



Small Scale Industries

Application Form
For credit facilities up to Rs. 10 lacs

Note : Item 18 to be filled in by those applying for credit facilities above Rs. 50,000/-

1. Name of the Unit:
Constitution (Please strike out which ever is not applicable) (Proprietary / Partners / Co-operative Society)
2. Registration No.: (as given by the District Industries Centre / Directorate of Industries)
3. Business Address:

Residential Address:

4. Background (To be filled up for each individual)
- 4.1 Name(s) of the Proprietor / Partners

Surname	Name	Father's / Husband's Name	Age	Sex

- 4.2 Whether the applicant belongs to Scheduled Caste / Tribe /Minority Community. If yes, please furnish proof thereof. Yes / No
- 4.3 Whether the applicant is Ex-Serviceman. If yes, please furnish proof thereof. Yes / NO
- 4.4 Present annual income of the family with brief details of the sources (Indicate farm income & non-farm income separately)



5. Size of the applicant's family Adult _____ Children _____
6. Please furnish ration card No. and
Name of the Issuing Office
7. Size and particulars of land
holdings, if any, in the name of the
applicant or family members
8. Minimum amount required per month for family maintenance Rs. _____
9. Cost of the project Fixed Assets RS. _____
 Current Assets Rs. _____
 Total Rs. _____
10. Brief description of the industrial
activity
10.1 Existing

10.2 Proposed
- 11.1 Number of persons presently (to be filled in case of existing
unit only)
- 11.2 Number of persons proposed to be
Employed
12. How the activity was financed so far (to be filled in case of existing
unit only)

Source of Funds (*)	Security	Rate of Int.	Repayment per Month	Present Outstanding	Amount of Default (if any)

(*) (Indicate name & address of the sources of funds, e.g. banks / financial institutions / other (specify)

13. Raw materials required (quantity) and sources of supply:
14. Location of the market for the product(s):
15. Financial Projections:

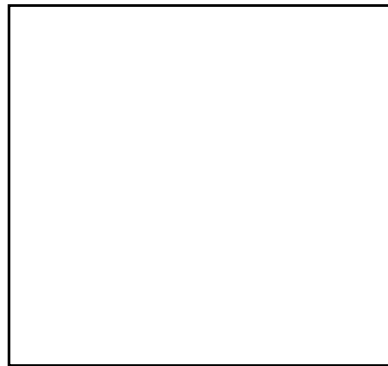
Particulars	1 st Year	2 nd Year	3 rd Year
Turnover			
Raw Material Purchases			
Other Expenses			
Profit			

(Indicate the assumptions based on which the above figures have been worked out)



16. Purpose of the new loan
17. Amount of loan required
18. Means of Financing
 - 18.1 Promoter's contribution
 - 18.2 Subsidy
 - 18.3 Seed Capital
 - 18.4 Loan (Working Capital / Term Loan)

I / We certify that all information furnished by me /us is true; that I / We have no borrowing arrangements for the unit with any bank except as indicated in this application; that there is no overdues / statutory dues against me / us except as indicated in this application; that no legal action has been / is being taken by against me / us; that I / we shall furnish all other information that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India / National Bank for Agriculture and Rural Development / Small Industries Development Bank of India or any other agency as authorized by you, may at any time, inspect / verify my / our assets, books of accounts, etc. in our factory / business premises as given above.



(Affix a photo, in case of thumb impression)

Date

Signature / Thumb impression of the Borrower

Place



Small Scale Industries

Application Form

For credit facilities of over Rs. 10 lacs & up to Rs. 50 lacs

1. Name of the Unit:
(In block letters)
- 1.2 Constitution:
(Please strike out whichever is not applicable)
(Proprietary / Partnership Firm /
Private Limited Company /
Public Limited Company /
Co-operative Society)
- 1.3 Name of the business house / group :
(if any)
- 2.1 Registration No. :
(As given by the District Industries
Centre / Directorate of Industries)
- 2.2 Date of Incorporation /
Commencement of Business:
- 3 Business Address with Telephone / Telex Number
- 3.1 Registered Office:
- 3.2 Administrative Office:
- 3.3 Factory:
4. Background of the
Proprietor / Partners / Directors
(Please furnish background for
each person as per the
Appendix I)
5. Brief description of the Industrial activity
- 5.1 Existing
- 5.2 Proposed

6. How the Activity was financed so far:
(to be filled in case of existing unit only)

Source of Funds (*)	Security	Rate of Int.	Repayment Per month	Present O/s. (in 000s of Rs.)	Amount of Default (if any)

(*) Indicate sources of funds with name & address, e.g. banks/ financial institutions /
others specify)



7. Past performance for last three years (to be filled by existing unit only)

(in 000s of Rs.)

