

BO : _____

CO: _____

Date: _____

Acknowledgement

Received application from Sh. / Ms. / M/s _____ with following particulars:

Loan Application No.		Date of receipt of application	
Name of Applicant		Amount of loan / limit	
Purpose			

The time norms for disposal of MSE loan application are as under, provided it is found complete in all respect and accompanied by the required documents, as per check list :

S.No.	For credit limit of Rs.	Period
i.	Upto Rs.5 lakh	Within 2 weeks
ii.	Above Rs.5 lakh and upto Rs.25 lakh	Within 3 weeks
iii.	Above Rs.25 lakh	Within 6 weeks

Branch Seal :

Signature :

MITC (Most Important Terms & Conditions)
(These terms & conditions are only indicative and not exhaustive)

(To be retained by the applicant)

1. Bank will have the right to examine the financial documents, submitted by the applicant, by officer / s of the bank or third party or qualified auditors or technical experts. Cost of such inspection / examination shall be borne by the borrower.
2. Bank will have the right to examine the applicant's books of accounts and to have the applicant's factories / work places inspected, by officer (s) of the bank and / or qualified auditors and / or technical experts and or management consultants of the bank's choice. Cost of such inspection shall be borne by the borrower.
3. Bank will have the right to generate Credit Information Report of the applicant from CIBIL / Equifax / Experian or any other approved Credit Information Companies and charges shall be borne by the applicant.
4. Bank will have the right to search for charges on IP (Immovable Property) along with its details, from CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest), offered by the applicant, if any. Cost of charges for searching of IP at CERSAI shall be borne by the applicant.
5. Bank will have the right to obtain NEC (Non-Encumbrance Certificate) for IP, offered by the applicant, from approved advocate of the Bank and charges shall be paid by the applicant.
6. Rate of Interest will be linked with the MCLR (Marginal Cost of Funds based Lending Rate) with annual reset clause and subject to change from time to time, as per Bank's guidelines.
7. Bank will recover Processing Charges / Upfront Fee as per Bank's guidelines i.e. 10% of Processing charges / Upfront Fee will be recovered from the applicant at the time of receipt of loan application, minimum 50% of applicable charges / fee on sanctioned limit (inclusive of 10% fee charged at the time of receipt of application) at the time of handing over the sanction letter to the applicant and balance 50% at the time of disbursement. Documentation charges shall be recovered from the applicant at the time of execution of loan documents. Banks will also recover Inspection / Visit Charges (for security verification) from the borrower, after visiting the proposed site for the business or verifying the securities.
8. Disbursement of loan will be subject to acceptance of Terms & Conditions of sanction and execution of loan & security documents before bank.
9. Hypothecation charge on the assets of the borrower / firm / company, both present and future.
10. Bank will also have the right to create charge on the IP, offered by the applicant, if any, at CERSAI. Cost of charges for creation of charge at CERSAI shall be paid by the applicant.
11. Comprehensive Insurance cover for full value of all securities against all type of risks shall be obtained in the joint name of applicant / bank. Cost of insurance shall be borne by the applicant.
12. The bank will have the right to share credit information as deemed appropriate with Credit Information Companies (CICs) or any other institution, as approved from time to time, by RBI.
13. The above are only most important terms & conditions and are indicative. The detailed terms & conditions will be conveyed through sanction letter.

Micro, Small and Medium Enterprises
Application Form for Credit Facilities of over Rs.2 Crore for
Manufacturing Sector

1.1	Name of the Unit (In block letters)	
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1.2	Constitution	√	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Co-op.society	Any Others (Specify)
-----	--------------	---	-------------	-------------	-----------	--------------	---------------	-------------------------

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	
-----	--	--

2.3	State		City where loan is require		District	
	Branch where loan is required					

2.4	Whether applicant belongs to SC/ST/OBC/Minority Community etc.	√	SC	ST	OBC	Minority	General
-----	---	---	----	----	-----	----------	---------

3. Business Address with Telephone

3.1	Registered Office	
-----	-------------------	--

3.2	Administrative Office	
-----	--------------------------	--

3.3	Factory Address	
-----	-----------------	--

[illegible][illegible][illegible][illegible][illegible][illegible]

(Please furnish information for each person as per the Annexure - I)

5.1	Existing	
5.2	Proposed	

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

(Indicate in 000s of Rs.)

