



ASSAM GRAMIN VIKASH BANK

Head Office : G.S. Road, Bhangagarh
Guwahati-781005 (Assam)

Photo

.....Branch

SMALL SCALE INDUSTRIES

APPLICATION FORM FOR CREDIT FACILITIES OF OVER RS. 2 LAKHS & UPTO RS. 15 LAKHS

- 1.1 Name of the Unit : _____
(In block letters)
- 1.2 Constitution : Proprietary/Partnership Firm/Private Limited/Public Limited Company/Cooperative 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)
- 2.2 Date of Incorporation/ Commencement of Business. : _____
3. Business Address with Telephone/Telex No.
- 3.1 Registered Office : _____

- 3.2 Administrative : _____

- 3.3 Factory : _____

4. Background of the Proprietor/Partners/Directors
(Please furnish for each person as per the Appendix-I)
5. Brief description of the industrial activity.
- 5.1 Existing : _____

- 5.2 Proposed : _____

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

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

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

7. Past performance : (To be filled up by existing unit only) (Indicate in 000s of Rs.)

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

Monthly Turnover for last twelve months.

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8. Arrears in Statutory payments (if any)
- a) Income Tax : _____
 - b) Sales Tax : _____
 - c) Provident Fund : _____
 - d) Employees State Insurance Corporation : _____
 - e) Others (specify) : _____

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

10. Name of the associate concern (s), if any
- 10.1 Nature of association and amount invested : _____
 - 10.2 Nature of activity : _____
 - 10.3 Items traded/manufactured : _____
 - 10.4 Turnover and profit during preceding three years : _____

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

12. TECHNICAL FEASIBILITY :
- 12.1 Name of the Product (s), including bye-products & its (their) use : _____
 - 12.2 Manufacturing Process, in brief : _____
 (indicate to the extent possible stage-wise capacity data, yield/conversion data, material flow, etc.) _____

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

Capacity for each product	Licensed	Installed	Operating

- No. of working days in a month and 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 : _____

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- b) water : _____
 c) labour : _____
 d) transport : _____
 v) Whether clearance has been obtained from the pollution control authority? : _____

12.5 LAND & BUILDING :

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

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

Enclosures

- 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 and blueprints of the buildings duly approved by corporation/municipality/panchayat.

12.7 PARTICULARS OF MACHINERY & OTHER FIXED ASSETS.

As per Appendix-II

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

12.9 RAW MATERIALS/COMPONENTS

(Please mention about the imported and indigenous items separately)

Name/Brief description of the items

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

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

13. UTILITIES

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

- a) Power
 - Contracted Load : _____
 - Connected Load : _____
 - Future power consumption (in no. of units) per month : _____
- b) Water
 - (Enclose certified xerox copy of sanction for water connection) : _____
- c) Fuel : _____
- d) Others (specify) : _____

14. ECONOMIC FEASIBILITY :

Marketing (mention separately for each product) :

- 14.1 Whether the product is reserved exclusively for the SSI sector : _____
- 14.2 Name of the Major customers : _____
- 14.3 Region/Area where the product is/will be sold : _____
- 14.4 Extent of competition & No. of Units engaged in similar line in the area : _____
- 14.5 How does the unit meet/propose to meet the competition? : _____
(comment on the competitive advantages enjoyed by the unit)
- 14.5.1 In price and quality, how does the unit's product compare with those of its competitors? : _____
- 14.5.2 Is the Unit selling direct to its customers? If so, please furnish details like sales force, showrooms, depots, etc. : _____
- 14.5.3 If a selling/distribution agency has been appointed, its name, period of contract, commission payable, period by which the bills will be paid by etc. (enclose copies of agreement, wherever such agreement has been entered into) : _____
- 14.6 Nature and volume of orders/enquiries on hand (certified xerox copies to be furnished) : _____
- 14.7 If the Unit is export oriented, please furnish exporter code no., if allotted, and relevant details as under in the preceding three years :

Code No. : _____

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

15. Cost of Project :

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

(In 000s of Rs.)

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

16. Means of Financing

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

(In 000s of Rs.)

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

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

16.2 Indicate sources from which expenditure already incurred has been financed : _____

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

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

17. Schedule of implementation :

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

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

18. Future Projections
(To be given for the next three years)
Please furnish data on projected profitability
as per Appendix III.

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

Percentage of Cash Sales in Total Sales : _____ %
 Period in which payments is received : _____ days
 in respect of credit sales.
 Average credit available on purchases : _____ days

19. Working Capital Required for the Anticipated Turnover
(Please furnish data as per Appendix-VI)

20. Repayment Programme : _____

21. Details of Securities to be offered.

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

21.2 Collateral, if any : _____
 (full details)

21.3 Details of guarantor(s)

21.3.1 Name : _____

21.3.2 Residential Address : _____

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

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21.3.4 Details of Movable & Immovable : _____
Property (ies) Owned by him/her _____
& Other dependent family members. _____
Details of any similar guarantee, if any, _____
given to other institutions _____

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

Signature of the Borrower
(Name & Designation)

Certified Xerox copies of

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