Download /Cancel		Notify													
* Notify - e-mail notification is sent to Sugar Unit																

The Sugar unit shall upload the CHG4 in ROC And revert with Status to Nodal Agency.



## SDF-GOI [Screen]

SDF-GOV IND																
No Dues & Satisfaction Of Charge Against Closed Loans. - (NOC) - Screen 3																
Sugar Unit		SAI PRIYA SUGARS LTD														
Facility Name	GOI Ledger No.	Loan Code	Unit	Plant code	State	*Date of Sanction	Inputs from Sugar Unit					Inputs from Nodal Agency				
Cane Development	R-2	2012922001	Barkatpur	49021	UP	06-11-2011	Amount sanctioned	Amount Disbursed	Outstanding As on Date	View Documents (Uploaded by Sugar Unit)	Remarks	Amount sanctioned	Amount Disbursed	Outstanding As on Date	Upload Documents	Remarks
	R-3															
Modernization	S-35		Shermau	59701	UP	07-11-2011	*View Fields *					*VIEW Fields *				
	S-37		Khaikheri	56661	UP	08-09-2011										
Reason for Seeking NOC		*View Field*														
Remarks of SDF - GOV IND																
Upload Inputs - Office of CCA : Letter from CCA Date : 25.06-2020																
Amt																
Levy dues			Nil / Pending													
Levy Sugar Price Equalization Fund (LSPEF)			Nil / Pending													
Dues Position			Fully repaid with along interest.													

View [Reference Letter No \(Sugar Unit\)](#):  
View [Recommendation Letter - Nodal Agency](#)  
View [\(Sanction Letter](#)  
[\[Upload Recommendation Letter – SDF-Gov\]](#)

The SDF-GOIIInd shall verify the loan outstanding details and revert accordingly.

The Office of Chief Controller of Accounts, Department of Food & Public Distribution vide letter No. **PAO/FPD/ACCTS/SDF/NDC/20-21/81** dated 25.06-2020 informed as under:

The Status of Levy dues, and Levy Sugar Price Equalization Fund (LSPEF), should **also be Nil**

On submission of the Request at the Maker, Level the same shall be forwarded to Approvals for review and Approvals. At this stage in case reviewer finds any discrepancy the same would be routed back to Maker, and after correction it would be forwarded to Approver for review and Approvals (MAKER / CHECKER concept to follow).

**On submission of the request** - The same status will change to Recommended and date of Recommendation will be visible on the screen **(Nodal Agency- Users) as well as a notification will be sent to SUGAR Factory.**

In CASE of any discrepancy the request shall be reverted back to the Nodal Agency- Users. Nodal Agency –will raise a query with Sugar Factory. The details of Query raised as well as date of the same shall be captured.

The system should keep a track of the query raised, and send a reminder every **Monday**, since the query has been raised, and finally send a reminder weekly / monthly to sugar Unit for seeking query response. The SDF-GOI user should be able to view such pending requests in a dashboard / report options.

## **Compliance Requirements**

Every borrowing Sugar Unit which has undertaken loans for any of the above mentioned schemes is required to submit Progress Report of the company to the Nodal agency on half yearly /yearly basis as a part of the Compliance with SDF-Guidelines. The Nodal agency reviews the status of necessary compliance and subsequently updates the SDF/GOI. The details of Progress reports to be submitted as below:

1. Progress Report (PR) with authorized signatory (Format Attached)
2. Form RT8C for current Sugar Season as applicable
3. Audited Annual report along with Financial Statements
4. Insurance document – renewed
5. Pollution Certificate with current validity;

The system must have a provision:

### For Nodal Agency to

1. Maintain/ manage the Schedule – seeking Compliance Reports
2. Updating The operational status of the Sugar Unit
3. Updating the AA Valid upto
4. Sending an e-mail notifications/Reminder to the Sugar Factories, Nodal Agency
5. Maintain a tracker for the delayed reports.
6. Generate Status Reports w.r.t Submission/ Non Submission of Compliance/ of Progress
7. Print / Download Reports in .pdf/.xls

### For Borrowing Sugar Unit to

1. Provision to upload the above reports
2. Sending an e-mail notifications/Reminder to the Nodal Agency
3. Generate Status Reports w.r.t Submission/ Non Submission of Compliance/ of Progress
4. Print / Download Reports in .pdf/.xls

#### For SDF/GOV Ind

1. Sending an e-mail notifications/Reminder to the Nodal Agency
2. View/Download Progress Reports
3. Generate Status Reports w.r.t Submission/ Non Submission of Compliance/ of Progress
4. Print / Download Reports in .pdf/.xls

#### **Reports Layout (Tentative)**

#### **Quarterly Reports**

The Nodal agency should have a provision to review/ download the status of various legal / Non legal reports/ Progress reports/ BG's / FDs / PDCs/NOC request etc On review the Nodal agency should be able to generate a notification to the SDF-GOV via e-mail / SMS and the SDF-GOI should be able to view / download the same as and when required.

#### **Legal Report 1 – Adhoc**

Sl. No.	Sugar Unit	Court	Case Number	Parties Name	Pre. Date	Next date	Stage
1		DRT-2	O.A.213 /2020 DR NO.2536/19	IFCI Ltd., V/s. M/s. GM Sugar & Energy Ltd., & Others	17-12-2019 06-02-2020 02-04-2020 09-07-2020 15-09-2020 07-01-2021	13-04-2021	Service of Summons

## Legal Report 2 Quarterly Statement

Sl. No.	Sugar Mill Name	Categorization			What went wrong	Challenges	Status of other Lenders	Measures Taken	State Name	Facility	Sanc_Amt	Sanc Dt	1st Date of Default	DEF_COV RT	Default				Latest Update
		Plant Running	Security	Legal											Prin.	Interest(Simple Interest & penal interest)	Funded Interest	Total Default	
I	AJMAYATARA S.S.L.LTD.(R.YD)	Y	2nd	BRT, Pune		No		Legal	MAH	MSR	44288600	18-SEP-97	18-SEP-04	18	205,01,702	172,74,269	-	377,75,971	As some of the documents relied in the evidence are photocopies, we have filed an Application to lead secondary evidence. The matter was listed for hearing on
				BRT, Pune															
								Legal	MAH	MSR	44288600	18-SEP-97	05-SEP-04	17	442,00,800	1252,48,752	132,60,888	1827,88,252	

## Legal Report 3 – Non Legal Cases Quarterly Statement

Sl. No.	Sugar Mill Name	Categorization			What went wrong	Challenges	Status of other Lenders	Measures Taken	State Name	Facility	Sanc_Amt	Sanc Dt	1st Date of Default	DEF_COV RT	Default				
		Plant Running	Security	Legal											Prin.	Interest(Simple Interest & penal interest)	Funded Interest	Total Default	Present Status
1	ATHANE FARMERS SUGAR FACTORY LTD ATHANE SUGARS LIMITED	Y	1st PP	H	Recall Notice issued				KARNATAKA	COG	313612000	14-AUG-12	18-SEP-04	18					Loan Recalled
									KARNATAKA	MSR	36053894	01-Aug-17		2	-	-	-	-	

## PDCs – Quarterly Statement

PDCs obtained from Sugar Companies as per Tri-Partite Agreements: Status as on \_\_\_\_\_

S.N	Name of the Company	Facility	GoI Ledger No.	TPA Date	Loan Amt. (Rs. in Crore)	Aggregated value of PDC (Rs. in Crore)	Payment Starts from	Status of Payment	No. of PDC	PDC in favour of	Remarks
1	Gobind Sugar Mills Ltd	Cogeneration	IX-80	03-08-2016	37.11	45.89	28-10-2017	Dues paid. No default	10	Chief Controller of Accounts, Ministry of Consumer Affairs, SDF, GoI (As per Repayment Schedule)	-
2	Gobind Sugar Mills Ltd	Modernisation	DD-8	03-08-2016	20.75	27.91	31-01-2022	Payment yet to start	10	Chief Controller of Accounts, Ministry of Consumer Affairs, SDF, GoI (As per Repayment Schedule)	-
3	Dhampur Sugar Mills Ltd – Rajura Unit	Cogeneration	IX-78	24-06-2016	35.68	44.59	30-09-2017	Dues paid. No default	68	Chief Controller of Accounts, Ministry of Consumer Affairs, SDF, GoI (As per Repayment Schedule)	-

## FDs – Quarterly Statement

Consolidated as well as facility wise report may be made available in the system .

Quarterly Report on FD Status as on 30/09/2020 w.r.t Modernization, Co-Gen & Ethanol - Sugar Development Fund																	
Sl No.	Name of the Company	Loan Facility	A/c No.	Date of sanction	Amount Sanctioned	Date of Disbursement	Amount disbursed	Terminal date of loan	Principal Not Due as on 30/09/2020	Amount in Default as on 30/09/2020	Default Status	Name of the Issuer	Date of FD	Maturity Amount of FD (Rs.)	Maturity Date of FD	FD NO.	Remarks
1	Shri Sai Priya Sugars Limited, Hippargi-Mygur, Vishal Nagar, Jamkhandi Bagalkot, Karnataka	Ethanol Plant of 120 KLPD Anhydrous Alcohol or Ethanol	X-72	15-Dec-17	5358,91,000	14-Mar-20	5358,91,000	14-Sep-24	5358,91,000	-	No	Bank of India	10-Dec-19	Deposit Amount Rs. 2.00 Crore and Maturity Amount Rs.2,65,38,083/-	14-Feb-25	897245110000501	-

## FD Details – CANE Quarterly Statement

SDF Cane Development Loan secured by Bank Guarantee for the Quarter ended 30th September, 2020																					
Amount outstanding (INR, in lakhs) as on 30th September, 2020																					
Sl. No.	Name of the Company	File No.	Particulars of Loan	Date of sanction	Amount sanctioned	Date of Disbursement	Amount disbursed	Terminal date of loan as per repayment terms/schedule	Principal not due	Principal repaid during the quarter	Default as on date	Total Outstanding as	Default (Principal + Interest) on Due	Name of Guarantor	Bank Guarantee Nos.	Date of Guarantee Deed	Amt. of Guarantee	Terminal date of guarantee	BG Serial No.	Custodian of Bank Guarantee	Remarks
1	Baramati Agro Ltd. Shetphalgadhe Talindapur, Distt. Pune, - 413105, Maharashtra	X-69	539.55	Letter no 5-15/2010 SDF dated 18/04/2011	539.55	04/03/2013 H.Y 6.75% 4/9/	399.6 (2nd installment)	04-09-2019	-	-	-	-	No	Union Bank of India, Union Bank Bhavan, 239 Vidhan Bhavan Marg, Nariman Point, Mumbai-400021	BG No.605901GLD 000213	13-02-2013, extended BG letter dated 30-01-2019	407.21	04-12-2019	1	Original with IFCI, H.O.	The Company has fully repaid the loan. Company cleared the Levy dues. IFCI recommended for NDC vide letter No.IFCI/HO/SDF/Baramati/15.1/2020/555
2	A.B. Sugars Ltd., Randhwa, Dasuya, Distt. Hoshiarpur	V-61	523.53	Letter No.5-10/2009 SDF dated 23/04/2012	523.53	01/01/2013 (H.Y 7%) 1/7	248.85	01-07-2019	-	-	-	-	No	State Bank of India, Tanda Road, Jalandhar	B.G. No. 0506712BG00 00136	27-09-2012	332.17	26-01-2020	2	Original with IFCI, H.O.	The Company has fully repaid the loan on 01/07/2019. NDC has been applied by the Company and recommended by IFCI Ltd. However, as per communication from SDF (GOI) in this behalf, there are some pending levy sugar dues against the

