|  |  |  |
| --- | --- | --- |
| 1. | NAME OF THE ENTERPRISE  |  |
|  | CONSTITUTION |  |
|  | PAN CARD NO. |  |
|  | TIN NO.  |  |
|  | SSI REGISTERATION NO. |  |

|  |  |  |
| --- | --- | --- |
| 2. | REGD. OFFICE  |  |
|  |  |  Tel No. |
|  | ADMINISTRATIVE OFFICE |  |
|  |  |  Tel No. |
|  | FACTORY ADDRESS |  |
|  |  |  Tel. No. |
|  | CORPORATE OFFICE |  |
|  |  |  Tel No. |
|  | E-MAIL ADDRESSMOBILE NO. |  |

|  |  |  |
| --- | --- | --- |
| 3. | DATE OF ESTABLISHMENT |  |
|  | Original date of establishment |  |
|  | Date of reconstitution, if any  |  |
|  | Nature of reconstitution.  |  |

|  |  |  |
| --- | --- | --- |
|  | PRINCIPAL BUSINESS / ACTIVITY |  |
|  | Present  |  |
|  | Proposed |  |

|  |  |  |
| --- | --- | --- |
| . | WHETHER APPLICANT BELONGS TO SC/ST/OBC/MINIORTIY COMMUNITY  |  |

MANAGEMENT

Full Name/s of Proprietor/Partners/Directors :

 (latest Income Tax/Wealth Tax Returns, duly signed by the respective persons, to be furnished, if person is not liable to pay Wealth Tax, then Statement of Assets and Liabilities with or without personal Balance-Sheet copy duly signed by respective person to be furnished and duly Certified by a Chartered Accountant)

(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)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sr. No. | Name | DOB | Qualification | Resi. Add. | Tel No. | Experience No.of yrs./Company | Appreciation/ Certificate/ Accolades received |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

OTHER KAY PERSONNELS

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sr. No. | NAME | Designation | Edu. Qualification | Functional Responsibility | Experience. No.of yrs. | Since when with the co.. |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

9.4 Employment Present Proposed

 Executives

 Supervisory

 Administrative/ Office Staff

 Skilled Labour

 Unskilled Labour

 Other (specify)

 SHAREHOLDERS :

 (List ALL the Directors and others holding 5% or more shares)

|  |  |  |  |
| --- | --- | --- | --- |
| Name of shareholder | No. of shares heldAs on | Total face value(Rs. in ‘000’) | % |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

GROUP AFFILIATION :

 i) Name of any other Group to which affiliated

 ii) Details of the Group-Units to be given separately with following information :

|  |  |  |
| --- | --- | --- |
| 1. | Name of the company /Firm |  |
| 2. | Constitution |  |
| 3. | Date of establishment |  |
| 4. | Name of directors / partners /proprietor  |  |
| 5. | Directors / Partners /Proprietor address with PIN No. & Tel Nos. and PAN No. (for CIBIL Purpose)  |  |
| 6. | Company’s / Firm’s Activity |  |
| 7. | Company’s / Firm’s Address (including PIN No and PAN No..) |  |
| 8. |  Company’s / Firm’s Telephone Nos. |  |
| 9. | Company’s / Firm’s Bankers and address |  |
| 10 | Facility (FB/NFB) availed, if any  |  |

iii) Financials of subsidiary / associate companies in following format

|  |  |  |  |
| --- | --- | --- | --- |
| S.No | Particulars | FY2009 | FY2010 |
| 1. | Paid up Capital |  |  |
| 2. | Tangible Net Worth |  |  |
| 3. | Term Loans / STL |  |  |
| 4. | Working capital finance |  |  |
| 5. | Net Block |  |  |
| 6. | Depreciation |  |  |
| 7. | Sale |  |  |
| 8. | Net Profit |  |  |
| 9. | Current Ratio |  |  |
| 10 | Debt Equity Ratio |  |  |

PROJECT UNDER IMPLEMENTATION OF GROUP COMPANIES

RELATIONSHIP WITH THE OFFICIALS OF THE BANK / DIRECTOR OF THE BANK

EXISTING BANKING ARRANGEMENT:

Banking since / Current Account since

Credit Facility since

|  |  |
| --- | --- |
| 10(a) | Credit Facilities (Existing) |
|  | Type of facilities  | Limits (in lakhs) | Outstanding . as on …… | Presently banking with | Security lodged | ROI | Repayment terms  |
|  | Current Account |  |  |  |  |  |  |
|  | Cash Credit |  |  |  |  |  |  |
|  | Term Loan |  |  |  |  |  |  |
|  | LC/BG |  |  |  |  |  |  |
|  | If Banking with this, Bank, customer No. to be given, |
| 10(b) | It is certified that our unit has not availed any loan from any other Bank/Financial Institution in the past and I am not indebted to any other Bank/Financial Institution other than those mentioned in 10(a) above.  |