Particulars	20__	20__	20__
Turnover			
Net Profit			
Retained Profit			

Monthly Turnover for last twelve months

Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec

8. Arrears in Statutory payments (if any)

- a) Income tax
- b) Sales tax
- c) Provident Fund
- d) Employees State Insurance Corporation
- e) Others (specify)

9. If the unit is an ancillary unit, the undertaking to which it is catering and its address

10. Name of the associate concern(s), if any

10.1 Nature of association and amount invested

10.2 Nature of activity

10.3 Items traded / manufactured

10.4 Turnover and profit during preceding three years.

- | | Present | Proposed |
|------|---|----------|
| 11. | Employment
Executives
Supervisory
Administrative / Office Staff
Skilled Labour
Unskilled Labour | |
| 12. | Technical Feasibility | |
| 12.1 | Name of the product(s), including Bye-products & its (their) use | |
| 12.2 | Manufacturing Process, in brief (Indicate to the extent possible, stage-wise capacity data, yield/ conversion data, material flow, etc. | |

12.3 Capacity: (No . of Units / Quantity in kg. / Volume in litre per annum)

Capacity for each product	Licensed	Installed	Operating

Number of working days in a month and Number of shifts in a day:

12. 4 Locational advantages of existing and /or proposed premises and with reference to
- i) absence of civic restrictions
 - ii) proximity to the source of raw materials
 - iii) market for the product
 - iv) availability of
 - a) power
 - b) water
 - c) labour
 - d) transport
 - v) whether clearance has been obtained from the pollution control authority?
12. 5 Land & Building

Area / Plinth Area (in sq. meters)			Value (in 000s of Rs.)	
	Existing	Proposed	Existing	Proposed
Factory Land				
Factory building				
Ancillary building				
Open Storage Space				



12.6 Type of soil and load bearing capacity (enclose test report)

Enclosures:

- a) certified photo copy of sale / lease deed
- b) certified photo copy of the Govt. order converting the land into industrial land, if applicable
- c) locational map
- d) certified photo copy of the site plan of the land and blueprints of the buildings duly approved by Corporation / Municipality / Panchayat.

12.7 Particulars of Machinery & other assets : As per Appendix II

12.8 Necessity & purpose for the proposed investment / addition to factory premises / machinery (in case where such investment is intended) for achievement of the anticipated turnover.

12.9 Raw Materials / Components

(Please mention about the imported and indigenous items separately)

Name / Brief description of the items

	(A)	(B)	(C)	(D)
Quantity Required				
Sources of Supply				
Minimum Purchase Quantity				
Lead / Procurement Time				
Available throughout the year				
If answer to the above is no, then no. of months it is available				

(enclose proforma invoices in respect of each item, if available)

13. Utilities

(Give comments on requirement, availability adequacy, qualitative aspects, etc.)

- a) Power
Contracted Load

Connected Load



Future power consumption
(in no. of units) per month

(Enclose certified Xerox copy of sanction for power connection)

- b) Water
 - c) Fuel
 - d) Others (specify)
14. Economic Feasibility
Marketing (mention separately for each product)
- 14.1 Whether the product is reserved exclusively for the SSI sector?
- 14.2 Name of the Major customers
- 14.3 Region / Area where the product is / will be sold
- 14.4 Extent of competition & No. of Units engaged in similar line in the area
- 14.5 How does the unit meet / propose to meet the competition?
(comment on the competitive advantages enjoyed by the unit)
- 14.5.1 In price and quality, how does the unit's product compare with those of its competitors?
- 14.5.2 Is the Unit selling direct to its customers? If so please furnish details like sales force, showrooms, depots, etc.
- 14.5.3 If a selling / distribution agency has been appointed, its name, period of contract, commission payable, period by which the bills will be paid by it etc. (enclose copies of agreement, wherever such agreement has been entered into)
- 14.6 Nature and volume of orders / enquiries on hand
(certified Xerox copies to be furnished)



- 14.7 If the Unit is export oriented, please furnish exporter code no., if allotted,
And relevant details as under in the preceding three years:-

Code No.:

Name of the product exported	Name of the Country where Exported	F.O.B Value in US \$

15. Cost of Project

(Please furnish estimates of cost of project under the following heads, Indicate the basis for arriving at the cost of project)

(In 000s of Rs.)

Sr. No.	Particulars	Already Incurred	To be incurred	Total Cost
A	Land including development			
B	Building & Other Civil Works			
C	Plant & Machinery 1) indigenous 2) Imported			
D	Essential Tools, Spares & Accessories			
E	Testing Equipment			
F	Miscellaneous Fixed Assets			
G	Erection / Installation Charges			
H	Preliminary Expenses			
I	Pre-Operative Expenses			
J	Provision for Contingencies 1. Buildings 2. Plant & Machinery 3. Other Fixed Assets			
K	Margin for Working Capital Required			
L	Total			



16. Means of Financing

(Please furnish details of sources of finance for meeting the cost under the following heads)

(In 000s of Rs.)