## Bank Guarantee (BGs) – Quarterly Statement

Quarterly Report on BG Status as on 31/12/2020 w.r.t Modernization, Co-Gen & Ethanol - Sugar Development Fund																		
Sl. No.	Name of the Company	Loan Facility	A/c. No.	Date of sanction	Amount Sanctioned	Date of Disbursement	Amount disbursed	Terminal date of loan	Principal Not Due as on 30/09/2020	Amount in Default as on 30/09/2020	Default Status	Name of the Guarantor	Date of Guarantee Deed	Amount of Guarantee (Rs.)	Terminal date of guarantee	Bank Guarantee No.	BG Serial No.	Remarks
1	Sadashiva Sug. Ltd., Nagara, Nargol, Distt. Bagalkot, Karnataka	7-21/2009-SDF (CO-GEN) - 15.5 MW Greenfield	VIII-93	14-Aug-12	304,44,000	4-Jul-13	306,20,000	4-Jun-20	-	-	No	SBI	9-Apr-13	410,79,708.00	31-Jan-21	0409113BG0000026	1	The Company made prepayment of all its loans on 04/06/2020. On issuance of NDC vide Letter No.3-6/2020-SDF A/c/147 dated 10/08/2020 by SDF, Govt. <b>BG is being returned.</b>
2	Dalma Bharat Sug. & Indus. Ltd. Village-Asurle-Porle, Panhala Taluk, Maharashtra	7-5/2014-SDF Mod-cum Expansion of sug plant from 3500 to 5000 TCD.	AA-80	22-Feb-16	1341,84,000	30-Mar-16	1341,84,000	30-Sep-25	1341,84,000	-	No	Punjab National Bank	22-Mar-16	1905,00,000.00	31-Mar-21	BG01311LG003316	2	Despite several advises and reminders by IFCI Ltd. to extend the validity date of BGs. The Company will again requested to extend validity upto tenor of SDF Loan. <b>If extended BGs are not submitted by 01/01/2021, then by 10/01/2021, the BGs to be invoked with prior permission of SDF (GOI).</b>
3	Dalma Bharat Sug. & Industries Ltd. Village-Asurle-Porle, Panhala Taluk, Maharashtra	7-26/2014-SDF (COGEN) - for setting up 8 MW (phase-II) expansion from 15 MW to 23 MW) bagasse based co-gen power proj.	IX-57	23-Feb-16	688,66,000	30-Mar-16	688,66,000	30-Sep-23	482,06,200	-	No	Punjab National Bank	22-Mar-16	900,00,000.00	31-Mar-21	BG01311LG003216	3	

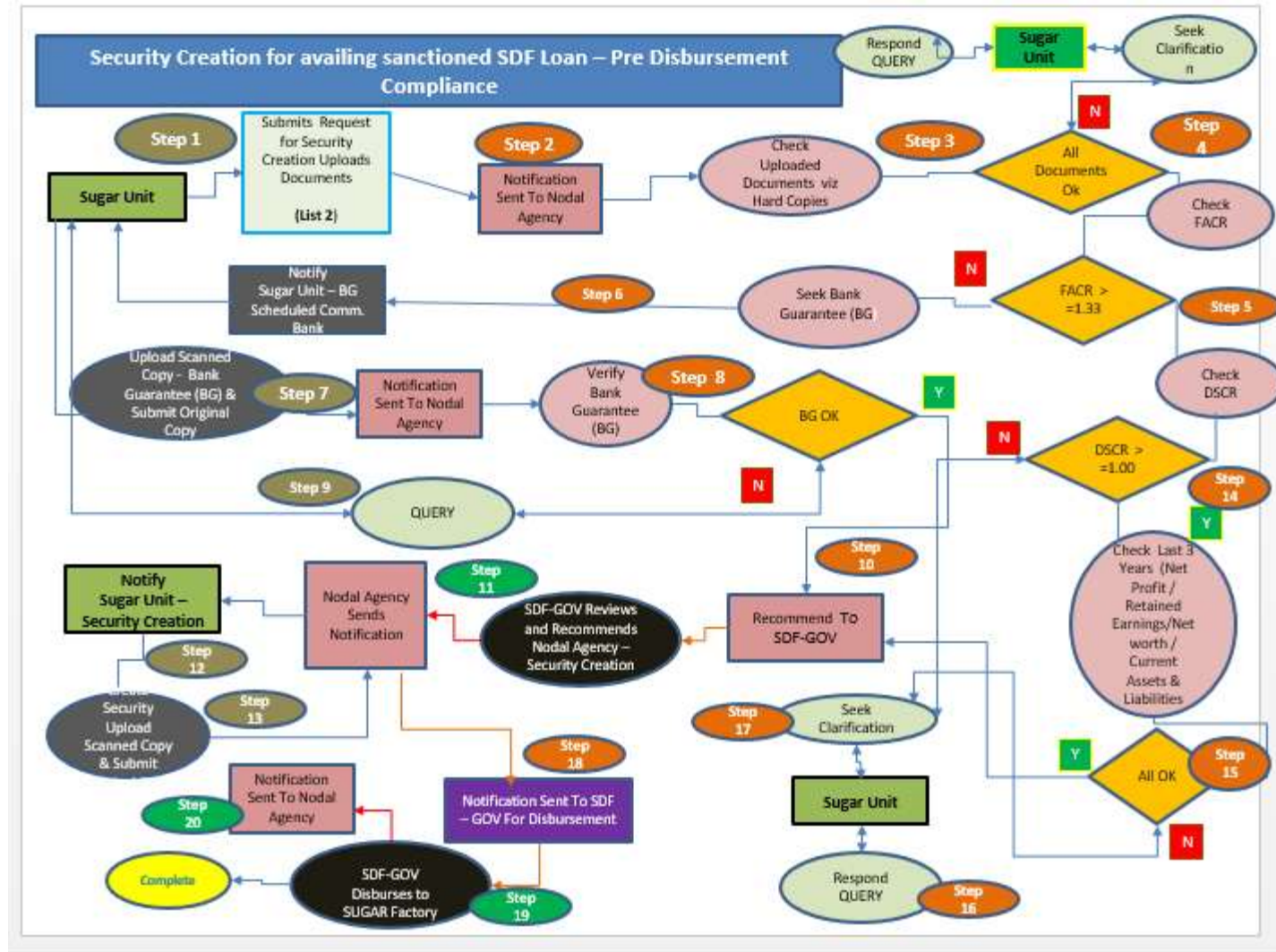


## Report – Progress Report Screen

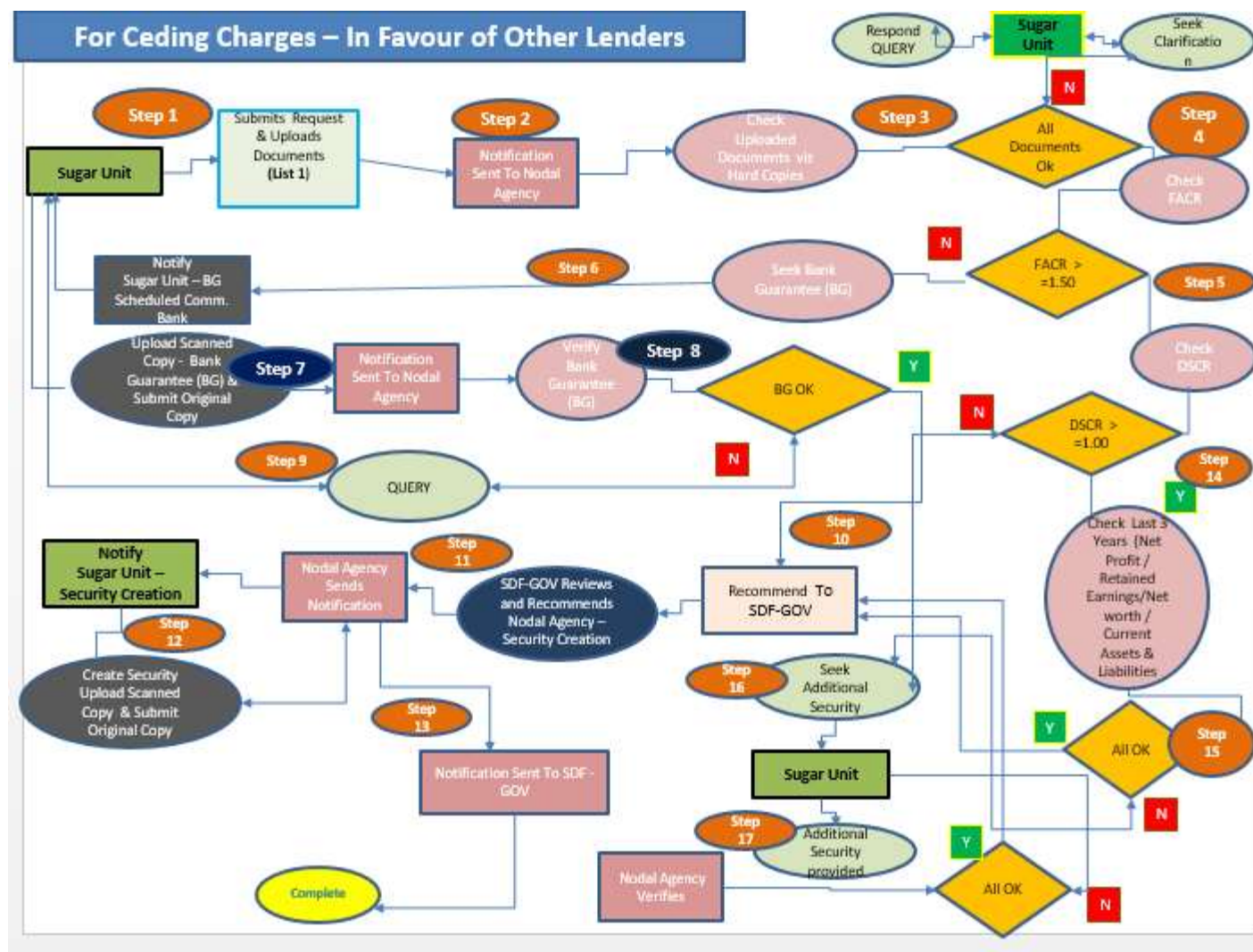
Progress Report Status											
Unit Wise - Review Progress Reports - SDF-GOV Screen 4											
Sugar Unit	SAI PRIYA SUGARS LTD										
Unit	Plant code	State	Type of Assistance	Loan Code	GOI Ledger No	Period	Review Report	Remarks	Compliance Status	View /Download	
Barkatpur	49021	UP		2012922001	IX-1		Y/N		Complied		
Barkatpur	57601	UP		2014914001	IX-88		Y/N		Pending		
Shermau	59701	Karnatka		2019914001	II-33		Y/N		Complied		
Consolidated - Progress Reports - Compliance Status - As On - (Select - Yearly / Half Yearly / FY )											
Sugar Unit	Type of Assistance	Loan Code	GOI Ledger No	Unit	Plant code	State	Compliance Status	Remarks	View /Download		
GODAVARI MANOR SSK	COG	2011939001	VIII-74	Mumbai	53434	UP	Complied				
		2014914001	IX-88	Barkatpur	57601	UP	Pending				
		2019914001	II-33	Shermau	59701	Karnatka	Complied				
SL SUGARS LIMIT	CoG	2014955001	II-11	Pune	3435	Mumbai	Complied				
View / Download Progress Reports											
	Audited Annual Report	FY YYYY-YY		Upload /View/ Download /Cancel	Remarks						
	Half Yearly Progress Report (PR)	April ,YYYY to September, YYYY	YYYY-YY	Upload /View/ Download /Cancel							
	Yearly	FY YYYY-YY	YYYY-YY	Upload /View/ Download /Cancel							
	Form RT8C	Sugar Season	MM-YYYY	Upload /View/ Download /Cancel							
			MM-YYYY	Upload /View/ Download /Cancel							
	Pollution Certificate	Available (Y/N)	Current validity(Date )	Upload /View/ Download /Cancel							
	Insurance document	Available (Y/N)	Current validity(Date )	Upload /View/ Download /Cancel							

