

SMALL SCALE INDUSTRIES
Application Form For Credit Facilities up to Rs. 2 Lacs

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

1. Name of the unit :
(Indicate constitution)
proprietary/partnership
co-operative Society.)

2. Registration No. :
(as given by the DIC
/ Directorate of Industries)

3. Business Address :

Residential Address :

4. Background :
(To be filled up for
each individual)

Name	Father's/ Husband's Name	Age	Sex
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4.1 Proprietor / Partners

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4.2 Whether the applicant belongs to Scheduled Caste/Tribe/Minority community. : Yes/No

If yes, please furnish proof thereof.

4.3 Whether the applicant belongs to Ex-serviceman. : Yes/No

If yes, Please furnish proof there of.

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. & Name of the issuing Office. : _____

7. Size and particulars of land holding, If any, in the name of the applicant or family members. :

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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 employed. :
(to be filled up in case of existing unit only)

11.2 Number of persons proposed to be Employed :

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12. 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	Amount of Default (if any)

(*) (Indicate name & address of the sources of fund, e.g. banks/financial institutions/others (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
Turn over			
Raw Material Purchase			
Other Expenses			
Profit			

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

16. Purpose of the new loan :

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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 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 Agricultural & Rural Development / Small Industries Development Bank of India/ Deposit Insurance & Credit Guarantee Corporation or any other agency as authorised 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/Thumb Impression of the borrower

(Affix a photo, in case of Thumb impression)

TRIPURA INDUSTRIAL DEVELOPMENT CORPORATION LTD.

AGARTALA : TRIPURA

FORM OF LOAN APPLICATION

TRANSPORT LOAN

To,
The Managing Director,
Tripura Industrial Development Corporation Ltd.
Industries Building (3rd Floor),
Agartala-799006.

APPLICATION FOR LOAN OF RS -----

Dear Sir,

I/Webeg to apply

For a loan of Rs(Rupees)
(in figure) (in words)

.....
from the Tripura Industrial Development Corporation Ltd. For purchase of
.....

THANKING YOU

Yours faithfully

Date

Signature of the applicant

1. Full name of the Applicant / firm :

Address :-

a) Office

b) Residence

2. Construction of the concern (Whether private ltd/public ltd/Regd. Co-op. society/Sole proprietorship/Joint Hindu family or Partnership)

:-

3. Particulars of proprietor / partners / Directors (please give particular as per schedule 'D')

:-

4. Transport of Passengers / goods

:-

5. Purpose of Loan

:-

6. For purchase of Vehicle as per Schedule 'B'.

Make of Vehicle	Total Cost (Rs.)	Applied for as loan (Rs.)	Balance of cost will be met from (Full particular of source of finance (Rs.))
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7. Security of the loan. The Loan will be secured by the hypothecation of vehicle that is/are owned and that will be acquired from the loan from the Corporation. :-

a) Please give detailed particular of existing vehicles (as per schedule 'A' attached herewith) :-

b) The value of vehicle proposed to be acquired as indicated under purpose of loan (schedule 'B' item 6 above) :-

Total (a & b)

8. 1) How the balance of the cost of assets besides the loan from the Corporation is being arranged :-

a) By way of Capital :-

b) By way of loan from friend & relatives :-

c) From Others :-

Total Rs.

2) Period and method of repayment :-
(State the period within which the loan will be repaid and state by what installments you propose to repay the principal amount of the loan. Please note that the maximum period of repayment will be 5 (five) years which may be reduced to 3 (three) years depending upon the profit of business)

- 3) In order to ascertain the future earning capacity. Please complete the attached schedule "C" :-
- 4) If you have entered into any firm marketing arrangement with the Companies for securing transport business, Please furnish details thereof :-
- 5) Whether any of the existing vehicles owned have been hypothecated/mortgaged or taken on hire purchase basis. If so, Please give full particulars such as name of institution, amount borrowed, rate of interest, present outstanding, margin, period, security for loan, nature of charge etc. Please furnish copies of registration books, permit from Regional Transport Office :-
9. a) Please state if you had made any application to or availed of any loan from other institution and or Govt. If any such application was made and rejected, please state the reason given, if any, for such rejection. :-
- b) Please state the last year in respect of which income Tax assessment has been completed and the amount of Income Tax and Corporation taxes demanded and paid, Advance tax paid for subsequent years may be indicated. :-
10. a) Please state if any proceeding have been instituted against yourselves for any income escaping assessment under section 34 of the Indian Income Tax Act, 1992 :-

b) Please give the name of your Bankers and state address, if Account is at a Branch there of :-

11. Please state if your vehicles have been insured and if so, please state the value of insurance in respect of each such vehicle insured and the name of the Insurance Companies :-

12. Please give the names and qualification and/or practical experience of your personnel. :-

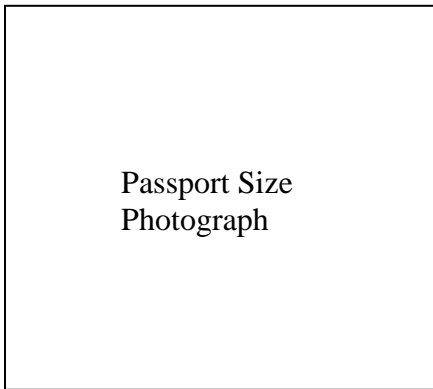
13. Have you obtained the necessary licence/permit from the authority to operate the vehicles ? if so, please furnish the details thereof. :-

14. Please state if there is any pending litigation either by or against you. :-

15. Please state if the Karta/Partners/ Directors have given any guarantee for any other financial assistance secured by the concern. :-

**16. Name of the Guarantor/Guarantors and
Their addresses. :-**

I/We hereby certify that particulars given above are furnished for the express purpose of securing the loan from the Tripura Industrial Development Corporation Ltd. And to the best of my/our knowledge and belief are true and correct and no material fact has been concealed or withheld.



Yours faithfully

Date

Signature of applicant

Note : * 1. In case of proprietary concern, the photograph of the proprietor should be passed in The space provided.

* 2. In case of Partnership concern, the photographs of the partners who will negotiate the loan, should be pasted.

SCHEDULE -----‘A’

PARTICULARS OF VEHICLES ALREADY IN POSSESSION

Make and Names Of Manufacturer	Chasis No. Engine No. Regd. No. & Place	Date of Purchase	Total Cost (Rs.)	Whether Purchased new or second hand

Area of Operation :-

SCHEDULE ----- ‘B’

PARTICULARS OF VEHICLES TO BE PURCHASED

Name of manufacture & make	Cost of the Chasis	Other Cost e.g. body Building Insurance etc.	Total cost of the Chasis (Rs.)	Place of Registration

Area of Operation :-

SCHEDULE ----'C'

PROFORMA OF INCOME AND EXPENS DITURE

The vehicle will run on Road months in a year
and will be used for carrying from
.....

Per month

Kms.

1. Total Kilometre in one month and to be covered Approximate rate per Km. Estimated Income (per month)

a) From existing vehicle

Rs.

b) From Proposed Vehicle

Rs.

TOTAL Rs.

11. Less Expenses (for existing and proposed vehicles)

A) Operating Expenses (per month) Rs.

1. Petrol, Oil etc Rs.

2. salaries with Bhata of driver (s) cleaners
mechanics etc. Rs.

3. Commission to agent or administration charges Rs.

Total : Rs.

B) Maintenance Expenses (Per month) :-

a) Cost of tyres, spares, minor repairs and overhaul Rs.

b) Garage charge, if any Rs.

Total : Rs.

C) Fixed Expenses :

i) Insurance per year Rs.

ii) Interest per year Rs.

iii) Depreciation per year Rs.

iv) Taxes and Licence fees etc Rs.

v) Other items Rs.

Total : Rs.

Estimated Income (Rs. per month) Rs.

Less : Expenses (A) (B) & (C) Rs.

