

ASSAM GRAMIN VIKASH BANK
HEAD OFFICE:: G. S. ROAD::BHANGAGARH
GUWAHATI- 781005 :: ASSAM

(Applicant's Photo)

APPLICATION FORM FOR CREDIT FACILITIES OF OVER Rs.2 LAC & UP TO Rs.1 CRORE

1.1 Name of the Unit/Applicant (In block letters):

Age:

Father's Name:

Date of Birth:

1.2 Constitution

:Individual/Proprietorship/Partnership Firm/Private Limited/Public Limited Company/Co-operative Society (Please strike out Whichever is not applicable)

1.3 Name of the business house/group (if any):

2.1 Registration No. (as given by the District Industries Centre/Directorate of Industries /other Govt. Deptts)

2.2 Date of Incorporation/Commencement of Business

3. Business Address with Telephone/Telex No.

3.1 Registered Office

3.2 Administrative Office

3.3 Factory

4. Background of the Proprietor/Partners/Directors (Please furnish for each person)

5. Brief description of the industrial activity/other activities:

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. Past performance (To be filled up by the existing unit only as per Appendix-I,II & III)

(Indicate in 000s of Rs)

Particulars	Year	Year	Year
Turnover			
Net Profit			
Retained Profit			

8. Monthly Turnover for last twelve months

9. Arrears in Statutory Payments (if any)

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

9.1 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, and

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 yrs.

11. Employment

Present

Proposed

Executives

Supervisory

Administrative/Office Staff

Skilled Labour

Unskilled Labour

12. Technology 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 of Units/Quantity in Kg Volume in litre 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 write up on the period of collaboration agreement, the name of the collaborator company, indicating the activities, size, turnover, particulars of existing plant, other projects in India and abroad set up with 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 Govt. approval, if required, for the services 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 advise and service needed for the implementation of the project

- a) Name & address of the consultants
- b) Fees payable and manner in which payable
- c) Scope of works assigned to them
- d) Brief particulars of consultants including organizational set up, bio data of senior personnel, names of director/partners, particulars of work done in the past and work on hand

Please enclose of a copy of the agreement with the consultant and in case of foreign consultant(s), approval of the Govt.

12.4.3. Whether any partners/promoteors/ directors having 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 '000 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)

Enclosure:

- 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) locational map
- d) certified Xerox copy of the site plan of the land showing contour lines, the internal roads, power receiving stations, railway siding, tube wells etc. and blueprints of the buildings duly approved by corporation municipality/panchayat

Please furnish the following particulars of architects

- a) Name & address of the architects/firm
- b) Scope of works
- c) Rates quoted and detail estimates of expenses
- d) Fees payable and manner in which payable
- e) Time schedule
- f) Penalties
- g) Past experience of the architect in the similar work

12.8. PARTICULARS OF MACHINERY & OTHER FIXED ASSETS
(As per enclosed sheet)

12.8.1. 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-contractors with adequate spare capacity

12.8.2. Arrangement made for erection and commissioning of the plant

12.9. 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).

12.10. 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 and period it is available				

(Enclose proforma invoice in respect of each item,)

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 arrangement

13.1.2. Maximum demand

Contracted Load :

Connected Load :

13.1.3. Energy consumption per year :

Power tariff

Cost of power per annum at maximum capacity utilization :

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

Certified Xerox copy of agreement with Electricity board

Certified Xerox copy of electrical lay out of the plant

13.2 Water

a) indicate the requirements and suitability of water

b) describe water treatment arrangement

c) source of supply water, arrangement proposed and water charges payable

d) steam

Requirement of steam

Capacity of boiler

Arrangement proposed for steam

e) Compressed Air

f) Requirement of compressed Air

g) Arrangement proposed for compressed Air

13.3 Fuel

13.3.1. Requirement of fuel

13.3.2. Arrangement proposed for supply

13.3.3. Arrangement proposed for carrying raw materials

13.3.4. Effluent

Please furnish full details of atmosphere, Soil and water pollution likely to be created by the project and the cost of 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 certificate should be furnished. :

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) (Please enclose a market survey report)

15.1 Whether the product is reserved exclusively for the SSI sector, if so, please furnish item code no.

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 wherever applicable)

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 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			

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 _____ days
 In respect of credit sales
 Average credit available on purchases _____ days

20. How far does the unit contribute to the establishment of ancillary units in the region
- 20.1. Please furnish international/CIF/FOB price of all inputs which can be imported
21. Govt. consents
Please indicate whether the various licences/ Consents required for the project have been Obtained from the respective authorities
- 21.1. Specify any special condition attached to the licences/consents and the undertaking given by the company in connection therewith