## Business Process Flows

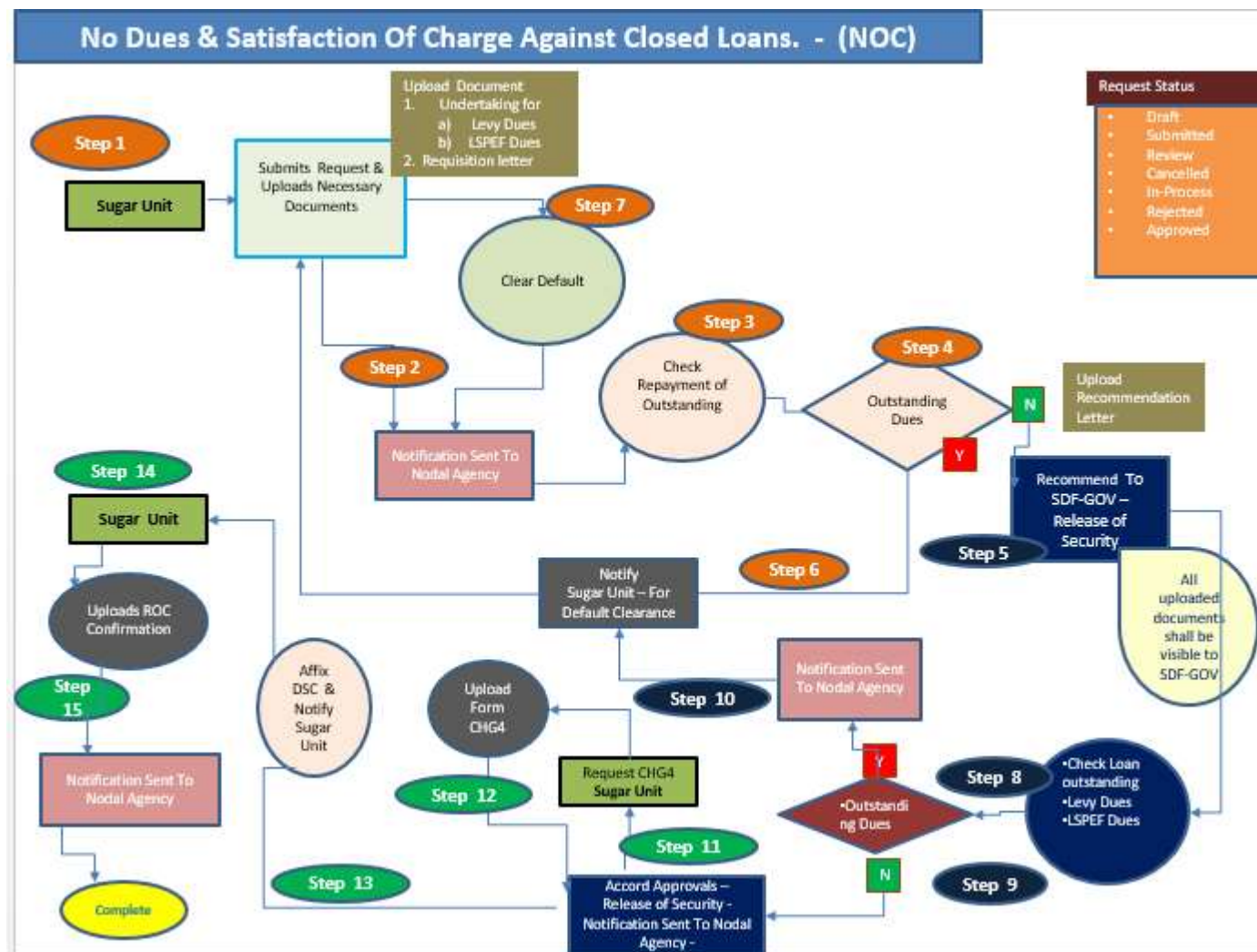
### Security Creation for availing sanctioned SDF Loan – Pre Disbursement Compliance



## NOC for Ceding of Charges in Favor of Other Lenders



## No Dues & Satisfaction Of Charge Against Closed Loans. - (NOC)



### List 1

#### Upload Document

1. FACR - Certified By CA AS OF Latest Audited Balance Sheet
2. Bank Wise Loan Stmt along with their Security Position
3. DSCR For last 5 years Certified By CA
4. Last 3 Years Stmts as below ( All certified By CA )
  - a) Net Profit
  - b) Retained Earnings
  - c) Net Worth
  - d) Details of Curr. Assets & Liabilities
5. Group Unit (undertaking)
  - a) LSPEF Dues
  - b) Levy Dues
6. Sanction Letter's Bank /FI (Lenders)
7. Attach Courier Receipt ( All documents 1- 6) to be submitted in Hard Copy

## List 2

## Upload Document

1. Sanction Letter
2. TPA Executed
3. Detailed Project Appraisal (DPR) Report
4. FACR - Certified By CA AS OF Latest Audited Balance Sheet
5. DSCR For last 5 years Certified By CA
6. Last 3 Years Stmts as below ( All certified By CA )
  - a) Net Profit
  - b) Retained Earnings
  - c) Net Worth
  - d) Details of Curr, Assets & Liabilities
5. Group Unit (undertaking)
  - a) LSPEF Dues
  - b) Levy Dues
6. Attach Courier Receipt ( All documents 1- 6) to be submitted in Hard Copy



## Business Rules Catalog

### BR 1 - Security Creation for availing sanctioned SDF Loan

Sl. No.	Business Rule Name:	Security Creation for availing sanctioned SDF Loan
1	Identifier	<p><b>BR 1 [this rule is for creation of charge, however, the criteria mentioned below is for ceding of charge. It needs to be updated]</b></p> <ul style="list-style-type: none"> <li>- <b>No LSPEF, SDF and Levy dues.</b></li> <li>- <b>FACR, so calculated, should be more than 1.33 to create 1st pari-pasu charge on the assets of the company for securing the SDF loan.</b></li> <li>- <b>However, if the FACR of the sugar factory / company as a whole is lower than 1.33, the company / sugar factory has to give Bank Guarantee to secure the SDF loan.</b></li> <li>- <b>Further, if the FACR is more than 1.33 but if sugar factory or the company as a whole is having weak financial, then they are required to submit additional security to secure the SDF loan.</b></li> <li>- <b>Group undertaking.</b></li> </ul>
	Description	<p>The charge, created to secure the SDF loan, is ceded subject to the following:—</p> <ol style="list-style-type: none"> <li><del>Charge held by SDF for loans granted by it can be ceded in favour of lender for the proposed loans if the FACR, both of the sugar factory and the company as a whole meet the FACR benchmarks for charge held by SDF even after taking into account the proposed loan for which the charge is proposed to be ceded.</del></li> <li><del>A "No Dues Certificate" in respect of Levy Dues, SDF Dues and LSPEF Dues of sugar mill as well as its group units will be sought from the concerned authorities.</del></li> <li><del>An Undertaking in respect of Group Units, on Rs. 100 Stamp Paper (also mentioning the plant code) along with the request of NOC will be sought.</del></li> <li><del>In cases, wherein, FACR is below 1.33, sugar factories will be asked to upgrade the security of existing SDF loans to Bank Guarantee/State Govt. Guarantee.</del></li> <li><del>In cases, wherein, FACR is 1.33 or above, but the sugar factory comes under weak financial category (<b>weak financials Categories BR 2</b>) additional securities are obtained.</del></li> <li><del>In cases, wherein, FACR is 1.330 or above, also the sugar factory is not financially weak as per criteria already decided by 138th Standing Committee; NOC may be issued with the approval/concurrence of the competent authority.</del></li> </ol>
	Source	<ol style="list-style-type: none"> <li>1. Standing Committee 92nd Meeting dated 1.5.2007</li> <li>2. Special meeting of Standing Committee held on 9th November 2012</li> <li>3. 129th Standing Committee on 04.03.2016</li> </ol>

**BR 2 - Weak financials Categories**

Sl. No.	Business Rule Name:	Weak financials Categories
2	Identifier	BR 2
	Description	<p>The sugar factory/undertaking should not be financially weak. For provisions of loans for financially weak sugar factories/undertaking, (<b>Additional Security for of week financials BR 1 D</b>). In other words, the SF should not be having any of the following financial constraints:</p> <ul style="list-style-type: none"> <li>i. Profit after Tax (PAT) is negative in any of the last three years.</li> <li>ii. Net Worth is negative in any year during the preceding 3 years for the sugar factory or company as a whole.</li> <li>iii. Retained earnings are negative at the time of charge creation or at any other point of time as per extant rules/guidelines/requirement.</li> <li>iv. Average Debt Service Coverage Ratio (DSCR) for the last five years should be more than 1.0.</li> <li>v. Fixed Asset Coverage Ratio (FACR) of the SF and Sugar Undertaking as a whole should be more than 1.33. [ <b>BR 8 FACR</b> ]</li> <li>vi. Compliance with the financial laws and the Companies Act, 2013 (as amended) as the case may be.</li> <li>vii. Any other factor reflecting the financial status of the Sugar Factory/undertaking.</li> </ul>
	Source	



**BR 3 - Additional Security Requirement - for financially weak sugar factories**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>Additional Security Requirement - for financially weak sugar factories</b>
<b>3</b>	<b>Identifier</b>	<b>BR 3</b>
	<b>Description</b>	<p>i. Additional securities are required for securing SDF loans in cases where the financials of the sugar factory are considered weak. These securities are in addition to security mentioned above (i.e., 1st pari-passu charge on all immovable and movable assets). Criteria for financially weak companies/cooperative societies are given in <b>(Refer to BR 2)</b>. The requirement of Additional securities will be decided at the time of the creation of charge.</p> <p>ii. In case additional securities are to be obtained in view of the financial position of the sugar factory/undertaking/society, three additional securities shall be obtained <b>(DC + Any two mentioned at point (b) below)</b>:</p> <p>a) Post Dated Cheques (PDCs) for repayment of Principal and Interest of Borrower SF shall be obtained invariably in all cases.</p> <p>b) Besides PDCs, at least two of the following securities shall be obtained from the Sugar Factory:</p> <ul style="list-style-type: none"> <li>i. Personal Guarantee of Promoters in respect of private sugar factories and Personal Guarantee of the Chairman in respect of Co-operative Sugar Factory.</li> <li>ii. Corporate Guarantee of Holding Company.</li> <li>iii. Pledge of company's listed shares of Holding Company/Borrower</li> <li>iv. Assignment of Fixed Deposits of Holding/Borrower Company.</li> <li>v. Mortgage of third-party assets viz. personal properties of the borrower or holding/Subsidiary Company.</li> </ul> <p>c ) Besides above additional securities, in case of Ethanol and Cogeneration projects, ESCROW Account Agreement shall be executed amongst Sugar Factories/Societies, SDF/IFCI and the Bank in which sale proceeds of Co-generation/Ethanol projects are deposited for repayment of principal and interest of the SDF loan.</p>

		d) In cases where it is decided to obtain a bank guarantee, the above additional securities shall not be obtained
	<b>Source</b>	