Particulars	Last Year	Last but one Years	Last but Two years
Turnover			
Net Profit			

Retained Profit			
-----------------	--	--	--

Monthly Turnover of last twelve months

Month												
Amt.												

8. Arrears in Statutory Payments (if any)

Particulars	Amount	Since when (period)
Income Tax		
VAT Tax		
Provident Fund		
Employees State Insurance Corporation		
Others (specify)		

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 associated 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.

Please also enclose certified copies of the

- (a) Memorandum and articles of Association
- (b) Audited Balance Sheet and Trading and Profit and Loss A/cs for the three years of the promoter company.
- (c) 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 collaborators.
- (d) NRI shareholders,

(e) Other institutions

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

9.3.2 In case of preference shareholders, 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		
Unskilled Labour		
Other (specify)		

9.5 Particulars of existing key technical and executive staff : (Please furnish date 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/Parent Company to which it is catering and its address	
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11. Details of the associate/Allied concern(s), if any (Attach separate sheet, if required).

11.1 Name of association and amount invested:

11.2 Nature of activity:

11.3 items traded/ manufactured:

11.4 Turnover and profit during preceding three years:

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 liter per annum)

Capacity for each product	Licensed	Installed	Operating

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-writ-up on the period of collaboration agreement, the name of the collaboration company, indicating the activities, size, turnover, particulars of the existing plants, and other projects in India and abroad set up with the same Collaboration

Please enclose:

- 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 services of foreign technicians, if any

12.4.2 If there is no collaboration agreement, please furnish 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 organisational 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 consultant and in case of foreign consultant(s) approval of the Government

12.4.4 Whether any of 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

v) whether clearance has been obtained from the pollution control authority:

12.6 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				

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

Enclose: a) certified Xerox copy of sale / lease deed

b) Certified Xerox copy of the Govt. order converting the land into industrial land, if applicable

c) Location map

d) Certified Xerox copy of the site plan of the land and blueprints of the buildings duly approved by corporation / municipality / panchayat.

12.8.1 Please furnish the following particulars of Architects

12.8.2 Name & 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

12.1.8.5 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 AND 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 particularly with sub- contracts 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)

Name/ Brief Description of the item				
	(A)	(B)	(C)	(D)
Name of raw material				
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 & period when it is available				

(Enclose copies proforma invoice in respect of each item, if available)

13. UTILITIES

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

13.1 Power :

13.1.1 Sources of Power and Supply voltage

- taken from Electricity Board _____
- own generation _____
- stand –by 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 utilisation _____

Please enclose

-
- i. certified Xerox copy sanction for power
 - ii. certified Xerox copy of agreement with electricity board
 - iii. Certified Xerox copy of electrical lay out of the plant.

13.2 Water :

13.2.1 Indicate the requirements and suitability of water: _____

13.2.2 Describe water treatment arrangements: _____

13.2.3 Sources for supply of water arrangements proposed and water charges payable: _____

13.3 Steam :

13.3.1 Requirement of steam: _____

13.3.2 Capacity of the boiler: _____

13.3.3 Arrangement 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 Arrangements proposed for carrying raw materials: _____

14. Effluent

Please furnish full details of the value of atmosphere, soil and water pollution likely to be create by the project and the measure 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 certificate should be furnished.

15. QUALITY CONTROL

Details of arrangements made for quality control. (If BIS/FPO/ISO specifications are followed, no. of BIS/FPO/ISO Standards and the particulars thereof should be provided.

Particulars of R&D activity proposed

16. ECONOMIC FEASIBILITY (Marketing (mention separately for each product.)

16.1 Whether the product is reserved exclusively for SSI sector:

16.2 Name of 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 the units meet/proposes 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 had been appointed, its name, Period of contract, omission payable, period by which the bill will be paid by it etc
(Enclose copies of agreement, wherever such agreement has been entered into)

16.6 Nature and volume of orders/ enquiries on hand (certified Xerox 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 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 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 Supplier's Credit			

F	Subsidy Central Govt. State Govt.			
G	Seed capital (indicate sources)			
H	Internal cash Accruals			
I	Other Sources (specify)			
J	Total			

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

18.2 Indicate sources from which expenditure already incurred has been financed

19 Promoter's contribution to the project as % of the total cost
(Please furnish list of persons/firms who would be contributing to the promoter's 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	
20.3.2	Debentures	
20.4	Guarantee of foreign currency loan/Deferred Credit	
20.5	Working Capital (please furnish as per <u>Annexure VI</u>)	
20.6	Other forms of assistance (E.g. LCs Guarantees, etc.)	

21. 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	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 three 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 **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.

25.1 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 and term loan securities to be indicated separately)

27.2 Collateral, if any (full details)

27.3 Details of guarantor(s) (Attach separate sheet, if required)

27.3.1 Name

23.3.2 PAN No.

[illegible]

23.3.3 Aadhar Card No.

[illegible]

23.3.4 GST No.

[illegible]

23.3.5 UAN No.

[illegible]

23.3.6 Residential Address

23.3.7 Telephone/Mobile No.

[illegible]

23.3.8 Email ID

[illegible]

23.3.9 Occupation

(If in service, name & address of his/her employer)

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

23.3.11 Details of any similar guarantee, if any, given to other institutions

28. 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.

29. Details of pending litigation, if any, against and by the unit.

30. Please indicate whether the proprietor/any of the partners/ promoters/ directors have at any time declared themselves as insolvent. If so, give details thereof.

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/promoter except as indicated in the application ; 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 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.

Date: _____

Place: _____

Signature of the Borrower(s)/Applicant(s)

Encl: Original/Certified Xerox Copies of indicative documents as per the check list.

BIO-DATA FORM

Details of Proprietor/Partners/Managing Partner/Promoters/Directors/Managing Director

(Please indicate inter-relationship, if any, among the partners/directors/promoters)

(Please use separate sheet for each person)

**SPACE FOR
THE PHOTO**

**Signature-
Name-**

1	Full Name																	
2	Name of the Father/Husband																	
3	Age																	
4	Sex																	
5	Whether belongs to Scheduled Castes / Scheduled Tribes / Minority Community.		<input type="checkbox"/> Yes				<input type="checkbox"/> No											
6	Are You an Ex-service man		<input type="checkbox"/> Yes				<input type="checkbox"/> No											
7.	ID Proof	√	Passport	Voter Identity Card				PAN Card				Driving Licence						
			Aadhaar Card				Identity Card				Job Card							
	ID Proof No.																	
8.	Address Proof	√	Electricity Bill	Telephone Bill				Bank Account Statement of any other bank										
			Letter from reputed employer	Letter from recognized public authority verifying the address of the customer to the satisfaction of the bank				Ration Card										
	Address Proof No./Details																	
9	Address Office:																	
(i)	Telephone No./Mobile No.																	
(ii)	E-mail ID																	
10	Permanent Residence																	
	Academic Qualification																	
11	Experience: Years		Employer				Designation				Last Salary Drawn							

12	Functional Responsibilities in the unit		
13.	Capital/Loan Contribution in the unit	At the Beginning	At present
14	Reasons for joining/ establishing the unit (Please mention about the motivating factors)		

15. If associated as proprietor/partner/director/ shareholder with concerns other than the applicant unit, please furnish following details separately for each concern by way of enclosure

15.1	Name and address of the branch/associates/identical concern	
15.2	Activity of the concern	
15.3	Functional responsibility in that concern	
15.4	Capital/Loan Contribution	
15.5	Name of the associate concern's Banker and their address	
15.6	Aggregate credit facilities enjoyed by the concern	
15.7	Security offered by the concern for its borrowing	
15.8	Working results of the unit for the past <u>three years</u>	

16. Personal Assets and Liabilities :

Immovable property details like land/buildings, Location, date of acquisition, cost, present value etc.