Sr. No.	Particulars	Amount Already Raised	Amount Proposed to be Raised	Total
A	Capital (specify resources contributing capital)			
B	Reserves			
C	Term Loans (give full particulars)			
D	Unsecured Loans and Deposits (indicate sources, rate of interest, repayment period, etc.)			
E	Deferred Payment Arrangements including Suppliers Credit			
F	Subsidy Central Govt. State Govt.			
G	Seed Capital (indicate sources)			
H	Internal Cash Accruals			
I	Other Sources (specify)			
J	Total			

16.1 In case internal accruals are taken as source of finance, explain the basis for estimation of internal accruals by means of a statement.

16.2 Indicate sources from which expenditure already incurred has been financed

16.3 Promoter's contribution to the project as % of the total cost

(Please furnish list of persons / firms who would be contributing to promoter's share of the capital and the respective amounts and their relationships)



17. Schedule of Implementation

Please indicate the progress made so far in the implementation of the project and furnish the schedule of implementation as follows

	Date of commencement	Expected date of completion
a) Acquisition of Land		
b) Development of Land		
c) Civil works for Factory building Machinery Foundation Administrative Building		
d) Plant & Machinery Imported Indigenous		
e) Arrangement for power		
f) Arrangement for water		
g) Erection of equipment		
h) Commissioning		
i) Initial Procurement of Raw Material		
j) Trial Runs		
k) Commercial Production		

18. Future Projections

(To be given for the next three years)

Please furnish data on projected profitability as per Appendix III

Please furnish data on projected cash flow statement as per
Appendix IV.

Percentage of Cash Sales in Total Sales _____%

Period in which payment is received in respect of credit sales _____days

Average credit available on purchases _____days

19. Working Capital Required for the Anticipated Turnover:

(Please furnish data as per Appendix VI)

20. Repayment Programmes:



21. Details of Securities to be offered

21.1 Primary
(Working capital and term loan securities to be indicated separately)

21.2 Collateral, if any, (give full details)

21.3 Details of guarantor(s)

21.3.1 Name

21.3.2 Residential Address

21.3.3 Occupation
(if in service, name, & address of his / her employer)

21.3.4 Details of Movable & Immovable Property (ies) Owned by him / her & Other dependent family members

21.3.5 Details of any similar guarantee, if Any, given to other institutions

I / We certify that all information furnished by me / us is true; That I / We have no borrowing arrangements for the Units with any bank except as indicated in the application; that there is no overdues / statutory dues against me / us / promoters except



as indicated in the application; that no legal action has been / is being taken against me / us / promoters; that I / We shall furnish all other information that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India / National Bank of Agriculture & Rural Development / Small Industries Development Bank of India / Deposit Insurance and Credit Guarantee Corporation of any other agency as authorized by you, may at any time, inspect / verify my / our assets, books of accounts, etc., in our factory / business premises as given above.

Date

Place

Signature of the Borrower
(Name & Designation)

Encl.: Certified Xerox copies of

- a) Balance Sheets with Trading and Profit & Loss Account for the last three years.
- b) Memorandum and Articles of Association, Certificate for Commencement of Business.
- c) Income Tax, Wealth Tax Returns and assessment orders for the last Three years, for the unit as well as proprietors / partners / Directors
- d) Sales Tax Returns for the last three years.

Forms as per Appendix – SSI-I to Appendix – SSI- VI given hereafter should also be submitted along with the application for advances above Rs. 10 lacs,



Small Scale Industries

Application Form

For Credit Facilities of over Rs. 50 lacs & upto Rs. 5 crores

- 1.1 Name of the Unit
(In block letters)
- 1.2 Constitution: (Please strike out whichever is not applicable)
(Proprietary / Partnership Firm / Private Limited Company / Public Limited Company / Co-operative Society)
- 1.3 Name of the business house / group :
(if any)
- 2.1 Registration No. :
(As given by the District Industries Centre / Directorate of Industries)
- 2.2 Date of Incorporation / Commencement of Business:
- 3 Business Address with Telephone / Telex Number
- 3.1 Registered Office:
- 3.2 Administrative Office:
- 3.3 Factory:
4. Background of the Proprietor / Partners / Directors (Please furnish for each person as per the Appendix I)
5. Brief description of the Industrial activity
- 5.1 Existing
- 5.2 Proposed

6. How the Activity was financed so far: (to be filled in case of existing unit only)

Source of Funds (*)	Security	Rate of Int.	Repayment Per month	Present O/s. (in 000s of rs.)	Amount of Default (if any)

(*) Indicate sources of funds with name & address, e.g. banks/ financial institutions / others specify)



7. Past Performance
(To be filled by the existing unit only)

(Indicate in 000s of Rs.)

Particulars	Last Year	Last but One year	Last but two years
Turnover			
Net Profit			
Retained Profit			

Monthly Turnover for last twelve months

Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec

8. Arrears in Statutory payments (if any)

- a) Income tax
- b) Sales tax
- c) Provident Fund
- d) Employees State Insurance Corporation
- e) Others (specify)

9. If the unit is an ancillary unit, the undertaking to which it is catering and its address

10. Name of the associate concern(s), if any

10.1 Nature of association and amount invested

10.2 Nature of activity

10.3 Items traded / manufactured

10.4 Turnover and profit during preceding three years.

11. Employment	Present	Proposed
Executives		
Supervisory		
Administrative / Office Staff		
Skilled Labour		
Unskilled Labour		



12. Technical Feasibility

12.1 Name of the product(s), including Bye-products & its (their) use

12.2 Manufacturing Process, in brief (Indicate to the extent possible, stage-wise capacity data, yield/ conversion data, material flow, (etc).

12.3 Capacity: (No . of Units / Quantity in kg. / Volume in litre per annum)

Capacity for each product	Licensed	Installed	Operating

Number of working days in a month
and Number of shifts in a day:

12.4 Locational advantages of existing
and /or proposed premises and with
reference to

- i) absence of civic restrictions
- ii) proximity to the source of raw materials
- iii) market for the product
- i) availability of
 - a) power
 - b) water
 - c) labour
 - d) transport
- v) whether clearance has been
obtained from the pollution control authority?



12.5 Land & Building

Area / Plinth Area (in sq. metres)			Value (in 000s of Rs.)	
	Existing	Proposed	Existing	Proposed
Factory Land				
Factory building				
Ancillary building				
Open Storage Space				

12.6 Type of soil and load bearing capacity (enclose test report)

Enclosures:

- certified photo copy of sale / lease deed
- certified photo copy of the Govt. order converting the land into industrial land, if applicable
- locational map
- certified photo copy of the site plan of the land and blueprints of the buildings duly approved by Corporation / Municipality / Panchayat.

12.7 Particulars of Machinery & other fixed assets : As per Appendix II

12.8 Necessity & purpose for the proposed investment / addition to factory premises / machinery (in case where such investment is intended) for achievement of the anticipated turnover.



12.9 Raw Materials / Components

(Please mention about the imported and indigenous items separately)

Name / Brief description of the items

	(A)	(B)	(C)	(D)
Quantity Required				
Sources of Supply				
Minimum Purchase Quantity				
Lead / Procurement Time				
Available throughout the year				
If answer to the above is no, then no. of months it is available				

(enclose proforma invoices in respect of each item, if available)

13. (Give comments on requirement, availability / adequacy, qualitative aspects, etc.)

13.1 Power

Contracted Loan

Connected Load

Future power consumption
(in No. of units) per month

Standby arrangements

(enclose certified Xerox copy of sanction for power connection)

13.2 Water

(Enclosed certified Xerox copy of sanction for water connection)

13.3 Fuel

13.4 Others (specify)



14. Quality Control

14.1 Details of arrangement made for Quality control. If BIS/FPO/ISO Specifications are followed, no. of BIS / FPO/ISO standards and the Particulars thereof should be Provided

14.2 Particulars of R & D activity Proposed

15. Economic Feasibility

Marketing (mention separately for Each product)

15.1 Whether the product is reserved exclusively for the SSI sector

15.2 Name of the major customers

15.3 Region / Area where the product is / will be sold

15.4 Extent of competition and No. of units engaged in similar line in the area

15.5 How does the unit meets / proposes to meet the competition (comment on the competitive advantages enjoyed by the unit)

15.5.1 In price and quality, how does the unit's product compare with those of its competitors

15.5.2 Is the unit selling direct to its customers ? If so, please furnish details like sales force, showrooms, depots, etc.

15.5.3 If a selling /distribution agency has been appointed, its name, period of contract, commission payable, period by which the bills will be paid by it etc.
(enclose copies of agreement, wherever such agreement has been entered into)



- 15.6 Nature and volume of orders / enquiries on hand (certified Xerox copies to be furnished)
- 15.7 If the units is export oriented, please furnish exporter code no., if preceding three years.

Code No.:

Name of the Product Exported	Name of the Country where Exported	F.O.B Value in US \$

16. Cost of Project
(Please furnish estimates of cost of project under the following heads, Indicate the basis for arriving at the cost of project)

(In 000s of Rs.)

Sr. No.	Particulars	Already Incurred	To be Incurred	Total Cost
A	Land including development			
B	Building & Other Civil Works			
C	Plant & Machinery 1) Indigenous 2) Imported			
D	Essential Tools, Spares and Accessories			
E	Testing Equipment			
F	Miscellaneous Fixed Assets			
G	Erection / Installation Charges			
H	Preliminary Expenses			
I	Pre-Operative Expenses			
J	Provision for Contingencies 1. Buildings 2. Plant & Machinery 3. Other Fixed Assets			
K	Margin for Working Capital			
L	Total			



17 Means of Financing

(Please furnish details of sources of finance for meeting the cost under the following heads)

(In 000s of Rs.)