#### **BR 4 - Levy dues, and Levy Sugar Price Equalization Fund (LSPEF)**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>Levy dues, and Levy Sugar Price Equalization Fund (LSPEF)</b>
<b>4</b>	<b>Identifier</b>	<b>BR 4</b>
	<b>Description</b>	<p>A sugar factory/undertaking which is a defaulter in respect of any dues on account of Sugar Development Fund (SDF), Levy dues, and Levy Sugar Price Equalization Fund (LSPEF) will not be eligible to apply for SDF loan.</p> <p>NO Dues certificate from Directorate of sugar, is necessary to be furnished for Disbursal of loan.</p> <p>Sugar factories are required to clear Levy Sugar obligation before disbursement of SDF loan. However, in such cases where levy sugar obligation is pending, the disbursement of loan has been held up.</p>
	<b>Source</b>	<p>Standing Committee 92nd Meeting dated 1.5.2007</p> <p>Special meeting of Standing Committee held on 9th November 2012</p> <p>129th Standing Committee on 04.03.2016</p>

**BR 5 - Fixed Assets Coverage Ratio (FACR) Ceding charge in favour of other lenders**

Sl. No	Business Rule Name:	Fixed Assets Coverage Ratio (FACR) for Ceding charge in favour of other lenders
5	Identifier	BR 5
	Description	<p><b>Guidelines/Principles of calculation of FACR are as follows:</b></p> <p>Fixed Assets Coverage Ratio (FACR) for the purpose of security of SDF loans, and the issue of NOC is calculated for the Sugar Factory and Company as a whole in the following manner:</p> <ol style="list-style-type: none"> <li>1. <math>FACR = \frac{\text{Value of fixed assets to be mortgaged (existing assets and assets to be created under the project)}}{\{(Existing\ loans^{***} \text{ secured against the first charge on the assets proposed to be mortgaged including SDF loans secured against the exclusive second charge if any) + (loans for the proposed project including SDF loan)}\}}</math>.</li> <li>2. Further, to ensure that the proposed assets corresponding to the proposed loans have been created for the project and to ensure that the funds have been utilised for the intended purpose, FACR at the time of disbursement of final instalment (Lump sum or 2nd instalment) of SDF loan is calculated for the Sugar Factory and Company as a whole in the following manner:  <math>FACR = \frac{\text{Value of fixed assets mortgaged + CWIP, if any}}{\{(Existing\ Loans^{***} \text{ secured against the first charge on the assets including SDF loans secured against the exclusive second charge if any) + (Loans for the proposed project including SDF loan)}\}}</math>.</li> <li>3. In case of FACR thus calculated is less than the benchmark of 1.5, the Sugar factory will be asked to provide a Bank Guarantee as a security against the SDF loan.</li> </ol> <p><i>(*** Existing Secured Loans which are secured against the 2nd charge on the fixed assets may not be included for new loans as the only 1st charge is being taken as per current SDF guidelines. However, SDF loans secured against 2<sup>nd</sup> Exclusive charge will be included in the calculation of FACR. Further, if FACR is being calculated for earlier loans with 2nd charge, then all secured loans with the 2nd charge will also be included.)</i></p> <ul style="list-style-type: none"> <li>- FACR, so calculated, should be more than 1.33 to create 1st pari-pasu charge on the assets of the company for securing the SDF loan.</li> </ul>

		<ul style="list-style-type: none"> <li>- However, if the FACR of the sugar factory / company as a whole is lower than 1.33, the company / sugar factory has to give Bank Guarantee to secure the SDF loan.</li> <li>- Further, if the FACR is more than 1.33 but if sugar factory or the company as a whole is having weak financial, then they are required to submit additional security to secure the SDF loan.</li> </ul>
	<b>Source</b>	138 <sup>th</sup> Standing Committee meeting held on 09 <sup>th</sup> July 2019

### BR 6 - Debt Service Coverage Ratio (DSCR)

Sl. No.	Business Rule Name:	Debt Service Coverage Ratio (DSCR)
	<b>Identifier</b>	<b>BR 6</b>
<b>6</b>	<b>Description</b>	<ul style="list-style-type: none"> <li>- DSCR is calculated in the following manner               <ul style="list-style-type: none"> <li>DSCR is calculated in the following manner:                   <math display="block">DSCR = \frac{\text{Net Profit/Loss after tax} + \text{Depreciation} + \text{Interest on Term Loans} + \text{Interest on SDF Loans}}{\text{Debt to be serviced i.e. (Term loan repayment from Banks/FI + SDF loan repayment + Interest on Term loan + Interest on SDF loan)}}</math> </li> </ul> </li> </ul> <p>The projected DSCR and average DSCR for the past 5 years should be at least 1. In case, Average DSCR for past 5 years is less than benchmark of one, additional securities shall be obtained.</p> <p>However, DSCR for the past 5 years is not applicable for new sugar companies which are putting up a Greenfield project. In that case DSCR is considered for the future for which the loan is availed.</p>

**BR 7 – Dues Position**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>Dues Position</b>
	<b>Identifier</b>	<b>BR 7</b>
	<b>Description</b>	<p>There should be No outstanding dues on the date of raising the NOC request</p> <p><b>2 Stage Checking</b></p> <ol style="list-style-type: none"> <li>1. Nodal Agency <ol style="list-style-type: none"> <li>a. If Outstanding Dues Position is fully paid along with interest repaid, then Status Flag – Set to be ready for Recommendation, else the sugar unit will be advised to clear the outstanding dues, before further processing.</li> </ol> </li> <li>2. SDF-GOI <ol style="list-style-type: none"> <li>b. The Office of Chief Controller of Accounts, Department of Food &amp; Public confirms , Dues Position Fully repaid along with interest, the Status Flag – Approved for NOC Clearance.</li> </ol> </li> </ol>

**BR 8 – Exception Approvals**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>Exception Approvals</b>
	<b>Identifier</b>	<b>BR 8</b>
	<b>Description</b>	<p>In certain cases, SDF-GOI may grant exception approvals for various request. If</p> <p>GOV-Recommendation 'Y' then then Sugar unit will be allowed to apply for NOC</p>

**BR 9- No Dues Certificate and Vacation of Charge**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>No Dues Certificate and Vacation of Charge</b>
<b>9</b>	<b>Identifier</b>	<b>BR 9</b>
	<b>Description</b>	<ul style="list-style-type: none"> <li>a) Repayment of the entire outstanding amount of a loan(s) will be ascertained from the Chief Controller of Accounts, Department of Food and Public Distribution.</li> <li>b) Comments/recommendations of the monitoring/nodal agencies, i.e. in respect of other than cooperative sector sugar mills are obtained.</li> <li>c) A 'No Dues Certificate' (NOC) in respect of Levy Dues, SDF Dues and LSPEF Dues of sugar mill as well as its group units will be sought from the concerned authorities.</li> <li>d) An Undertaking in respect of Group Units, on Rs. 100 Stamp Paper (also mentioning the plant code) along with the request of NDC will be sought</li> </ul>
	<b>Source</b>	

**BR 10- NOC for ceding of charge - Other Lenders****BR 11- Compliance Requirements****BR 11 A - Progress Reports****BR 11 A. 1 – Unit Status**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>Compliance with SDF</b>
<b>1</b>	<b>Identifier</b>	<b>BR 11 A.1 – Unit Status</b>
	<b>Description</b>	If unit status is Operational , then Sugar unit will have to provide the various reports , and e-mail would be sent across
	<b>Source</b>	

**BR 11 A.1.1 – Applicable Reports (Annual / Half Yearly)**

Sl. no.	Business Rule Name:	Compliance with SDF
<b>1</b>	<b>Identifier</b>	<b>BR 11 A. 1.1 - Applicable Reports</b>
	<b>Description</b>	<p>In case of <b>Half yearly</b> – The Sugar unit shall upload only RT8C, however in case of <b>Annual</b> the sugar <b>unit shall</b> upload,</p> <ul style="list-style-type: none"> <li>• Balance sheet,</li> <li>• Insurance,</li> <li>• Pollution certificate.</li> </ul> <p>Submission of RT8C indicates that the unit is running.</p> <p>However if the sugar unit has not uploaded any document half yearly, then the system must prompt for all the documents.</p> <p><b>The system should also capture the validity period for</b></p> <ul style="list-style-type: none"> <li>• <b>Insurance as well as</b></li> <li>• <b>Pollution certificate</b></li> </ul>
	<b>Source</b>	

**BR 12 – Funding Pattern**

Sl. No.	Business Rule Name:	Funding Pattern
1	Identifier	BR 12
	Description	<p><b>Case 1</b></p> <p>If Facility Type = “<b>Cane Development</b>”  SDF Loan = 90% of the total cost of the scheme subject to a maximum project cost of ₹600 lakhs  <b>And</b>  c) <b>Sugar Undertaking: Minimum of 10% of the total cost of the scheme.</b></p> <p><b>Case 2</b></p> <p>If Facility Type is “NOT ” “<b>Cane Development</b>”  And Project Type = “<b>Brownfield project</b>” following funding pattern shall apply</p> <ol style="list-style-type: none"> <li>1. Scheduled Bank/Financial Institution – 50% of the total project cost.</li> <li>2. Promoters’ contribution – 10% of the total project cost.</li> <li>3. SDF component – 40% of the eligible project cost.</li> </ol> <p>However, where the owner’s contribution/ equity is increased beyond 10%, there will be a corresponding decrease in the SDF loan component.</p> <p><b>Case 3</b></p> <p>If Facility Type = “<b>Co-generation and Ethanol Projects</b>” And Project Type = “<b>Greenfield projects</b>” SDF contribution is 20% of the eligible project cost.</p>
	Source	

**BR 13 – Unit Status w.r.t NOC**

Sl. No.	Business Rule Name:	compliance’s NOC
1	Identifier	BR 13
	Description	Case 1 -



		<p>If unit status is Operational , then Sugar unit will be allowed to apply for NOC &amp; If Restructuring status is N , then then Sugar unit will be allowed to apply for NOC</p> <p><b>Case 2</b></p> <p>If unit status is Operational , But the Litigation status is Y , then then Sugar unit will not be allowed to apply for NOC</p> <p><b>Case 3</b></p> <p>If unit status is Operational , But the Litigation status is N , Restructuring 'Y' , GOV-Recommendation 'Y' then then Sugar unit will be allowed to apply for NOC</p>
	<b>Source</b>	

**BR 14 – No dues**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>No Dues</b>
	<b>Identifier</b>	<b>BR 14</b>
<b>1</b>	<b>Description</b>	<p>if Amount sanctioned (SU) = Amount sanctioned (NA) AND</p> <p>Amount Disbursed (SU) = Amount Disbursed (NA) AND</p> <p>Outstanding As on Date (SU) = (ZERO) AND Outstanding As on Date (NA) = (ZERO) - "STATUS Recommended " and allow upload of recommendations letter for Issuance of NDC and Satisfaction of Charge and finally notify the SDF-GOI.</p> <p>Else STATUS NOT – Recommended, AND NOTIFICATION IS SEND TO Sugar Unit to with a copy to SDF-GOI.</p>