MONTHLY TURNOVER OF LAST TWELVE MONTHS

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Jan | Feb | March | April | May | June | July  | Aug. | Sept. | Oct. | Nov. | Dec. |
|  |  |  |  |  |  |  |  |  |  |  |  |

REASONS FOR SWITCHOVER:

12. **TECHNICAL FEASIBILITY** (Please enclose the feasibility / project report)

* 1. Name of the Product(s), including bye-products & its (their) use :
	2. Manufacturing Process, in brief,

(Indicate the technical process, whether it is a continuous process, whether this has been tried in the country, stage-wise capacity data, yield/conversion date, material flow, etc.)

 12.3 Capacity (No. of Units Quantity in Kg./ Volume in liters)

|  |  |  |  |
| --- | --- | --- | --- |
| 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, 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

12.6 LAND & BUILDING

 Area/Plinth Area Value

 (in sq. meters) (in 000s of Rs.)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Existing | Proposed | Existing | Proposed |
| Factory Land |  |  |  |  |
| Factory Building |  |  |  |  |
| Ancillary Building |  |  |  |  |
| Open Storage Space |  |  |  |  |

 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 showing contour lines, the internal

 roads, power receiving station, railway siding, tubewells, etc. 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

12.8.1.5 Time schedule

12.8.1.6 Penalties

12.8.1.7 Past experience of the architects in the similar work

* 1. PARTICULATS OF MACHINERY AND OTHER FIXED ASSETS

In case of term loan requirements, the details of machinery may be given as under;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type of Machine | Purpose for which required | Whether imported or indigenous | Name of supplier | Total cost of machine (in case if imported machine, the break-up of basic cost , freight, insurance and customs duty may be given) | Contribution being made by the promoters | Loan required. |
| Exising |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Proposed |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

1. Quotation / Catalogues / Invoice and other details in respect of each machine to be furnished.

2. If second had 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 therefor.

ARRANGEMENT MADE FOR ERECTING / COMMISSIONING OF THE MACHINES

STATUS REGARDING STATUTORY OBLIGATIONS:

|  |  |
| --- | --- |
|  |  |
|  | Statutory Obligations | Whether complied with )Write Yes/No). If not, applicable then write NA | Remarks (Any details in connection with the relevant obligation to be given) |
| 1. | Registration under shops and Establishment Act |  |  |
| 2. | Registration under SSI (Provisional/Final) |  |  |
| 3. | Drug License |  |  |
| 4. | Latest Sales Tax Return Filed |  |  |
| 5. | Latest Income Tax return filed |  |  |
| 6. | Any other statutory dues remaining outstanding |  |  |
|  | Approval of building plan |  |  |
|  | Water consent (permission to draw ground water |  |  |
|  | NOC from fire department |  |  |
|  | NOC from Pollution Control Board |  |  |

IN CASE OF TAKEOVER OF LOANS FOLLOWING INFORMATION ARE REQUIRED.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|   | TL-1 | TL-2 | TL-3 | TL-4 | TL-5 |
| Purposes |  |  |  |  |  |
| Name of Machines |  |  |  |  |  |
| Total Cost  |  |  |  |  |  |
| Sanc Limit  |  |  |  |  |  |
| Margin  |  |  |  |  |  |
| Date of First Sanctions  |  |  |  |  |  |
| Date of First Disbursement  |  |  |  |  |  |
| Moratorium  |  |  |  |  |  |
| Repayment Started  |  |  |  |  |  |
| Date of last Insll  |  |  |  |  |  |
|  Loan Amt As on ………….. (Takeover)  |  |  |  |  |  |
| O/s As On …………… |  |  |  |  |  |
| Monthly Installment |  |  |  |  |  |
| To be taken over |  |  |  |  |  |
| Installments Remaining |  |  |  |  |  |

Interest to be serviced as and when applied.

* + 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.

* + 1. Arrangements made for erection and

Commissioning of the plant.

* 1. 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 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 & period when it is available |  |  |  |  |

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

MAIN RAW MATERIAL AND THEIR SUPPLIERS AND WHETHER AVAILABLE THROUGH OUT THE YEAR.