Other Assets _____

Personal Liabilities, if any. (including guarantees/acceptances given) _____

17. Any other relevant information _____

Place:

Date:

Signature

Details of Existing Fixed Assets**A. Land**

1	Location	
2	Area	
3	Whether Freehold or Leasehold	
4	Purchase Price of Land if owned	
5	Rent in case of Leased land	
6	Terms of Lease	
7	Ground Rent payable per year	

B. Building

1	Location	
2	Whether Owned or Leased	
3	Purchase price of Building if owned	
4	Rent in case of Leased/Rented Premises	
5	Terms of Lease	

Structure	Type of Structure (indicate "P" if Permanent)	Dimensions	Area (In Sq. m.)	Actual Cost (In Rs.)	Date of Erection
1) Workshop					
2) Godown					
3) Administrative					
4) Other Buildings					

In case the assets have been revalued or written up at any time during the existence of unit, furnish Full details of such revaluation together with the reason therefore.

Particulars of Buildings Proposed to be constructed

Serial No.	Description of Each Building	Type of Construction	Built-up Area (in meters)			Total Floor in Sq. m.	Rate of Construction per Sq. m.	Estimated Cost of each Building	Expected Date of Completion
			Length	Breadth	Average Height				

Note: 1. In case contract is awarded for construction of building, furnish details thereof such as name of Contractor, amount of contract, etc.

2. Other approvals from inspector of factories, drug Controllers, etc., if any, should be enclosed

3. Please enclose a plan showing layout of machinery.

Particulars of Machinery

S. No.	Name of Machinery and Specification	Second Hand/ New	Name of Manufacturer/ Fabricator (place of County and Origin, if Imported)	Date of Acquisition/ Date of Placement of order (actual/ expected)	Expected Date of Delivery	Invoice price including Taxes for Indigenous Machinery/CI F For Imported Machinery	Estimated expenses o/a Of insurance freight Installation, Import Duty	Total Cost
1	Existing Machinery							
	1.1 Indigenous							
	1.2 Imported							
2	Proposed to be acquired							
	2.1 Indigenous							
	2.2 Imported							

1. Quotation / Catalogues / Invoice and other details in respect of each machine to be furnished.
2. If second hand machinery, valuation report regarding age, performance and value from competent valuer to be submitted. Also please indicate reasons for going in for second hand machinery and its depreciated value.
3. In case of imported machinery, please indicate mode of payment and price of the machinery in foreign currency.
4. In case the assets have been revalued or written up at any time during the existence of unit, furnish full details of such revaluation together with the reason therefore.

Projections of Performance, Profitability and Repayment

Break-even point:

Break-even Quantity:

% of installed capacity:

Break-even Value:

[Amount in Lakh]

		1 st year	2 nd ye ar	3 rd ye ar	4 th year	5 th year
A.	Production during the year(Quantity) % utilization of installed capacity					
B. Sales						
1	Sales including all miscellaneous receipts					
2	Less Excise					
3	Net Sales					
C. Cost of Production						
1	Raw Material Consumed					
2	Power and Fuel					
3	Direct Labour and Wages					
4	Consumable Stores					
5	Repairs and maintenance					
6	Other Manufacturing Expenses					
7	Deprecation/Development Rebate Reserve					
	Total Cost of Production					
8	Add Opening Stock-in-process and finished goods					
9	Deduct closing stock-in-process and finished goods					
D	Cost of Sales					
E	Gross Profit (B-D)					

F	Interest on					
	1. Terms Loans					
	2. Working Capital					
	3. Other Loans, if any.					
G	Selling, General and Administrative Expenses					
		1 st year	2 nd year	3 rd year	4 th year	5 th year
H	Profit before Taxation (E- (F+G))					
I.	Provision for Taxes					
J.	Net Profit (H-I)					
K.	Deprecation added back					
L.	Net Cash Accruals					
M	Repayment obligations					
	1. Towards Terms Loan					
	2. Towards other loans, if any					
	Total Repayment					
N.	Debt Service Ratio (L:M)					

Annexure – IV**Cash Flow Statement**

[Amount in Lakh]

		Construction Period	1 st year	2 nd year	3 rd year	4 th year	5 th year
A	Sources of Funds						
1	Cash Accruals (viz. net profit before Taxation (item H of Annexure-III to which shall Be added interest (item F of Annexure III))						
2	Increase in share capital Equity/Preference						
3	Deprecation						
4	Increase in long term loans/debentures						
5	Increase in deferred payment facilities						
6	Increase in Unsecured loans and deposit.						
7	Increase in bank borrowing for working capital.						
8	Sales of fixed assets/ investment						
9	Others (specify)						
	Total Sources (A)						
B	Disposition of Funds						
1	Preliminary and Pre-Operative Expenses						
2	increase in Capital Expenditure						
3	Increase in Current assts						
3.1	Inventories						
3.2	Others						
4	Decrease in long term loans/ debentures						
5	Decrease in Deferred Payment facilities						
6	Decrease in Unsecured loans and deposits						
7	Increase in Investments						
8	Interest						
9	Taxation						
10	Dividend(amount & rate)						
11	Other expenses (specify)						
	Total Disposition (B)						
C	Opening Balance						
D	Net Surplus (A-B)						
E	Closing Balance						

Projected Balance Sheet

[Amount in Lakh]

	1 st year	2 nd year	3 rd year	4 th year	5 th year
A. <u>Liabilities</u>					
1. Equity Share Capital					
2. Reserve and Surplus					
3. Term Loans					
4. Bank Borrowings for working capital					
5. Other liabilities					
Total Liabilities					
B. <u>Assets</u>					
1. Gross Block					
2. Depreciation					
3. Net Block					
4. Investment					
5. Current Assets					
6. Cash and Bank Balances					
Total Assets					

Assessment of Working Capital Requirements

[Amount in Lakh]

	1 st year	2 nd year	3 rd year	4 th year	5 th year
(I). Current Assets					
1. Raw materials including stores					
1.1 Imported (Month's consumption)					
1.2 Indigenous (Month's consumption)					
2. Other Consumable spares					
3. Stock-in-Process (Month's Cost of Production)					
4. Finished Goods (Month's Cost of Sales)					
5. Receivables other than Export an Deferred Receivables (including Bills Purchase/ Discounted by Banks) (Month's Domestic Sales excluding deferred Payment sales)					
6. Export Receivables (including Bills Purchased/Discounted by banks)(Month's Export Sales)					
7. Advances to Suppliers of Raw Material and Stores/Spares/Consumables					
8. Other Current Assets including Cash and bank balance and deferred receivables due within one year (furnish individual details of major items)					
Total Current Assets (I)					
(II). Current Liabilities					
1. Creditors for Purchases of raw materials and stores/spares/consumables (Month's Purchases)					
2. Advance from Customers					
3. Accrued Expenses					
4. Statutory Liabilities					
5. Other Current Liabilities (furnish individual details of major items)					
Total Current Liabilities (II)					
III Working Capital Gap(I-II)					
IV Margin for Working Capital					
V Bank Borrowings					

CHECK LIST OF DOCUMENTS TO BE SUBMITTED BY THE CUSTOMER

- 1) Proof of identity – Voter's ID Card/Passport/Driving License/PAN Card/signature identification from present bankers of proprietor, partner or Director (if a company).
- 2) Proof of residence – Recent telephone bills, electricity bills, property tax receipt/Passport/voter's ID Card of proprietor, partner or Director (if a company)
- 3) Proof of business address
- 4) Applicant should not be defaulter in any Bank/F.I.
- 5) Last three years audited balance sheets of the units along with income tax/sales tax returns etc.
- 6) Memorandum and articles of Association of the Company/Partnership Deed of partners etc.
- 7) Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
- 8) Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
- 9) SSI /MSME registration if applicable.
- 10) Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan
- 11) In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions along-with detailed terms and conditions. Position of accounts from the existing bankers and confirmation about the asset being Standard with them.
- 12) Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
- 13) Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc.
- 14) Last three years balance sheets of the Associate/Group Companies (If any).
- 15) Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the propose loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
- 16) Review of account containing month-wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value), indigenous raw material (quantity and value), value of stocks in process, finished goods (quantity and value), debtors, creditors, bank's outstanding for working capital limits , term loan limits ,bills discounted.
- 17) Manufacturing process if applicable, major profile of executives in the company, any tie-ups, and details about raw material used and their suppliers, (details about the buyers, details about major competitors and the company's strength and weakness as compared to their competitors etc.

Note: i. The check list is only indicative and not exhaustive and depending upon the local requirements at different places, additions could be made, as per necessity.