

**ASSAM GRAMIN VIKASH BANK
HEAD OFFICE::: G.S. ROAD::: GUWAHATI
ASSAM : PIN ::: 781 005.**

APPLICATION FORM FOR CREDIT FACILITIES OF Rs.1 CRORE AND ABOVE

(Photograph)

1.1 Name of the Unit (In block letters):

1.2 Constitution

Proprietary/Partnership Firm/Private Limited/Public Limited
Company/Co-operative Society (Please strike out whichever
is not applicable)

1.2.1.Name of the Proprietor/Partners/Directors:
(Use separate sheet for Borrower Profile)

1.3 Name of the business house/group(if any)
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 No.
Fax No.

3.1 Registered Office :

3.2 Administrative Office:

3.3 Factory Adress:

4. Background of the Proprietor/Partners/
Promoters/Directors
(Please furnish information for each person
as stated in point no.1.2.1 above)

5. Description of the industrial activity

5.1 Existing :

5.2 Proposed :

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

Source of Funds (°)	Security	Rate of interest	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. Arrears in statutory payments (if any)

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

8. Past performance (In case of existing unit)

(Indicate in 000s of Rs)

Particulars	Last Year	Last but One Year	Last but Two Years
Turnover			
Net Profit			
Retained Profit			

9. Monthly Turnover for last twelve months

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9.1. Management

(Please furnish background of the main promoter other than those furnished in Appendix I, 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/diversification contemplated

Please also enclose certified copies of the

- a) Memorandum and Articles of Association
- b) Audited Balance Sheet & Trading & Profit & Loss A/c for past 3 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 owning 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 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	_____	_____
Others (specify)		

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

Name	Designation	Qualification	Experience	Any special achievement(Invention/ 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 Associate concern(s), if any, and
- 11.1. Nature of Association and amount invested
 - 11.2. Nature of activity
 - 11.3. Items traded/manufactured
 - 11.4. Turnover & Profit during preceeding 3 years

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

12.1. Name of the Product(s) (including bye-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 litres)

Capacity for each product	Licensed	Installed	Operating

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

12.4 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

12.5 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)

Enclosure:

- certified Xerox copy of sale/lease deed
- certified Xerox copy of the Govt. order converting the land into industrial land, if applicable
- locational map
- certified Xerox 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 enclosed sheet)

12.8 Necessity and 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) MT	(B)	(C)	(D)
Quantity Required				
Source of supply				
Minimum Purchase Quantity				
Lead Procurement Time				
Available through out the year				
If answer to the above is no, then No. of months it is available				

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

13. UTILITIES :

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

13.1 Power

Contracted Load :

Connected Load :

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

Standby arrangement :

(Enclose certificate Xerox copy of sanction for power connection) :

13.2 Water (Enclose 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 & 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 reverse such agreement as been entered into)

15.6 Nature and volume of orders/enquiries on hand (certified Xerox copies to be furnished)

15.7 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 \$

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)

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			

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		
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			

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

18. Schedule of Implementation

please indicate the progress made so far in the implementation of the project and furnish the scheme 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 Materials	_____	_____
j) Trial Runs	_____	_____
k) Commercial Production	_____	_____

19. Future Projections
(to be given for the next five years)
Please furnish data on
 - 19.1 Projected profitability as per Appendix....
 - 19.2 Projected cash flow statement as per Appendix...
 - 19.3 Projected balance sheet as per Appendix...
 - 19.4 Working capital requirement as per Appendix...

Percentage of Cash \sales to Total Sales	_____	%
Period in which payment is received In respect of credit sales	_____	%
Average credit available on purchases	_____	%

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-IV)

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

21. Repayment Programme

22. Details of Securities too be offered
 - 22.1 Primary
(working capital and term loan securities
to be indicated separately)
 - 22.2 Collateral, if any
(full details)

23. Details of guarantor(s)
 - 23.1 Name
 - 23.2 Residential Address

 - 23.3 Occupation (if in service, name & address of his /
her employer)
 - 23.4 Details of Movable & Immovable Property(ies)
owned by him/her & other dependent family members

- 23.5 Details of any similar guarantee, if any, given to other institutions
24. 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.
25. Details of pending litigation, if any, against and by the unit
26. 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 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; that no legal action has been 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 & 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.

Date
Place

Signature of the Borrower
(Name & Designation)

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 for 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.