13. UTILITIES

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

* 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

* + 1. certified xerox copy sanction for power
		2. certified xerox copy of agreement with electricity board
		3. certified xerox copy of electrical lay out of the plant.
	1. Water :

* + 1. Indicate the requirements and suitability of water
		2. Describe water treatment arrangements
		3. Sources for supply of water arrangements proposed and water charges payable
	1. Steam :
		1. Requirement of steam
		2. Capacity of the boiler
		3. Arrangement proposed for steam
	2. Compressed Air :
		1. Requirements of compressed air
		2. Arrangements proposed for compressed air
	3. Fuel :
		1. Requirement of fuel
		2. Arrangements proposed for supply
	4. Arrangements proposed for carrying raw materials

1. 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.

1. QUALITY CONTROL
	1. Details of arrangements made for quality control.

if BIS/FPO/ISO specifications are followed,

no. of BIS/FPO/ISO standards and the particulars

therof should be provide

* 1. Particulars of R & D activity proposed

# ECONOMIC FEASIBILITY

Marketing (mention separately for each product)

(Please enclose a Market Survey Report)

* 1. Whether the product is reserved exclusively for the SSI sector ?

If so, please furnish Item Code No.

* 1. Names of Major Customers
	2. Region/ Area where the product is/will be sold
	3. Extent of Competition & No. of Units engaged in similar line in the area

* 1. How does the units meet/ proposes to meet the competition

(comment on the competitive advantages enjoyed by the unit)

* + 1. In price, and quality, how does the unit’s

Product compare with those of its competitors

* + 1. Is the unit selling direct to its customers?

If so, please furnish details like sales force, showrooms, depots, etc

* + 1. Is a selling/distribution agency had been appointed, its name,

Period of contract, commission payable, period by which the bill will be paid by it etc

(enclose copies of agreement, wherever such agreement has been entered into)

* 1. Nature and volume of orders/ enquiries on hand

(certified xerox copies to be furnished)

* 1. 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 $ |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

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)

 Rs. In lakh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sr. No | Particulars | Already incurred | To be incurred | Total cost |
| A | Land including development |  |  |  |
| B | Building Building & other Civil Works |  |  |  |
| C | Plant & Machinery1)Indigenous2)Imported |  |  |  |
| D | Essential Tools, Spares andAccessories |  |  |  |
| E | Testing Equipment |  |  |  |
| F | Miscellaneous Fixed Assets |  |  |  |
| G | Erection/Installation Charges |  |  |  |
| H | Preliminary Expenses |  |  |  |
| I | Pre-operative Expenses |  |  |  |
| J | Provision for Contingencies1)Buildings2)Plant & Machinery3)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)

 Rs. In lakh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 ofinterest, repayment period etc.) |  |  |  |
| E | Deferred Payment ArrangementsIncluding Supplier’s Credit |  |  |  |
| F | SubsidyCentral Govt.State Govt. |  |  |  |
| G | Seed capital (indicate sources) |  |  |  |
| H | Internal cash Accurals |  |  |  |
| I | Other Sources (specify) |  |  |  |
| J | **Total** |  |  |  |

* 1. In case internal accruals are taken as source of finance explain the basis

for estimation of internal accruals by means of a statement.

* 1. Indicate sources from which expenditure

Already incurred has been financed

1. Promoter’s contribution to the project

as % of the total cost

(please furnish list of person/firms who

would be contributing to the promoter’s

share of the capital and the respective

amounts of their relationship)

1. Financial Assistance Required
	1. Rupee Loan
	2. Foreign Currency Loan
	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 Annexure VI)

* 1. Other forms of assistance

(e.g. LCs , Guarantees , etc.)

1. Schedule of Implementation :

Please indicate the progress mad so far in the implementation of the project and furnish the

schedule of implementation as follows :

 Date of Expected Date

 Commencement of Completion

1. Acquisition of Land
2. Development of Land
3. Civic works for

 Factory Building

Machinery Foundation

Administrative Building

1. Plant & Machinery

 Imported

 Indigenous

1. Arrangement for power
2. Arrangement for power
3. Erection of Equipment

h) Commissioning

i) Initial Procurement of Raw Material

j) Trial Runs

k) Commercial Production

 Future Projections

 (To be given for the period of loan)

**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” ifPermanent) | Dimensions | Area(in Sq. m.) | Actual Cost(in Rs.) | Date ofErection |
| 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**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| SerialNo. | Description ofEach Building | Type of Const-ruction | Built-up Area (in meters) | Total Floor inSq. m. | Rate ofConstru-ction perSq. m. | EstimatedCost of each Building | ExpectedDate ofCompletion |
| Length | Breadth | AverageHeight |
|  |  |  |  |  |  |  |  |  |  |