Sr. No..	Particulars	Amount Already Raised	Amount Proposed to be Raised	Total
A	Capital (specify resources contributing capital)			
B	Reserves			
C	Term Loans			
D	Unsecured Loans and Deposits (indicate sources, rate of interest, repayment period etc.)			
E	Deferred payment Arrangements Including Supplier's credit			
F	Subsidy Central Govt. State Govt.			
G	Seed Capital (indicate sources)			
H	Internal Cash Accruals			
I	Other Sources (specify)			
J	Total			

16.1 In case internal accruals are taken as Source of finance, explain the basis For estimation of internal accruals by Means of a statement

17.2 Indicate sources from which expenditure already incurred has been financed

17.3 Promoter's contribution to the project as % of the total cost

(please furnish list of person / firms who would be contributing to the promoter's share of the capital and the respective amounts and their relationships)



17 Schedule of Implementation

Please indicate the progress made so far in the implementation of the project and
Furnish the scheduled of implementation as follows

	Date of Commencement	Expected Date of Completion
a) Acquisition of Land		
b) Development of Land		
c) Civil works for Factory building Machinery Foundation Administrative Building		
d) Plant & Machinery Imported Indigenous		
e) Arrangement for power		
f) Arrangement for water		
g) Erection of equipment		
h) Commissioning		
i) Initial Procurement of Raw Material		
j) Trial Runs		
k) Commercial Production		

19 Future Projection

(to be given for the next five years) please furnish data on

19.1 Projected profitability as per Appendix III

19.2 Projected cash flow statement as per Appendix IV

19.3 Projected balance sheet as per Appendix V

19.4 Working capital requirement as per
Appendix VI

Percentage of Cash Sales to Total Sales _____%

Period in which payment is received in
Respect of credit sales _____days

Average credit available on purchases _____days

20. Financial Assistance required

20.1 Rupee Loan

20.2 Foreign Currency Loan

20.3 Term Loan

20.4 Working Capital (as worked out in
Appendix VI)

20.5 Non-Fund Based Limits, i.e. other
Forms of assistance (e.g. L/Cs, Bank
Guarantee, etc.)

21 Repayment Programme



- 22 Details of Securities to be Offered
 - 22.1 Primary (working capital and term loan Securities to be indicated separately)
 - 22.2 Collateral, if any (full details)
 - 22.3 Details of guarantor(s)
 - 22.3.1 Name
 - 22.3.2 Residential Address
 - 22.3.3 Occupation (if in service, name & address of his /her employer)
 - 22.3.4 Details of Movable & Immovable Property(ies) owned by him / her & other Dependent family members
 - 22.3.5 Details of any similar guarantee, if any, given to other institutions
- 23 Whether any Government enquiry, Proceedings or prosecution has been Instituted against the unit or its Proprietor / partners / directors for any Offence ? If so, please give details.
- 24. Details of pending litigation, if any, against And by the unit.
- 25. Please indicate whether the proprietor / any of the partners, promoters / directors have at any time declared themselves as insolvent If so, details thereof.

I / We certify that all information furnished by me / us is true; that I / We have no borrowing arrangements of the unit with any bank except as indicated in the application; that there is no overdues / statutory dues against me / us / promoters except as indicated in the applications; that no legal action has been / is being taken against me / us / promoters; that I / We shall furnish all other information that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India / National Bank of Agriculture and Rural Development / Small Industries Development Bank of India / Deposit Insurance & Credit Guarantee Corporation or any other agency as authorized by you, may, at any time, inspect / verify, my / our assets, books of accounts, etc., in our factory / business premises as given above.

Signature of the Borrower
(Name & Designation)

Date
Place



Encl: Certified Xerox Copies of

- a) Audited balance Sheets with Trading and Profit & Loss Account, for the last three years.
- b) Memorandum and Articles of Association, Certificate of Commencement of Business.
- c) Income tax, Wealth tax Returns and assessment orders for the last three years, for the unit as well as proprietor / partners / promoters / directors.
- d) Sales Tax Returns for the last three years

Forms as per Appendix – SSI-I to Appendix – SSI- VI given hereafter should also be submitted along with the application



**BANKY BANK OF INDIA
SMALL SCALE INDUSTRIES**

**Application Form
For Credit Facilities of over Rs.5 crores.**

- 1.1 Name of the Unit
- 1.2 Constitution Proprietary/Partnership/Private Limited Concern/
Co-operative Society
(Please strike out which are not applicable)
- 1.3 Name of the business house/group to which the unit belongs
- 2.1 Registration No. :
(as given by the District Industries Centre, Directorate of Industries)
- 2.2 Date of incorporation/commencement of business
3. Business Address with Telephone/Telex/Fax No.
 - 3.1 Registered Office
 - 3.2 Administrative Office
 - 3.3 Factory
4. Background of Proprietor/Partners /Promoters/Directors
(Please furnish information for each person as per in Annexure-I)
5. Description of the Industrial Activity
 - 5.1 Existing
 - 5.2 Proposed
6. How the Activity was financed so far (to be filled in case of existing unit only)

Source of Funds(*)	Security	Rate of Unit	Repayment per month	Present O/s.	Amount of Default (if any)

(*) Indicate source of funds with name & address e.g. Banks/financial institutions/others (specify)



7. Arrears in Statutory Payments (if any)
- a) Income Tax
 - b) Sales Tax
 - c) Provident Fund
 - d) Employees State Insurance Corporation
 - e) Other (specify)

8. Past Performance for the last three years (in case of existing units)

Particulars	20__	20__	20__
Turnover			
Net Profit			
Retained Profit			

9. Monthly Turnover for last twelve months.

JAN	FEB	MAR	APR	MAY	JUN
JUL	AUG	SEP	OCT	NOV	DEC

9.1 MANAGEMENT

(Please furnish background of the main promoter other than those furnished in Annexure-1. write-up on other companies, if any, promoted by him or with which he is associate together with a copy of the latest balance sheet)

- 9.2 In case the promoter is a Limited Company, please furnish a write-up on the activities and past performance of the company and any other expansion programme(s)/diversification contemplated

(a) Memorandum & Article of Association

(b) Audited Balance Sheet and Trading and Profit Loss A/cs for the last three years of the promoter company.

Copy of the agreement(s), if any, entered into among the promoters.



9.3 SHAREHOLDING

9.3.1 Please provide a list of shareholders under the heads

- a) Promoters
- b) Other major groups
- c) Foreign collaborations
- d) NRI shareholders
- e) Other institutions

Owing or controlling 5% or more of equity shares, indicating the amount owned and business relationship, if any, with the company.

9.3.2 In case of preference shareholder, please give a list of ten largest shareholders.

9.3.3 Also furnish number of equity shareholders and preference shareholders

9.4 Employment Present Proposed

Executives
Supervisory
Administrative/Office Staff
Skilled Labour
Other (specify)

9.5 Particulars of existing key technical and executive staff
(Please furnish for existing as well as proposed staff)

Name	Designation	Qualification	Experience	Any Special achievement (Inventions/ Research etc.)	Functional Duties at the Unit.

10. If the unit is an ancillary unit, the
 undertaking to which it is catering and its address

11. Name of the associated concern(s), if any and

11.1 Nature of Association and amount invested

11.2 Nature of Activity

11.3 Items traded/manufactures

11.4 Turnover and profit during preceding three years.



12. Technical Feasibility (Please enclose the Feasibility / project report)

12.1 Name of the Products (including by-products) & its (their) use

12.2 Manufacturing Process, in brief, (indicate technical process, whether it is a continuous process, whether this has been tried in the country, stage-wise capacity data, yield/conversion data, Material flow etc.)

12.3 Capacity of Units/Quantity in Kg./Volume in Liters)

Capacity of each product	Licensed	Installed	Operating

12.4 No. of working days in a month & No. of shifts in a day

12.4.1 In case of any collaboration, please furnish a brief write-up on the period of collaboration agreement, the name of the collaborator company, indicating the activities. Size, turnover, particulars of the existing plants, other projects in India and abroad set up with same collaboration.

a) Copy of the published brochure highlighting the activities of the collaborator and balance sheet for the latest year.

b) Copy of the collaboration agreement

c) Fees/royalties payable and the manner in which payable.

d) Copy of the government approval, if required for the service of foreign technicians, if any.

12.4.2 If there is no collaboration agreement please furnish full details of arrangement proposed to be made for obtaining technical advice and service needed for the implementation of the project.



12.4.3 Particulars of the Consultants :

- a) Name and address of the consultants
- b) Fees payable and the manner in which payable
- c) Scope of work assigned to them
- d) Brief particulars of consultants including organizational set-up, bio-data of senior personnel, names of directors/partners, particulars of work done in the past and work on hand. Please enclose a copy of the agreement with the consultants, and in case of foreign consultant(s) approval of the Government.

12.4.4 Whether any of the partners/promoters/directors have any interest in consultant/collaborator firm. If so, details to be furnished

12.5 Locational advantages of existing and/or proposed premises with reference to :

- i) absence of civic restrictions
- ii) proximity to the source of raw materials
- iii) market for the product
- iv) availability of
 - a) power
 - b) water
 - c) labour
 - d) transport

12.6 LAND & BUILDING

	Area/Plinth area (in sq. metres)		Value (in 000sof Rs.)	
	Existing	Proposed	Existing	Proposed
Factory Land				
Factory Building				
Ancillary Building				
Open Storage Space				

(enclose Test Report)



12.7 Type of soil and load bearing capacity

Enclosures :