**BR 15 – Dues Position - (LSPEF) & levy dues**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>(LSPEF) / levy dues / Dues Position</b>
<b>1</b>	<b>Identifier</b>	<b>BR 15</b>
	<b>Description</b>	<p>if Amount sanctioned (SU) = Amount sanctioned (NA) AND</p> <p>Amount Disbursed (SU) = Amount Disbursed (NA) AND</p> <p>Outstanding As on Date (SU) = (ZERO) AND Outstanding As on Date (NA) = (ZERO) - "STATUS Recommended " And</p> <p>Levy dues = Nil AND</p> <p>Levy Sugar Price Equalization Fund (LSPEF) = Nil AND Dues Position = Fully repaid with along interest.</p> <p><b>"STATUS Actioned "</b></p> <p>allow upload of recommendations letter for Issuance of NDC and Satisfaction of Charge and finally notify the Nodal Agency , as well as Sugar Unit</p> <p>Else STATUS <b>"NOT – Recommended"</b>, AND NOTIFCIATION IS SEND TO Sugar Unit to with a copy to SDF-GOI.</p>

**BR 16 –FACR for Security Creation for availing sanctioned SDF Loan (FACR at the time of availing disbursement)**

Sl. No.	Business Rule Name:	Fixed Assets Coverage Ratio (FACR) for Security Creation for availing sanctioned SDF Loan (FACR at the time of availing disbursement)
5	Identifier	BR 16
	Description	<p><b>Guidelines/Principles of calculation of FACR are as follows:</b></p> <p>Fixed Assets Coverage Ratio (FACR) for the purpose of security of SDF loans, and the issue of NOC is calculated for the Sugar Factory and Company as a whole in the following manner:</p> <ol style="list-style-type: none"> <li>4. <math>FACR = \{ \text{Value of fixed assets to be mortgaged (existing assets and assets to be created under the project)} \} / \{ (\text{Existing loans}^{***} \text{ secured against the first charge on the assets proposed to be mortgaged including SDF loans secured against the exclusive second charge if any}) + (\text{loans for the proposed project including SDF loan}) \}</math>.</li> <li>5. Further, to ensure that the proposed assets corresponding to the proposed loans have been created for the project and to ensure that the funds have been utilised for the intended purpose, FACR at the time of disbursement of final instalment (Lump sum or 2nd instalment) of SDF loan is calculated for the Sugar Factory and Company as a whole in the following manner:  <math>FACR = \{ \text{Value of fixed assets mortgaged} + \text{CWIP, if any} \} / \{ (\text{Existing Loans}^{***} \text{ secured against the first charge on the assets including SDF loans secured against the exclusive second charge if any}) + (\text{Loans for the proposed project including SDF loan}) \}</math>.</li> <li>6. In case of FACR thus calculated is less than the benchmark of 1.33, the Sugar factory will be asked to provide a Bank Guarantee as a security against the SDF loan.</li> </ol> <p><i>(*** Existing Secured Loans which are secured against the 2nd charge on the fixed assets may not be included for new loans as the only 1st charge is being taken as per current SDF guidelines. However, SDF loans secured against 2<sup>nd</sup> Exclusive charge will be included in the calculation of FACR. Further, if FACR is being calculated for earlier loans with 2nd charge, then all secured loans with the 2nd charge will also be included.)</i></p> <ul style="list-style-type: none"> <li>- FACR, so calculated, should be more than 1.33 to create 1st pari-pasu charge on the assets of the company for securing the SDF loan.</li> </ul>

		<ul style="list-style-type: none"> <li>- However, if the FACR of the sugar factory / company as a whole is lower than 1.33, the company / sugar factory has to give Bank Guarantee to secure the SDF loan.</li> <li>- Further, if the FACR is more than 1.33 but if sugar factory or the company as a whole is having weak financial, then they are required to submit additional security to secure the SDF loan.</li> </ul>
	<b>Source</b>	137 <sup>th</sup> Standing Committee, fresh calculation of FACR is required at the time of recommendation of disbursement

## **BR 17 – Pre- Disbursement Conditions**

### **BR 17 A – Document upload w.r.t Project Type - Pre- Disbursement Conditions**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>Project Type</b>
<b>1</b>	<b>Identifier</b>	<b>BR 17 A - Document upload w.r.t Project Type - Pre- Disbursement Conditions</b>
	<b>Description</b>	<p>Green Field Project Copy of Valid EIA and NOC from PCB</p> <p>Brownfield Copy of Valid EIA and NOC from PCB or acknowledgement of Application thereof</p>

## **BR 18 – Mandatory Document Upload w.r.t Addl Securities Pre- Disbursement Conditions**

### **BR 18 A –Ethanol & Cogeneration projects**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>Project Type</b>
<b>1</b>	<b>Identifier</b>	<b>BR 18 A - Mandatory Document Upload - Addl Securities Pre-Disbursement Conditions - Ethanol &amp; Cogeneration projects</b>
	<b>Description</b>	<p>If Project Types = Ethanol or Cogeneration projects, ESCROW Account Agreement shall be executed amongst Sugar Factories/Societies, SDF/NCDC/IFCI and the Bank in which sale proceeds of Co-generation/Ethanol projects are deposited for repayment of principal and interest of the SDF loan.</p> <p>This rule is over and above the additional securities as mentioned earlier</p> <p>In CANE Development Loan, State Government Confirmation/ Approvals is required.</p>

### ***BR 18 B –Co-operatives***

<b>Sl. No.</b>	<b>Business Rule Name:</b>	<b>Project Type</b>
<b>1</b>	<b>Identifier</b>	<b>BR 19 Mandatory Document Upload - Addl Securities Pre-Disbursement Conditions - Co-operatives</b>
	<b>Description</b>	<p>In the case of the Co-operatives, since it would not be feasible to obtain other securities mentioned above, only PDCs and Personal Guarantee of the Chairman shall be obtained as additional securities.</p>

**BR 20 – Legal Status**

Sl. No.	Business Rule Name:	Project Type
<b>1</b>	<b>Identifier</b>	<b>BR 20</b>
	<b>Description</b>	<p>If Legal status is = "Y ", and Facility Type = "Modernization "</p> <p>Future Interest To Be Claimed is calculated based on the Rate of interest as on the Date of ECS + Default Rate as on Date</p> <p>Moratorium = 3 Years</p> <p>Date of disbursement</p> <p>ECS Date</p> <p>Document Rate as on ECS Date</p> <p>Principal installment =</p> <p>Suit Amount =</p>

**BR 22 – SDF Loan Eligible Amount (Calculations)**

*Rules mentioned under **BR 22** , are to be implemented across various stages of Loan Application – Loan Application Submission – Processing(Sanction) by SDF-GOI followed by review of eligible / in-eligible amount by Nodal agency as a part of the Pre-disbursement condition.*

**BR 22 A – Modernization / Rehabilitation Loans**

Sl. No.	Business Rule Name:	Project Type		
1	Identifier	BR 22 A – SDF Facility Modernization / Rehabilitation Loans		
	Description	Initially, the eligible project cost is calculated by deducting the cost of ineligible items from the Total Project Cost. ( Ref : List of ineligible items for grant of SDF loans )		
		The total eligible loan amount is the lowest of the estimated loan amount of the following three cases:		
		As per eligible Project Cost	Amount of loan Sought by the Sugar undertaking	As per the percentage of Promoters Contribution
		SDF loan is 40% of the eligible project cost (20% in the case of Greenfield projects)	The total amount of loan requested by the Sugar Undertaking.	Promoters contribution as per actual is calculated based on the eligible cost. The excess of Promoters contribution is deducted out of the SDF loan component (40% in case of Brownfield and 20 % in the case of Greenfield).

Sl. No.	Business Rule Name:	Project Type																		
	Identifier	BR 22 B – Loan Cane Development (Eligible Amt)																		
1	Description	<p>The total eligible loan amount is the lowest of the estimated loan amount of the following two cases:</p> <p>The total eligible loan amount is the lowest of the estimated loan amount of the following three cases:</p> <table><tr><th>As per eligible Project Cost</th><th>As per the percentage of Promoters Contribution</th></tr><tr><td>90% of the total cost of the scheme subject to a maximum project cost of ₹ 6.00 crore</td><td>The total loan amount is calculated as per the quantum limits mentioned below.</td></tr></table>	As per eligible Project Cost	As per the percentage of Promoters Contribution	90% of the total cost of the scheme subject to a maximum project cost of ₹ 6.00 crore	The total loan amount is calculated as per the quantum limits mentioned below.														
		As per eligible Project Cost	As per the percentage of Promoters Contribution																	
		90% of the total cost of the scheme subject to a maximum project cost of ₹ 6.00 crore	The total loan amount is calculated as per the quantum limits mentioned below.																	
		<table><tr><th>Sl. No.</th><th>Scheme</th><th>Financial Limit</th></tr><tr><td>1</td><td>Setting up of Heat Treatment Plant</td><td>2.50 lakh</td></tr><tr><td>2</td><td>Rearing of Seed Nurseries</td><td></td></tr><tr><td></td><td>a) Foundation seed through Convention Sugarcane Sets</td><td>First year: At the rate of ₹30,000.00 per ha subject to a maximum of 5 ha. Second year: At the rate of ₹30,000.00 per ha with multiplication factor of 8 for Northern States and 10 for Southern States.</td></tr><tr><td></td><td>Rearing of Seed Nurseries from Tissue Culture Plantlets</td><td>First year: At the rate of ₹80,000.00 per ha subject to a maximum of 2 ha. Second year: At the rate of ₹80,000.00 per ha with multiplication factor of 40. Seeds shall be procured from the Government recognized Institutions – VIS, Pune, SBI, Coimbatore, Universities, and their affiliates.</td></tr><tr><td></td><td>c) Certified Seed</td><td>₹26,000.00 per ha.</td></tr></table>	Sl. No.	Scheme	Financial Limit	1	Setting up of Heat Treatment Plant	2.50 lakh	2	Rearing of Seed Nurseries			a) Foundation seed through Convention Sugarcane Sets	First year: At the rate of ₹30,000.00 per ha subject to a maximum of 5 ha. Second year: At the rate of ₹30,000.00 per ha with multiplication factor of 8 for Northern States and 10 for Southern States.		Rearing of Seed Nurseries from Tissue Culture Plantlets	First year: At the rate of ₹80,000.00 per ha subject to a maximum of 2 ha. Second year: At the rate of ₹80,000.00 per ha with multiplication factor of 40. Seeds shall be procured from the Government recognized Institutions – VIS, Pune, SBI, Coimbatore, Universities, and their affiliates.		c) Certified Seed	₹26,000.00 per ha.
		Sl. No.	Scheme	Financial Limit																
		1	Setting up of Heat Treatment Plant	2.50 lakh																
		2	Rearing of Seed Nurseries																	
			a) Foundation seed through Convention Sugarcane Sets	First year: At the rate of ₹30,000.00 per ha subject to a maximum of 5 ha. Second year: At the rate of ₹30,000.00 per ha with multiplication factor of 8 for Northern States and 10 for Southern States.																
			Rearing of Seed Nurseries from Tissue Culture Plantlets	First year: At the rate of ₹80,000.00 per ha subject to a maximum of 2 ha. Second year: At the rate of ₹80,000.00 per ha with multiplication factor of 40. Seeds shall be procured from the Government recognized Institutions – VIS, Pune, SBI, Coimbatore, Universities, and their affiliates.																
			c) Certified Seed	₹26,000.00 per ha.																



**BR 22 C– Ethanol and Zero Liquid Discharge Loans**

Sl. No.	Business Rule Name:	Project Type						
1	Identifier	BR 22 C – Ethanol and Zero Liquid Discharge Loans						
	Description	Initially, the eligible project cost is calculated by deducting the cost of ineligible items from the Total Project Cost. (( Ref : List of ineligible items for grant of SDF loans ) The total eligible loan amount is the lowest of the estimated loan amount of the following three cases:						
		<table><tr><th>As per eligible Project Cost</th><th>Amount of loan Sought by the Sugar undertaking</th><th>As per the percentage of Promoters Contribution</th></tr><tr><td>SDF loan is 40% of the eligible project cost (20% in the case of Greenfield projects)</td><td>The total amount of loan requested by the Sugar Undertaking.</td><td>Promoters contribution as per actual is calculated based on the eligible cost. The excess of Promoters contribution is deducted out of the SDF loan component (40% in case of Brownfield and 20 % in the case of Greenfield).</td></tr></table>	As per eligible Project Cost	Amount of loan Sought by the Sugar undertaking	As per the percentage of Promoters Contribution	SDF loan is 40% of the eligible project cost (20% in the case of Greenfield projects)	The total amount of loan requested by the Sugar Undertaking.	Promoters contribution as per actual is calculated based on the eligible cost. The excess of Promoters contribution is deducted out of the SDF loan component (40% in case of Brownfield and 20 % in the case of Greenfield).
As per eligible Project Cost	Amount of loan Sought by the Sugar undertaking	As per the percentage of Promoters Contribution						
SDF loan is 40% of the eligible project cost (20% in the case of Greenfield projects)	The total amount of loan requested by the Sugar Undertaking.	Promoters contribution as per actual is calculated based on the eligible cost. The excess of Promoters contribution is deducted out of the SDF loan component (40% in case of Brownfield and 20 % in the case of Greenfield).						

**BR 22 D – Co-generation Loans**

Sl. No.	Business Rule Name:	Project Type											
1	Identifier	BR 22 D – Co-generation Loans											
	Description	Initially, the eligible project cost is calculated by deducting the cost of ineligible items from the Total Project Cost. <b>(Ref: List of ineligible items for grant of SDF loans)</b> . The total eligible loan amount is the lowest of the estimated loan amount of the following three cases:											
		<table><tr><th>As per eligible Project Cost</th><th>As per Normative Project Cost</th><th>Amount OF loan Sought by the Sugar undertaking</th><th>As per the percentage of Promoters Contribution</th></tr><tr><td>SDF loan is 40% of the eligible project cost (20% in the case of Greenfield projects)</td><td>As per normative cost per MW mentioned below.</td><td>The total amount of loan requested by the Sugar undertaking (after adjusting the CENVAT credit in proportion to SDF loan)</td><td>Promoters contribution as per actual is calculated based on the eligible cost. The excess of Promoters contribution is deducted out of the SDF loan component (40% in the case of Brownfield and 20 % in the case of Greenfield).</td></tr></table>				As per eligible Project Cost	As per Normative Project Cost	Amount OF loan Sought by the Sugar undertaking	As per the percentage of Promoters Contribution	SDF loan is 40% of the eligible project cost (20% in the case of Greenfield projects)	As per normative cost per MW mentioned below.	The total amount of loan requested by the Sugar undertaking (after adjusting the CENVAT credit in proportion to SDF loan)	Promoters contribution as per actual is calculated based on the eligible cost. The excess of Promoters contribution is deducted out of the SDF loan component (40% in the case of Brownfield and 20 % in the case of Greenfield).
		As per eligible Project Cost	As per Normative Project Cost	Amount OF loan Sought by the Sugar undertaking	As per the percentage of Promoters Contribution								
SDF loan is 40% of the eligible project cost (20% in the case of Greenfield projects)	As per normative cost per MW mentioned below.	The total amount of loan requested by the Sugar undertaking (after adjusting the CENVAT credit in proportion to SDF loan)	Promoters contribution as per actual is calculated based on the eligible cost. The excess of Promoters contribution is deducted out of the SDF loan component (40% in the case of Brownfield and 20 % in the case of Greenfield).										
<table><tr><th>Boiler Pressure (ata)</th><th>Normative Cost per MW Generation (₹ lakh/MW)</th></tr><tr><td>Below 67</td><td>Not Eligible</td></tr><tr><td>67 to 86</td><td>385.00</td></tr><tr><td>87 to 109</td><td>442.00</td></tr><tr><td>110 and above</td><td>543.00</td></tr></table>				Boiler Pressure (ata)	Normative Cost per MW Generation (₹ lakh/MW)	Below 67	Not Eligible	67 to 86	385.00	87 to 109	442.00	110 and above	543.00
Boiler Pressure (ata)	Normative Cost per MW Generation (₹ lakh/MW)												
Below 67	Not Eligible												
67 to 86	385.00												
87 to 109	442.00												
110 and above	543.00												
	<b>Note :</b> System must have a provision to capture the Master /Transaction revision details of the Normative Cost of various Loan types along with the Decision taken in the Meeting No #### of the Standing Committee of Sugarcane Development Fund (SDF)- regarding the same (e.g meeting no , letter no as well as date)												

**BR 23 – Ceiling on Number of Loans**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	Limit of number of loans to a single factory /company.
<b>1</b>	<b>Identifier</b>	<b>BR 23</b>
	<b>Description</b>	A Company/Corporate entity/Society as a whole, having a number of sugar factories, can take a total of 20 concurrent loans from SDF whereas for a factory maximum four outstanding loans would be permissible at a time (four loans excluding cane development loans).
	<b>Source</b>	<b>(Source: 91st Meeting dated 12.4.2007) Spl Standing Committee meeting dated 20.7.2007</b>

**BR 24 –Extension of Administrative Approvals (AA)**

<b>Sl. No.</b>	<b>Business Rule Name:</b>	Extension of Validity of Administrative Approvals
<b>1</b>	<b>Identifier</b>	<b>BR 24</b>
	<b>Description</b>	<p>All Administrative Approvals shall be subject to following conditions:  <b>(for Brownfield projects)</b>            (i) The validity of the <b>AA would be one year</b> only.            (ii) There shall be no extension in validity period of the AA.            (iii) The Sugar factory shall apply to the concerned authorities for EIA/PCB clearances.            The Sugar factory at the time of applying for the SDF loan will also provide a copy of the acknowledgement by the concerned authorities. The furnishing of such acknowledgement shall be sufficient for approval/disbursal of SDF loans</p> <p><b>(for Greenfield projects)</b>            (i) The validity of the Administrative Approval shall be <b>one and a half year</b> and may be extended for a <b>period of six months</b> in extraordinary circumstances only with the approval of Secretary (F&amp;PD).            (ii) The Sugar factory shall apply to the concerned authorities for EIA/PCB clearances. A copy of the acknowledgement by the concerned authorities, of the application of the Sugar factory for EIA/PCB clearances, shall be furnished by the sugar factory at the time of applying for the SDF loan.            (iii) However, before disbursement of the SDF loans the Sugar factory shall furnish all the EIA / PCB clearances.</p> <p>Request for extension of validity of AA received within validity period for justifiable reasons may be considered at the level of JS(S&amp;SA), and two extensions of three months each, may be permitted.            After two such extensions granted by JS(S&amp;SA), further extension of six months may be granted by Secretary (F&amp;PD). After giving one year of such extension, in cases wherein further extension is requested, the cases may be placed before Standing Committee and the Standing Committee will have power to grant            Further extension on case to case basis on merits of the case.</p>
	<b>Source</b>	<b>(Source 129th Standing Committee on 04.03.2016)</b> <b>(Source 136th Standing Committee on 07.08.2018)</b>

### Traceability Matrix - Business Rules Catalog

Sl. No.	Rule Name	Rule No.	Business Requirement
1	NOC for ceding of charge - Security Creation for availing sanctioned SDF Loan	BR 1	Security Creation for Availing Sanctioned Loan
2	Weak financials Categories	BR 2	Security Creation for Availing Sanctioned Loan
			Security Creation for availing sanctioned SDF Loan – Pre Disbursement Compliance
3	Additional Security Requirement - for financially weak sugar factories	BR 3	NOC for Ceding of Charges in Favour of Other Lenders
			Security Creation for availing sanctioned SDF Loan – Pre Disbursement Compliance
4	Levy dues, and Levy Sugar Price Equalization Fund (LSPEF)	BR 4	NOC for Ceding of Charges in Favour of Other Lenders
			No Dues & Vacation of Charge
5	Fixed Assets Coverage Ratio (FACR)	BR 5	NOC for Ceding of Charges in Favour of Other Lenders
6	Debt Service Coverage Ratio (DSCR)	BR 6	NOC for Ceding of Charges in Favour of Other Lenders
			Security Creation for availing sanctioned SDF Loan – Pre Disbursement Compliance

<b>Sl. No.</b>	<b>Rule Name</b>	<b>Rule No.</b>	<b>Business Requirement</b>
7	Dues Position	BR 7	No Dues & Vacation of Charge
8	Exception Approvals	BR 8	All Categories of NOC Requests
9	NOC for ceding of charge - Other Lenders	BR 10	Ceding of charge - Other Lenders
10	Progress Report	BR 11	Compliance with SDF- Guidelines
11	Unit Status	BR 12	Compliance with SDF
12	Unit Status w.r.t NOC	BR 13	All Categories of NOC Requests
14	No Dues	BR 14	No Dues & Satisfaction Of Charge Against Closed Loans. (Nodal Agency)
15	Dues Position - (LSPEF) & levy dues	BR 15	– No Dues & Satisfaction Of Charge Against Closed Loans. (SDF –GOV)
16	Fixed Assets Coverage Ratio (FACR) for Security Creation for availing sanctioned SDF Loan (FACR at the time of availing disbursement)	BR 16	Security Creation for availing sanctioned SDF Loan – Pre Disbursement Compliance
17	Document upload w.r.t Project Type - Pre-Disbursement Conditions	BR 17	Security Creation for availing sanctioned SDF Loan – Pre Disbursement Compliance
18	Addl Securities Pre-Disbursement Conditions - Ethanol & Cogeneration projects (Upload Documents)	BR 18	Security Creation for availing sanctioned SDF Loan – Pre Disbursement Compliance
19	Addl Securities Pre-Disbursement Conditions – Co-operatives (Upload Documents)	BR 19	Security Creation for availing sanctioned SDF Loan – Pre Disbursement Compliance

## Master Data of Borrowing Sugar Units

The system must maintain the various details of the Sugar Undertakings / Borrowing Sugar Units

<b>SDF Loan Eligible Amount</b>	<b>BG STATUS</b>	<b>PDC Master</b>
a) SDF Facility b) Total eligible loan amount <ul style="list-style-type: none"> <li>i. As per eligible Project Cost</li> <li>ii. Amount of loan Sought by the Sugar undertaking</li> <li>iii. As per the percentage of Promoters Contribution</li> </ul> c) Source	a. Loan Account # b. Facility Type c. AA Date d. Terminal Date e. Name of the Guarantor f. Date of Guarantee g. Deed Terminal date of guarantee h. Bank Guarantee No. i. Amount of Guarantee (Rs.) j. Claim Date k. Claim Period	a) Loan Account # b) Facility Type c) TPA Date d) Payment Start Date e) Status of Payment f) PDC in favour of g) Bank Name h) Cheque Amount i) Total Cheques j) Cheque No From - To k) Remarks
<b>FACR Master</b>	<b>. Legal Status</b>	<b>ESCROW Account Details</b>
a) SDF Facility b) Value c) Source	a) Loan Account # b) Facility Type c) Default Status d) Court e) Case Number f) Parties Name g) Pre. Date h) Next date i) Stage	a) Loan Account # b) Facility Type c) TPA Date d) Escrow Account No. e) Execution Date f) Bank Name g) Branch Address

<b>Cane Development Loan</b>	<b>Funding Pattern</b>	<b>DSCR Master</b>
a) Scheme <b>b) Financial Limit</b> c) Source	a) Projects Type b) Scheduled Bank/Financial Institution c) Promoters' contribution d) SDF component e) Source	d) SDF Facility e) Value f) Source
<b>Ineligible items – Ethanol from Molasses and Zero Liquid Discharge</b>	<b>Ineligible items – Mod Cum Expansion</b>	<b>Ineligible items – Bagasse based Cogen Power Plant</b>
a) SDF Facility <b>b) Ineligible items Code</b> c) Description d) Source	e) SDF Facility <b>f) Ineligible items Code</b> g) Description h) Source	i) SDF Facility <b>j) Ineligible items Code</b> k) Description l) Source
	<b>UNIT Running Status</b>	<b>FDs Master</b>
	a) Operational b) Non- Operational c) Legal Status	a) Loan Account # b) Facility Type c) TPA Date d) Bank Name e) FD Amount f) FD in favour of g) Total FD's h) FD # From - To i) Remarks
<b>SDF Loan Eligible Amount (Cogen)</b>	<b>SDF Loan Eligible Amount (Cogen)</b>	<b>Boiler Size norms - BAGASSE BASED COGENERATION</b>
a) SDF Facility b) Total eligible loan amount <ul style="list-style-type: none"> <li>I. As per eligible Project Cost</li> <li>II. Amount of loan Sought by the Sugar undertaking</li> <li>III. Percentage of Promoters Contribution</li> </ul> c) Source	a) SDF Facility b) Boiler Pressure (ata) c) Normative Cost per MW Generation (₹ lakh/MW) d) Source	a) Boiler Pressure/Temp.ata/C b) Installed Capacity c) Total project Cost (Rs. in Lakh) d) Project Cost per MW generation(Rs. in Lakh)



The above Master data details are provided on sample basis, however details of the same may be elaborated basis the detailed requirements as elaborated in various modules .Each of the Master should have a front end screen for the Master record maintenance and any change to masters should have an audit trail with Maker/ Checker and e-mail notifications generated as and when the master records are changed.

### **Sugar Undertaking and Factory**

The system should allow to group various Sugar factories under a Sugar Undertaking (Group Companies) and aid to monitor the status of a Sugar Undertaking as a whole or a Sugar Factory

## **Usability**

### Graphical User Interface

The system shall provide a uniform look and feel between all the web pages. The system shall provide use of icons and toolbars.

## **Accessibility**

The system shall provide handicap access.

## **Specific Requirements**

### **Email confirmation/ SMS Notifications**

#### **SMS API integrations**

SMS API may be used to automate the processes involved to send SMS messages without manual intervention. Further system must have a provision so that Time-sensitive messages can be scheduled to send at an exact time, so the Sugar Unit/ SDF-GOI receives confirmation, or status update at precisely the right time.

#### **Email API Integration**

Email automation allows both Sugar Unit/ Nodal Agency / SDF-GOI to save time, reduce potential errors and response to the various actions (Sugar Unit/ Nodal Agency / SDF-GOIIND). It will help you evaluate the effectiveness of each step so that one can make changes whenever it's necessary.

Users will receive an email every time they perform certain actions e.g. NOC Request submission, Compliance notifications, upload of various reports etc. This is how the event is **triggered**. An email flow is sent automatically without ones interference.

The system shall maintain SMS / email information of SDF-GOI, Sugar Factory users as well as Nodal Agencies as a required part of profile.

The system shall send a confirmation/ Notifications to various user through email as well as SMS.

### **Status of NOC Requests**

The system shall allow user to enter the NOC request No for tracking.

The system shall display the current information about the NOC.

The system shall show List of NOC request pending along with the Pending since (Date) and Reason

### **Allow multiple NOC Request(s)**

The system shall allow multiple NOC Request (s) for a Sugar Factory Users basis the facility of SDF Loan availed

### **Allow Cancellation of NOC Request(s)**

The system shall display the request (s) of NOC(s) that are eligible to change.

The system shall allow user to select the NOC(s) request to be changed.

The system shall allow user to cancel the NOC(s) request.

The system shall allow user to change Charge Creation / Facility Name / Unit / Charge type.

The system shall notify the user about any changes made to the order.

### **Reporting Requirements**

The system shall have a provision to generate Status Report of all the categories of NOC(s) Request – Monthly (compiled) / Sugar Factory wise / Category wise.

### **Bank Guarantee Requirements**

Report may have following information

1. Name of the Sugar Unit
2. Beneficiary Name
3. Name of the Bank
4. Amount of Bank Guarantee
5. Purpose
6. BG Tenor
7. Date of Issue
8. Date of Expiry
9. Claim Period\* (if any)

\*\* Date of Expiry: Cannot be earlier than Issue Date

## Applicable Standards

It shall be as per the industry standard.

## Security

### Data Transfer

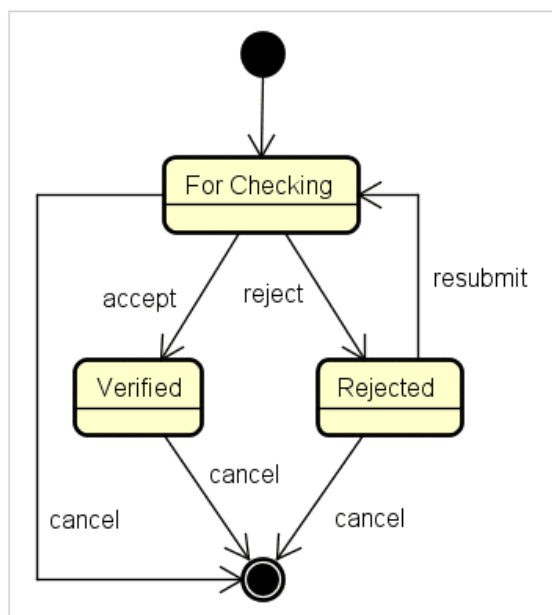
The system shall automatically log out all customers after a period of inactivity.

The system shall not leave any cookies on the user's computer containing the user's password.

### Maker-checker

The principle of maker and checker for each transaction must be in place. For any transaction entry, there must be at least two users necessary for its completion.

1. The one who makes the transaction entry (i.e. maker) cannot be the same one who checks (i.e. checker) it.
2. A transaction entry is only considered completed if it has been checked
3. The *checker* cannot make modifications to the transaction entry. Modifications can only be done by *maker*.
4. If the *checker* rejects the transaction entry, it should be returned back to *maker* (with possible comments or suggested changes). The *maker* can then resubmit changes later.
5. There can be cases when the transaction entry needs another level of checking (after the first one). This would result into three users necessary for completion.



The *checker* can either *accept* or *reject* the entry.

**Configuration Management Tool**

The source code developed for this system shall be maintained in a configuration management tool.

**Audit Requirements**

Audit trails must be available in the system to track any changes made by users. Audit trail records will contain details that include date, time, and user information associated with the transaction. Transaction id, date, time, originator id, authorizer id, actions undertaken by a given user id, etc. may also be captured. Further other details like logging the IP address of the client machine, terminal identity or location may also be considered.

Applications must also provide for, inter-alia, logging unsuccessful logon attempts, access to sensitive options in the application, e.g., master record changes, granting of access rights changes in business rules etc.

## Appendix A –STANDARD FORMATS FOR DOWNLOAD

### Fixed Assets Coverage Ratio (FACR)

FACR Calculation (To be downloaded in the .xls format, with protected rows/ calculation Formulas) The sugar factory users should not be allowed to modify the same, and they need to upload the FACR post inserting the values from the Annual Report – FY, as on 31.3. \_ .

#### Annexure - 1

IFCI			
Name of the Company: XYZ LTD		(INR. in lakh / Crore)	
FACR as on 31.03._____		FACR Calculation (with proposed Loans & Proposed Assets)	
Particulars		Sugar Unit	Company as a whole
<b>1</b>	<b>Total Net Fixed Assets (After Depreciation)</b>		
	a) <b>Less:</b> Vehicles, if any		
	b) <b>Less:</b> Leasehold improvements / assets		
	c) <b>Less:</b> Freehold Land pending Registration		
	<b>Net Fixed Assets : (1-1a-1b-1c)</b>	-	-
	<b>Less:</b> Net Fixed Assets having exclusive First Charge	-	-
	<b>Add:</b> Capital Work in Progress (CWIP)		
	<b>Add:</b> Proposed assets	-	-
	<b>Net Block of Fixed Assets (A)</b>	-	-
<b>2</b>	<b>Secured Loans:</b>		
	a) Loans secured by first pari-passu charge		
	_____ Bank (_____ Unit)		
	_____ Bank (_____ Unit)		
	_____ Bank (_____ Unit)		
	_____ Bank (_____ Unit)		
	<b>Total (1)</b>	-	-
	b) <b>Loans secured by exclusive second charge</b>		
	SDF Loan for _____ of _____ Unit	-	
	SDF Loan for _____ of _____ Unit	-	
	<b>Total (2)</b>	-	-

		<b>Total of Secured Bank Loans - (I=1+2)</b>	-	-
<b>3</b>		<b>Proposed Loan/Balance Loan to be disbursed</b>		
		SDF Loan - _____ Plant - _____ Unit (AA issued vide SDF, GoI letter dated _____ / AA yet to be issued but amount sanctioned)		
		<b>Sub-Total (II)</b>	-	-
		<b>Total Secured Loan (B= I + II)</b>	-	-
		<b>FIXED ASSET COVERAGE RATIO : (A)/(B)</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
		<b>Note:</b>		
		1. Loans on 3rd Charge basis is not considered for FACR purposes.		
		2. Foreign Commercial Borrowing of any credit line to be converted into INR equivalent based on FEDAI (Foreign Exchange Dealers Association of India) rate / RBI declared rate, whichever is higher. Also please mention whether the Loan is hedged or not. If yes, partly or fully hedged.		

The system should be capable to update the Value in FACR Field for - both Sugar Unit as well as Company as a whole.

### Debt Service Coverage Ratio (DSCR)

**DSCR for the last Five (5) Years** - To be downloaded in the .xls format, with protected rows/ calculation Formulas)

The sugar factory users should not be allowed to modify the same, and they need to upload the DSCR post inserting the values from the Annual Report OF PAST 5 YEARS FROM THE DATE OF Disbursements- FY, as on 31.3. \_

Annexure - 3						
	<b>Name of the Company: XYZ LTD (INR. in lakh / Crore)</b>					
	<b>DSCR for the last Five Years</b>					
	Particulars	<b>201__ - 201__</b>	<b>201__ - 201__</b>	<b>201__ - 201__</b>	<b>201__ - 201__</b>	<b>201__ - 201__</b>
1	Net Profit / Loss (PAT / Loss)					
2	Add back: Depreciation					
3	Add: Interest on Term Loan					
4	Add: Interest on SDF Loan					
<b>5</b>	<b>Cash Available for DSCR (1+2+3+4)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Debt to be Serviced:</b>					
6	Term Loan repayment from Banks / Fin. Ins.					
7	SDF Loan Repayment - Cogen					
8	SDF Loan Repayment - Modernisation					
9	SDF Loan Repayment - Ethanol / ZLD					
10	SDF Loan Repayment - Cane Development					
<b>11</b>	<b>Total Repayment (6+7+8+9+10)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
12	Interest on Term Loan + SDF Loans					
<b>13</b>	<b>Total Debt Obligation (11+12)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
14	DSCR (5/13)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>15</b>	<b>Average DSCR for 5 Years (=14/5)</b>	#DIV/0!				