22. Financial Assistance Required
- 22.1 Rupee Loan
- 22.2 Foreign Currency Loan
- 22.3 Under writing
- 22.4. Equity capital
- 22.5. Preference capital
- 22.6. Debentures
- 22.7. Guarantee of Foreign currency loan/ deferred credit
- 22.8. Working Capital
(as worked out in Appendix-IV)
- 22.9. Other forms of assistance
(e.g. LCs, Guarantees etc.)
23. Repayment Programme
24. Details of Securities to be offered
- 25.1 Primary
(working capital and term loan securities to be indicated separately)
- 25.2 Collateral, if any
(full details)
26. Details of guarantor(s)
- 26.1 Name
- 26.2 Residential Address
- 26.3 Occupation (if in service, name & address of his / her employer)
- 26.4 Details of Movable & Immovable Property(ies) owned by him/her & other dependent family members
- 26.5 Details of any similar guarantee, if any, given to other institutions

27. 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.
28. Details of pending litigation, if any, against and by the unit
29. 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.

Enclosure to Application Form
List of machinery (both existing and proposed)

Name of the Unit :

Whether Existing/ proposed	Sl. No.	Name of Machinery* (indicate new second hand)	Date of acquisition	Name of Manufacturer	Name of Supplier/ Seller	Cost price	Electric Power Required

- Furnish details in the case of machinery items which are not owned by the unit and those which are under hire-purchase arrangements with institutions like to NSIC/SFCs, private financiers, etc.

PERFORMANCE ANALYSIS

Name of the unit :

Particulars	In the case of existing units			Existing and new units
	Last 3 years			Next year (projected)
1. Net sales				
2. Raw materials and stores consumed				
3. Labour				
4. Power and fuel				
5. Depreciation				
6. Opening stock of semi finished and finished goods. Closing stock of semi finished and finished goods				
7. Overheads (office staff, rent, selling expenses)				
8. Interest				
9. Others				
10. Total Expenses (2 to 9)				
11. Gross profit (before Tax)(1-10)				
12. Tax on profit				
13. Net Surplus (11-12)				

* If available, otherwise latest financial statement alone to be analyzed.

SUMMARY OF ANALYSIS

Item	Existing Units			Existing & new Units
	Last 3 years			Projected
	200	200	200	
i) Sales				
ii) Net Profit or Loss				
Profitability				
Net Profit/Sales				
Net Profit/Total assets				
Performance				
Closing Stock of raw materials (.....Month's consumption)				
Closing stock of finished goods (.....Month's sales)				
Sundry debtors (.....Month's sales)				
Sundry creditors (.....Month's Purchases)				
Liquidity				
Current ratio (Current assets/ Current liabilities)				
Equity				
Tangible net worth/ Total liabilities				
Tangible net worth/ Deferred liabilities				

Appendix –III
ANALYSIS OF BALANCE SHEET

Name of the unit :

Liabilities				Assets
	200__	200__	200__	
Current liabilities				Current Assets
Bank :				Cash :
Banks :				Investment :
Sundry creditors :				Stocks :
Expenses :				Stores :
Loans :				Sundry debtors :
Others :				Others :
<hr/>				
Term Liabilities				Fixed Assets
Bank :				Land and Bldgs. :
SFC etc. :				Plant & machinery
Loans from Friends relatives :				Others :
<hr/>				<hr/>
Capital & Reserves				Miscellaneous
Capital :				Investment in Associates :
General Reserves:				Others (Specify):
Development Rebate :				Intangibles :
Others :				
Total				Total
Liquid surplus (current assets – current liabilities) :				
(Deficit Current liabilities - current assets) :				

*Analysis of three years balance sheets too be done if they are available, otherwise analysis of the latest alone need be done

Appendix – IV
ASSESSMENT OF WORKING CAPITAL REQUIREMENTS

Name of the unit :

Anticipated monthly sales Rs. _____

Cost of production per month Rs. _____

Cost of raw materials per month Rs. _____

Item 1	Stocking /Payment Period 2	Working capital Required 3	Margin Value 4	Permissible Limit 5
i) Imported Raw Materials Months			
ii) Indigenous Raw Materials Months			
iii) Stock in process Weeks			
iv) Finished goods Weeks			
v) Sundry debtors* Months			
vi) Expenses Months			
Total				

Total working capital required Rs..... (A)

Less

i) as on
Liquid surplus in balance sheet Rs.....

ii) Credit on purchases (..... Months) Rs.....

iii) Limits recommended Rs..... Rs.....(B)

Deficit (A – B) Rs.....(C)

NOTES

@ Sales to be computed at the maximum level of anticipated production during the next 12 months. @@ Cost of production includes cost of raw materials plus all expenses.

* State, under "Working capital Required", the value receivable at cost, and, under "Permissible Limit", value thereof at sale value less margin.

For item (iii) and (iv), the basis of calculation would be the cost of production.

Deficit, if any in balance sheet to be added to working capital requirement.