- a) Certified zerox copy of sale/lease deed
 - b) Certified zerox copy of the Govt. Order converting the land into industrial land, if applicable.
 - c) Locational map
 - d) Certified zerox copy of the site plan of the land showing contour lines, the internal road, power receiving station, railway siding, tube-wells, etc. and blue-prints of the building duly approved by corporation/municipality panchayat.
- 12.8.1 Please furnish the following particulars of Architects
- 12.8.1.1 Name and address of the architects/firm
- 12.8.1.2 Scope of work.
- 12.8.1.3 Rates quoted and detailed estimate of expenses
- 12.8.1.4 Fees payable and manner in which payable.
- 12.8.1.5 Time schedule
- 12.8.1.6 Penalties
- 12.8.1.7 Past experience of the architects in the similar work
- 12.9 PARTICULARS OF MACHINERY & OTHER FIXED ASSETS
As per Annexure –II
- 12.9.1 If sub-contract of any portion of production is envisaged, the production stages in which the sub-contracting will be done.
Details to indicate the availability of machinery particulars with the sub-contractors with adequate spare capacity.
- 12.9.2 Arrangements made for erection and commissioning of the plant.
- 12.10 Necessity & purpose for the proposed investment/addition to factory premises/machinery (in case where such investment is intended) for achievement of the anticipated turnover.



12.11 RAW MATERIALS & COMPONENTS

(Please mention about the imported and indigenous items separately)

	(A)	(B)	(C)	(D)
Quantity Required				
Sources of Supply				
Minimum Purchase Quantity				
Lead/Procurement Time				
Available throughout the year				
If answer to above is no then no. of months & period when it is available				

(enclose copies of proforma invoices in respect of each item)

13. UTILITIES (Give comments on requirement, availability/adequacy, qualitative aspects etc.)

13.1 Power

13.2 Sources of Power and Supply Voltage

- Taken from Electricity Board
- Own generation
- Stand-up arrangements

13.1.2 Maximum Demand

13.1.3 Contracted Load

13.1.4 Connected Load

13.1.5 Energy Consumption per year

13.1.6 Power Tariff

13.1.7 Cost of Power per annum at maximum capacity utilization

Please enclose

- Certified zerox copy of sanction for power
- Certified zerox copy of agreement with electricity board.
- Certified zerox copy of electrical layout of the plant.

13.2 Water :

13.2.1 Indicate the requirements and suitability of water

13.2.2 Describe the water treatment arrangement

13.2.3 Sources for supply of water arrangement

Proposed and water charges payable

13.3 Steam :

13.3.1 Requirement of steam

13.3.2 Capacity of boiler

13.3.3 Arrangements proposed for steam



13.4 Compressed Air :

13.4.1 Requirements of compressed air

13.4.2 Arrangements proposed for compressed air

13.5 Fuel :

13.5.1 Requirement of fuel

13.5.2 Arrangements proposed for supply

13.6 Arrangement proposed for carrying raw materials.

14. EFFLUENT

Please furnish full details of the value of atmosphere, soil and water pollution likely to be created by the project and measures proposed for control of pollution. Indicate whether necessary permission for the disposal of effluent has been obtained from the concerned authority, if yes, a copy of the certificates should be furnished.

15. QUALITY CONTROL

15.1 Details of arrangements made for quality control

If BIS/FPO/ISO specifications are followed, no. of BIS/FPO/ISO standards and particulars thereof should be provided

15.2 Particulars of R&D activity proposed.

16 ECONOMIC FEASIBILITY

Marketing (mention separately for each product)
(Please enclose a Market Survey Report

16.1 Whether the product is reserved exclusively for the SSI Sector? If so, please furnish Item Code No.

16.2 Names of the Major customers

16.3 Region/Area where the product is/will be sold

16.4 Extent of competition & No. of Units engaged in similar line in the area

16.5 How does units meet/propose to meet the competition
(Comment on the competitive advantages enjoyed by the unit)

16.5.1 In price and quality, how does the unit's product compare with those of its competitors

16.5.2 Is the unit selling direct to its customers? If so, please furnish details like sales force, showrooms, depots etc.



16.5.3 If a selling/distribution agency has been appointed, its name, period of contract, commission payable, period by which the bills will be paid by it etc. (enclose copies of agreement, wherever applicable)

16.6 Nature and volume of orders/enquiries on hand (zerrox copies to be furnished)

16.7 If the unit is export oriented, please furnish exporter code no., if allotted, and relevant details as per the following details in the preceding three years.

Code No.:

Name of the Product Exported	Name of the Country where Exported	F.O.B. Value in US\$

17. Cost of Project

(Please furnish estimates of cost of project under the following heads indicate the basis for arriving at the cost of project)

(in 000's of Rs.)

Sr.No.	Particulars	Already Incurred	To be Incurred	Total cost
A.	Landing including development			
B.	Building & Other Civil Works			
C.	Plant & Machinery i) Indigenous ii) Imported			
D.	Essential Tools, Spares & Accessories			
E.	Testing Equipment			
F.	Miscellaneous Fixed Assets			
G.	Erection/Installation Charges			
H.	Preliminary Expenses			
I.	Pre-operative Expenses			
J.	Provision for Contingencies 1. Buildings 2. Plant & Machinery 3. Other Fixed Assets			
K.	Margin for Working Capital Required			
L.	Total			



18. Means of Financing

(Please furnish details of sources of finance for meeting the cost under the following heads)

(in 000s of Rs.)