The sugar factory users should not be allowed to modify the same, and they need to upload the DACR post inserting the values from the Annual Report – FY, as on 31.3. \_ for past 5 Years .  
The system should be capable to update the Value in DACR Field.



## Undertaking (Affidavit) - LSPEF dues Malprabha Period

(On Non-Judicial Stamp Paper of Rs.100/-)

### AFFIDAVIT / UNDERTAKING

I , Shri \_\_\_\_\_, S/o Shri \_\_\_\_\_, aged \_\_\_\_ years, Resident of \_\_\_\_\_, do hereby solemnly affirm and declare as under:

1. That, I, the deponent is working as \_\_\_\_\_ of Sugar Division of M/s. \_\_\_\_\_, situated at (address of the company \_\_\_\_\_).
2. That M/s. \_\_\_\_\_ came into existence in the year \_\_\_\_\_ and I say and submit that we are not having any dues of Malprabha period (period 1974-75 to 1979 -80) in connection with Levy Sugar Price Equalisation Fund (LSPEF) matter relating to our unit viz. \_\_\_\_\_ and that there is no litigation pending against the sugar factory.

OR

That M/s. \_\_\_\_\_ had dues of Malprabha period (period 1974-75 to 1979 - 80) in connection with Levy Sugar Price Equalization Fund (LSPEF). However, same has been paid off / has been settled in favour of the Sugar Factory vide order dated \_\_\_\_\_ of Hon'ble \_\_\_\_\_ and as such the sugar factory do not have any LSPEF dues payable in respect of the Malprabha period. I further submit that that there is no litigation pending against the sugar factory.

3. I say and submit that we are having no outstanding SDF dues or Levy Sugar Dues with respect to our unit \_\_\_\_\_.
4. That the deponent further submits that if any dues in connection with Malprabha period (period 1974-75 to 1979 -80) subsequently comes to the notice of the department, same would be payable by the sugar factory \_\_\_\_\_.
5. That the deponent further undertakes that if any dues against the company in connection with SDF / LSPEF matters which may subsequently come to the notice of the Department of Food and Public Distribution, Government of India, New Delhi will be paid by M/s. \_\_\_\_\_.

(Deponent)

### VERIFICATION

Verified at \_\_\_\_\_, on this \_\_\_\_\_ that the contents of the above affidavit are true to the best of my knowledge and nothing has been concealed therein.

(Deponent)

## Undertaking (Group Unit) NON-Judicial Stamp Paper

### (ON NON-JUDICIAL STAMP PAPER OF RS.100/-) UNDERTAKING WITH REGARDS TO GROUP UNITS:

I, \_\_\_\_\_, son of \_\_\_\_\_, aged about \_\_\_\_\_ years, resident of \_\_\_\_\_, P.O. \_\_\_\_\_, Dist. \_\_\_\_\_, State \_\_\_\_\_, PIN - \_\_\_\_\_, do hereby solemnly affirm and declare as follows:

That I am the \_\_\_\_\_ of M/s. \_\_\_\_\_, a company incorporated under the Companies Act 2013 having its Registered Office at \_\_\_\_\_ (full Address) hereinafter referred to as "Company" which expression shall include its successors in interest and permitted assigns.

That the Government of India, Ministry of Consumer Affairs, Food & Public Distribution, Department of Food & Public Distribution, SDF Section, vide letter No. \_\_\_\_\_ dated \_\_\_\_\_ has sought with reference to Group Units of Sugar Mill by way of Undertaking / Affidavit for preparing a data base on the group units of sugar undertaking in order to expedite the grant of benefits to sugar mills on various aspects as subsidies / loans or other concerned matters.

That I undertake that in compliance with the aforesaid direction, I conform that the company has the following sugar mill with the following Plant Code, Short Name and location:

Unit -1

- Plant Code
- Short Name
- Address:

Unit -2

- Plant Code
- Short Name
- Address:

Unit – 3, Unit 4 etc.

That I further undertake that the above mentioned information is true and correct and in case any information provided by us in this undertaking is found to be false / fraudulent / concealed, the company shall be liable to face any legal / administrative action as may be taken by the Department in terms of the applicable Rules / Regulations in vogue.

### **DECLARATION**

That I further undertake that the contents of the foregoing paragraphs of this Affidavit are true to the best of my knowledge and belief.

Signature:  
Deponent  
(Name: \_\_\_\_\_ full name)

Place:  
Date:

## Progress Report – Half Yearly Compliance

1. Name of the company : \_\_\_\_\_
2. Name of the Unit : \_\_\_\_\_
3. Location of the Plant : \_\_\_\_\_
4. SDF Loan of Rs. : \_\_\_\_\_
5. Security Details : \_\_\_\_\_
6. Nature of the Project : Modernisation/Upgradation/Expansion (Sugar)  
Power Co-generation/ Ethanol Plant
7. Project Cost (approved by SDF) :

(₹/ Lakh)

Particulars*	Original	Revised	Actually incurred (as on
Land & Buildings			
Plant & Machinery			
Misc. fixed assets			
Pre. & Pre-operative expenses			
Contingencies			
Others			
<b>Total</b>			

\*item-wise details under each head to be given as annexure

8. Approved means of financing

Particulars*	Original	Revised	Actually raised (as on
Term loans from Banks/FIs			
Loan from SDF			
Internal accruals/ Promoter's contribution/			
Others (Govt. subsidy, etc)			
<b>Total</b>			

9. Particulars of sanction of SDF Loan by GoI, Ministry of Consumer Affairs, Food & Public, Distribution, Deptt. of Food & Public Distribution

Letter No.	
Date	
Amount sanctioned	

10. Details of Disbursements of SDF Loan:

Date of Tripartite Agreement	
Date of creation of Mortgage	

Release of 1 <sup>st</sup> Instalment	Date	Amount (₹ in lakh)
Release of 2 <sup>nd</sup> Instalment	Date	Amount (₹ in lakh)

11. Progress of the Project as on \_\_\_\_\_:

(a)	Date of completion of the project	Original	Actual
(b)	Physical Progress	Complete/Under implementation (with present status of completion)	
©	Financial Progress	Complete/yet to be completed with details of expenditure incurred/to be incurred and means of financing	

12. Operational Results of the Project:

Particulars	Previous Year		Current Year	
	As per projections furnished to SDF	Actual	As per projections furnished to SDF	for the quarter/half year ended
Installed capacity				
(i) Sugar plant				
(ii) Co-generation Plant				
(iii) Ethanol plant				
Actual crushing/production				
Capacity Utilisation				
No. of days actually operated				
Cane crushed				
Sugar recovery (%)				
Production (Qty)				
(Sugar – Qtls				
Co-gen – Kwh				
Ethanol – KLPD				
Captive consumption (for co-gen) (MW)				
Sale of Sugar/Power /Ethanol (Qty. & value)				
Energy consumption (% of cane)				
Reduced Mill extraction (%)				



Loan outstanding as on _____ ( ₹/lakh)	Principal	Interest	Total
Default	Principal	Interest	Total
Reasons for default, if any			

5. Remarks, if any, on the above:

Place:

Date:

\_\_\_\_\_  
(Signature)

Name:

Designation:

<b>Sl. No.</b>	<b>Legal Status is "Y " Court Case Filed = "DRT", Following fields are mandatory</b>	
<b>1</b>	<b>Select Area Jurisdiction</b>	<b>Police Station/District/Taluka</b>
	State Name	Karnataka
	District Name	Bagalkot
	Taluka	Jamkhandi
	Police Station Name	Naganur
	Suit Amount	<b>Total = Rs. 26,22,78,940/-</b>  <b>1. Loan 1 (Rs.21,12,40,241) GOI Ledger No. AA-10Modernisation,</b>  <b>2. Loan 2 (Rs. 5,10,38,699) Co- Generation – GOI Ledger No. -VIII-92</b>
<b>2</b>	<b>Particulars of Applications</b>	<b>Bank/ARC/Institution</b>
	<b>Select Application</b>	
<b>A</b>	<b>In case of Bank</b>	<b>NA</b>
	IFSC Code	
	Authorized Officer Name	
	Mobile No.	
	Email Id.	
	<b>Bank Head/Office Details</b>	
	Head Office Code	
	Mobile No.	
	Email Id.	
<b>B</b>	<b>In case of ARC</b>	<b>N.A.</b>
	ARC Code	
	Address for serving all Notices	
	Details of Authorized Person Details	Name: Address
<b>C</b>	<b>In case of Institution</b>	
	Institution Name	IFCI Limited
	Authorized Person Name	Aninda Jyoti Chowdhury
	Mobile Number	9836057779
	Email Id.	aninda.chowdhury@ifcilttd.com
	Address for serving all Notices	IFCI Tower, 61, Nehru Place, New Delhi - 110019
	State	Delhi
	District	Delhi
	Pin Code	110019
	Head Office Name	IFCI Ltd,
	Address of Head Office	IFCI Tower, 61 Nehru Place, New Delhi
	Mobile Number	9836057779
	Email ID	<a href="mailto:sdf@ifcilttd.com">sdf@ifcilttd.com</a>



### List of ineligible items for grant of SDF loans

An illustrative list of ineligible items for grant of SDF loans for Modernization/Expansion, Cogeneration, Ethanol and ZLD projects is placed as below. The list of ineligible items needs to be codified in the automated system.

<b>Sl. No.</b>	<b>Ineligible Items</b>
1.	GST/CENVAT/Tax credit
2.	Additional working capital, Margin money towards working capital, Preliminary and Preoperative expenses, Interest during construction period, Miscellaneous fixed assets, Engineering consultancy except for plant & machinery equipment
3.	Rationalization of manpower/PF arrears and pressing creditors' dues etc./ Supervision charges
4.	Additional loan in the cases where sanction had already been issued on the ground that certain items of expenditure which were ineligible earlier had subsequently been brought within the fold of eligibility by the Standing Committee
5.	Cost of escalation beyond 5% p.a. of the cost of the plant and machinery meant for modernization for the period of implementation of 18 months.
6.	Drawings/Land Levelling and Site Development/ Road fencing and related items/ Architect fee except for machinery foundations/ Shifting of site to the new location
7.	Officers Dormitory/Executive Quarters/Residential Quarters/Staff or Labour Quarters or Guest Houses/Security Posts/ Compound wall/Excise office/ Time Office
8.	Purchase of old plant and machinery/ Dismantling and storage expenses/Control Room Shifting of old boiler
9.	Cane Office/Laboratory/Toilets/Restrooms/ Air conditioning & ventilation system other than control rooms/ Workers canteen and farmers restrooms/ Earthly fencing from Civil work/ Drainages/Admin buildings from Civil works/DG Set Rooms
10.	Light and Heavy vehicles, Lighting & illumination other than factory shed, Spares, Control/Meter room, Fencing, Molasses & other sludge pumps
11.	Purchasing of existing 2500 TCD sugar plant/ Expansion component above 10,000 TCD
12.	General store/ Gunny Bag store/Water gutter/ Distillery stores
13.	Powerhouse building civil work, weigh bridge civil works, Biogas civil & foundation work, Miscellaneous foundations except machinery foundations, Miscellaneous Structure/ utilities, Misc. civil works, Stores/workshop building, Miscellaneous modifications other than workshop equipment
14.	Office equipment, furniture & fixtures, IT Equipment, EPABX system etc./Communication or Plant Communication System/Gallery & ladders