Add : Depreciation (c)-(3) Rs.

Cash available for liquidation of the loan Rs.

On the basis of the above total estimated annual Income for a season of
 Months will be Rs.....and that the cash available for liquidation of the
 loan will be Rs.....

SCHEDULE -----‘D’

PARTICULARS REGARDING PROMOTERS / GUARANTORS

Please note that ordinarily all the Directors are required to guarantee the loan of the corporation.
 In case any of the Directors / Partners are not agreeable, please indicate reason thereof.

Full name and residential address of promoter (s) / Guarantor	Age	Whether belongs to SC/St/others Ex-serviceman.	Academic or technical qualification (also whether the promoter is having driving licence)	Whether promoter or any of his family member has got Govt. employee of financial benefit under any Govt. scheme	Details regarding Interest of Directors in other concerns addresses etc	Details regarding immoveable property owned by the Director / partner proprietor guarantor such as location of assets, approximate value.

TRIPURA INDUSTRIAL DEVELOPMENT CORPORATION LTD.

FORM OF LOAN APPLICATION

For Loan amount exceeding Rs. 15 Lacs and up to Rs 1 Crore

**To
The Managing Director,
Tripura Industrial Development Corporation Ltd.
Pandit Nehru Complex,
Industries Building (3rd Floor),
P.O. Kunjaban, Agartala – 799006
(Tripura).**

APPLICATION FOR LOAN OF RS

Dear Sir,

I/We

**hereby apply for a loan of Rs
(in figures)**

**(Rupees from the
(in words)**

Tripura Industrial Development Corporation Ltd. for setting up a project for

Thanking you,

Yours faithfully,

Signature of the Applicant

Dated :

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APPLICATION FORM FOR CREDIT FACILITIES OF OVER
Rs. 15 Lacs & UPTO Rs. 1 Crore

- 1.1 Name of the unit :
(In Block Letters)**
- 1.2 Constitution : Proprietary/partnership Firm/
(please strike out which Private limited/Public Limited
are not applicable) Company/Co-operative Society)**
- 1.3 Name of the business :
house/group (if any)**
- 2.1 Registration No. (as given by the :
DIC/Directorate of Industries)**
- 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
(Pl. furnish for each person
as per Annexure – 1)**

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APPLICATION FORM FOR CREDIT FACILITIES OF OVER
Rs. 15 Lacs & UPTO Rs. 1 Crore

8. Arrears in Statutory payments (if any) :
- a) Income Tax :
- b) Sales Tax :
- c) Provident Fund :
- d) Employees State Insurance Corporation :
- e) Other (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 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 years :
11. Employment Present Proposed
- Executives
- Supervisory
- Administrative
- Skilled Labour
- Unskilled Labour

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12. TECHNICAL FEASIBILITY

**12.1 Name of the product (s)
including by-products & its (their) use :**

**12.2 Manufacturing process,
In brief. (Indicate to the extent
Possible, stage-wise capacity data,
Yield/conversion 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

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,**

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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.m)

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)

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Enclosures :

- a) **Certified xerox copy of sales/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 and blueprints Of the buildings duly approved by the Corporation/municipality/ Panchayat.**

12.7 PARTICULARS OF MACHINERY & OTHER FIXED ASSETS

As per Annexure – 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.

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12.8 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.)

13.1 Power

Contracted Load

Connected Load

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

Stand-by Arrangements

(Enclose certified xerox copy
of sanction for power connection)

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13.2 Water
(Enclose certified xerox copy
of sanction for water connection) :

13.3 Fuel :

13.4 Other (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 products). :

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. :

15.4 How does the units meet/ :
Propose to meet the competition.
(comment on the competitive
advantages enjoyed by the unit)

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15.5.1. In price & 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, where ever such agreement has been entered into)

15.6. Nature and volume of orders/ enquires on hand. :
 (certified xerox copies to be furnished)

15.6. If the unit is export oriented, please furnish exporter code., 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 \$

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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. Miscellanies 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			

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- 17. Means of Financing (Please furnish details of sources of finance for meeting the cost under the following heads)**

Sr. No.	Particulars	Amount Already Raised	Amount Propose To be Raised	Total
A.	Capital (specify resources contributing capital)			
B.	Reserves			
C.	Term Loans (give full particulars)			
E.	Unsecured Loans and Deposits (indicate sources, rate of interest repayment period, etc.)			
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.**

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17.2. Indicate sources from which expenditure already incurred has been financial :

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)

17.3. Schedule of Implementation

**Please indicate the progress made so far in the implementation of the project
And furnish the schedule of implementation as follows :-**

	<u>Date of Commencement.</u>	<u>Expected date of completion.</u>
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) Initial procurement of raw materials		
k) Commercial Production		

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18. Future Projections
(To be given for the next five years)

Please furnish data on

- 19.1. Projected profitability as per Annexure III**
- 19.2. Projected cash flow statement as per Annexure IV**
- 19.3. Projected balance sheet as per Annexure V**
- 19.4. Working Capital Requirement as per Annexure VI**

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

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 Annexure VI)
- 20.5. Non-Fund Based Limits,**
Other Forms of assistance
(e.g., L/Cs, Bank Guarantees, etc.)

21. Repayment Programme :

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- 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, 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, give details. :**
- 24. Details of pending litigation, if any, against and by the unit. :**

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**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 for the unit with any Bank except as indicated in this application; that there is no overdues/statutory dues against me/us/promoters except as indicated in this 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 for Agriculture & Rural Development/ Small Industries Development Bank of India/Deposit Insurance & Credit Guarantee Corporation or any other agency as authorised 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 /directors.**
- d) Sales Tax Returns for the last three years.**

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BIO-DATA FORM

Annexure – I

**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)

1. Full Name :
2. Name of the Father/Husband :
3. Age :
4. Sex :
5. Whether belongs to Schedule Castes/ Schedule Tribes/ Minority Community : Yes/No
6. Are you an Ex-servicemen : Yes/No
7. Ration Card No. and Name of the issuing Officer :
8. Passport No. :
9. Address :
Office : Tel.No.
- Permanent Residence :
10. Academic Qualification :
11. Experience

<u>Years</u>	<u>Employer</u>	<u>Designation</u>	<u>Last salary drawn</u>
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12. Functional responsibilities in the unit :
13. Capital/Loan contribution in the unit :
14. Reason for joining/ establishing the unit. :
(please mention about the motivating factors)

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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 & 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 units for the past three years :
16. Personal Assets & Liabilities :
- 16.1. Immovable property details like land/buildings, location, date of acquisition, cost, present value etc. :
- 16.2. Other Assets :
- 16.3. Personal Liabilities, if any (including guarantees/acceptance given) :
17. Any other relevant information :

Place :

Date :

Signature

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Annexure – II

Details of Existing Fixed Assets

A. Land

1. Location
2. Area
3. Whether Freehold or Lease hold
4. Purchase Price of Land if owned
5. Rent in case of Leased land
6. Terms of Lease
7. Ground 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
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1. Workshop
2. Go down
3. Administrative
4. Other Buildings

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

Particulars of Building Proposed to be Constructed

Serial No	Description of each Building	Type of construction	Built-up Length	Area (in metres) Breadth Average Height		Total Floor in sq.m.	Rate of Construction per sq.m.	Estimated cost of each	Expected date of completion
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- 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.

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Annexure – II
(contd.)

Particulars of Machinery

Serial No.	Name of Machinery and specification	Second hand New	Name of manufacturer fabricator (place of Country 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/ CIF for imported Machinery	Estimated expenses o/s of Insurance freight, installation, imported duty	Total cost
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1. Existing Machinery

1.1.1. Indigenous

1.1.2. Imported

2. Proposed to be acquired

2.1.1. Indigenous

2.1.2. 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.**

SMALL SCALE INDUSTRIES
APPLICATION FORM FOR CREDIT FACILITIES OF OVER
Rs. 15 Lacs & UPTO Rs. 1 Crore

Annexure – III
Projections of performance, profitability and Repayment

**Break-even point
% of installed capacity**

**Break even quantity
Break-even Value**

(Figure in 000s of Rs.)

	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
A. Production during the year (Quantity) % utilisation 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. Depreciation/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. Term Loans					
2. Working Capital					
3. Other Loans, if any					
G. Selling, General and Administrative Expenses					
H. Profit before Taxation {E-(F+G)}					
I. Provisions for Taxes					
J. Net profit (H-I)					

SMALL SCALE INDUSTRIES
APPLICATION FORM FOR CREDIT FACILITIES OF OVER
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Annexure – III
(Contd

Projections of Performance, Profitability and Repayment

(Figures in 000s of Rs.)

	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
K. Depreciation added back					
L. Net Cash Accruals					
N. Repayment Obligations					
1. Towards Term Loan					
2. Towards other loans, if any.					
<hr/>					
Total Repayment					

N. Debt service Ratio (L:M)

SMALL SCALE INDUSTRIES
APPLICATION FORM FOR CREDIT FACILITIES OF OVER
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Annexure – IV

Cash Flow statement

(Figures in 000s of Rs.)

	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. Depreciation						
4. Increase in deferred payment facilities.						
5. Increase in deferred payment facilities.						
6. Decrease in Unsecured loans / Deposit						
7. Decrease in Unsecured loans and deposit						
8. Increase in bank borrowings for working capital.						
9. Sales of Fixed assets/ investments						
10. Others (specify)						
<hr/>						
Total Sources (A)						
<hr/>						
B. Deposition of Funds						
1. Preliminary and Pre-Operative Expenses						
2. Increase in Capital Expenditure						
3. Increase in Current assets						
3.1. Inventories						
3.2. Others						
4. Decrease in long term loans/debentures						
5. decrease in Deferred Payment facilities						
6. Increase in Investments						
7. Interest						
8. Taxation						
9. Dividend (amount & rate)						
10. Other expenses (specify)						
<hr/>						
Total disposition (B)						
<hr/>						
C. Opening Balance						
D. Net Surplus (A-B)						
E. Closing Balance						

**SMALL SCALE INDUSTRIES
APPLICATION FORM FOR CREDIT FACILITIES OF OVER
Rs. 15 Lacs & UPTO Rs. 1 Crore**

Annexure – V

Projected Balance Sheet

	1st Year	2nd Year	3rd Year	4th Year	5th Year
A. Liabilities					
1. Equity Share Capital					
2. Reserves and Surplus					
3. Term Loans					
4. Bank Borrowings for Working Capital					
5. Other Liabilities					
Total Liabilities					
B. Assets					
1. Gross Block					
2. Depreciation					
3. Net Block					
4. Investment					
5. Current Assets					
6. Cash and Bank Balances					
Total Assets					

SMALL SCALE INDUSTRIES
APPLICATION FORM FOR CREDIT FACILITIES OF OVER
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Annexure – VI
Assessment of Working capital requirements

(Figures in 000s Rs)

	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. Stocks-in-process (Month's cost of Production)					
4. Finished Goods (Month's Cost of Sales)					
5. Receivables other than Export and Deferred Receivables (including Bills Purchased/ 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 Materials and Stores/Spares/Consumables					
8. Other Current assets including Cash and bank balances and deferred receivables due within one year (furnish individual details of major items)					
Total Current Assets (I)					
<hr/>					
Total Current Assets (I)					
<hr/>					
II. Current Liabilities					
1. Creditors of Purchases of raw materials and stores/spares/consumables (month's Purchases)					
2. Advances from Customers					
3. Accrued Expenses					
4. Statutory Liabilities					
5. Other Current Liabilities (furnish individual details of major items)					
Total Current Liabilities (II)					
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III. Working Capital Gap (I-II)					
IV. Margin for Working Capital					
V. Bank Borrowings					