Sr. No.	Particulars	Amount Already Raised	Amount Proposed to be Raised	Total
A.	Capital (specify resources contributing capital)			
B.	Reserves			
C.	Term Loans (give full particulars)			
D.	Unsecured Loans and Deposits (Indicate sources, rate of interest repayment period etc.)			
E.	Deferred Payment Arrangements including Suppliers Credit			
F.	Subsidy - Central Govt. - State Govt.			
G.	Seed Capital (indicate sources)			
H.	Internal Cash Accruals			
I.	Other sources (specify)			
J.	Total			

19.1 In case internal accruals are taken as sources of finance explain the basis for estimation of internal accruals by means of a statement.

19.2 Indicate sources from which expenditure already incurred has been financed.

19.3 Promoter's contribution to the project as % of the total cost.
(Please furnish list of persons/firms who would be contributing to the promoters' share of the capital and the respective amounts and their relationships).

20. Financial Assistance required :

20.1 Rupee Loan

20.2 Foreign Currency Loan

20.3 Underwriting

20.3.1 Equity Capital

20.3.2 Preference Capital



- 20.3.3 Debentures
- 20.3.4 Guarantee of foreign currency loan/Deferred Credit
- 20.4 Guarantee for foreign currency loan/Deferred Credit
- 20.5 Working Capital (Please furnish as per Annexure-VI)
- 20.6 Other forms of assistance (e.g. LC's, Guarantees, etc.)

21. Schedule of Implementation :

Please indicate the progress made so far in the implementation of the project and furnish the scheduled of implementation as follows :

	Date of Commencement	Expected Date of Completion
a) Acquisition of Land		
b) Development of Land		
c) Civil Works for		
- Factory Building		
- Machinery Foundation		
- Administrative Building		
d) Plant & Machinery		
- Imported		
- Indigenous		
e) Arrangement for power		
f) Arrangement for water		
g) Erection of equipment		
h) Commissioning		
i) Initial procurement of Raw Material		
j) Trial Runs		
k) Commercial Production.		

22. Future Projections

(To be given for the next five years)

Please furnish data on :

- 22.1 Projected profitability as per Annexure-III
- 22.2 Projected cash flow statement as per Annexure-IV
- 22.3 Projected balance sheet as per Annexure-V
- 22.4 Working Capital requirement as per Annexure –VI
- 22.5 Percentage of Cash Sales in total Sales ----- %
- 22.6 Period in which payment is received in respect
of Credit Sales _____days
- 22.7 Average credit available on purchases _____days
- 23. How far does the unit contribute to the establishment of ancillary units in the region.



24. Please furnish International/CIF/FOB Price of all inputs, which can be imported.
25. Government Consents:
Please indicate whether the various licenses / consents required for the project have been obtained from the respective authorities.
- 24.1 Specify any special condition attached to the licenses / consents and the Undertaking given by the company in connection therewith.
- 26 Repayment programme:
- 27 Details of securities to be offered
- 27.1 Primary
(working capital & term loan securities to be indicated separately)
- 27.2 Collateral (full details)
- 27.3 Details of guarantors(s)
- 27.3.1 Name
- 27.3.2 Residential address
- 27.3.3 Occupation
(if in service, name & address of his / her employer)
- 27.3.4 Details of Movable & Immovable Property (ies) owned by him / her & other Dependent family members
- 27.3.5 Details of any similar guarantee, if any, given to other institutions.
- 28 Whether any Government enquiry proceedings of prosecution has been instituted against the unit or its proprietors / partners / promoters / directors for any offences? if so, please give details.
- 29 Details of pending litigation, if any, against and by the concern.
30. Please indicate whether any of the promoters or directors have at any time declared themselves as insolvent.



I / We certify that all information furnished by me / us is true; that I / We have no borrowing arrangements for the unit with any Bank except as indicated in the application; that there is no overdues / statutory dues against me / us / promoters except as indicated in the application; no legal action has been / is being against me / us / promoters; that I / We shall furnish all other information that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India / National Bank of Agriculture and Rural Development / Small Industries Development Bank of India / Deposit Insurance & Credit Guarantee Corporation or any other agency as authorized by you, may, at any time, inspect / verify, my / our assets, books of accounts, etc., in our factory / business premises as given above.

Signature of the Borrower
(Name & Designation)

Date

Place

Encl: Certified Xerox Copies of

- a) Audited balance Sheets with Trading and Profit & Loss Account, for the last three years.
- b) Memorandum and Articles of Association, Certificate of Commencement of Business in case of limited companies..
- c) Income tax, Wealth tax Returns and assessment orders for the last three years, for the unit as well as proprietor / partners / promoters / directors.
- d) Sales Tax Returns and assessment order for the last three years

Forms as per Appendix – SSI-I to Appendix – SSI- VI given hereafter should also be submitted along with the application for advances above Rs. 10 lacs,