**Note :** 1. In casecontract 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.

|  |  |
| --- | --- |
|  | CREDIT FACILITIES (PROPOSED) |
|  | Type of Facilities | Amt. (In lakhs) | Purpose for which required | Security offered  |
|  |  |  |  | PRIMARY SECURITY (details with approx. value to be mentioned) | Whether collateral security offered (please mention yes or no) (If yes, then provide details in column 12) |
|  | Cash Credit |  |  |  | Yes/No |
|  | Term Loan |  |  |  | Yes /No |
|  | LC/BG |  |  |  | Yes/NO |

Details of Securities to be offered:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Security** | **Particulars$** | **Date of valuation report** | **Value****Total Our share** |
| Principal  |  |  |  |  |
|  | Collateral# |  |  |  |  |

$ Our exclusive charge/First pari pasu/Second pari passu charge etc

# Names of title holder and his/her relationship with borrower.

Note : It should be specifically mentioned as to the facility for which such security is available .

( As per RBI guidelines banks are not to take collateral security for loans upto Rs. 5 lakhs to MSME units)

**Details of guarantor(s)**

(\* As per RBI guidelines banks are not to take collateral security for loans upto Rs. 5 lakhs to MSME units)

(Rs. in Lakhs)

|  |
| --- |
| B) Particulars of the Guarantors  |
| Name | Age | NET WORTH | NET WORTH AS PER CBD-23 | Address & Phone No. |
| RESIDENCE | OFFICE / FACTORY |
| INITIAL | LATEST |
|  | 31.03.07 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

1. Details of any similar guarantee, if any,

given to other institutions

 Please furnish data on

1. Projected profitability as per Annexure III

2. Projected cash flow statement as per Annexure IV

3. Projected Balance Sheet as per Annexure V

4. Percentage of Cash Sales Requirement as per Annexure VI

5. Percentage of Cash Sales in Total Sales \_\_\_\_\_\_%

6. Period in which payment is received

 in respect of credit sales \_\_\_\_\_\_\_\_\_days

7. Average credit available on purchases \_\_\_\_\_\_\_\_days

 How far does the unit contribute to the

 Establishment of ancillary units in the region.

 Please furnish international/CIF/FOB

 Price of all inputs which can be imported

**Repayment Programme :**

Whether any Government enquiry proceedings or prosecution has been instituted

Against the unit or its proprietor/partners/promoters/directors for any offences?

If so, please give details.

Details of pending litigation, if any , against and by concern.

1. Please indicate whether any of the promoters/ directors

Have at any time declared themselves as insolvent.

 I/We certify that all information furnished by me/us it 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 ; that I/we shall furnish all other information that may required by you is 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 Agricultural & 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 and 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 in

 case of limited companies…

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 and assessment orders for the last three years.

CHECK LIST (TO BE GIVEN TO THE CUSTOMERS BY BRANCH) OF DATA TO BE KEPT READY BY THE CUSTOMER

1. Proof of identity – Voter’s ID Card/Passport/Driving Licence/PAN Card/signature identification from present bankers of proprietor, partner or Director (if a company).
2. Proof of residency – Recent telephone bills, electricity bill property tax receipt/voter’s ID Card of proprietor, partner or Director (if a company)
3. Proof of business address
4. Proof of Minority
5. \* Last three years balance sheets of the units along with income tax/sales tax returns etc. (Applicable for all cases from Rs.2 lakhs and above). However, for cases below fund based limits of Rs.25 lakhs if audited balance sheets are not available then un-audited balance sheets are also acceptable as per extant instructions of the bank. For cases of Rs.25 lakhs and above, the audited balance sheets are necessary.
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 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 (For all cases of Rs.2 lakhs and above)
11. \* In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions along-with detailed terms and conditions.
12. \*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. (APPLICABLE FOR CASES WITH EXPSOURE ABOVE RS.25 LAKHS)
13. \*Last three years balance sheets of the Associate/Group Companies (If any).(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs25 LAKHS)
14. \* 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. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE RS. 25 LAKHS)
15. \* 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 outstandings for working capital limits , term loan limits ,bills discounted. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE RS, 25 LAKHS. )
16. \* Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
17. \* Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of takeover).
18. \* Manufacturing process if applicable, major profile of executives in the company, any tie-ups, 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. (APPLICABLE FOR CASES WITH EXPSOURE ABOVE RS. 25 LKAH )

(The Check is list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity).