



Small Scale Industries

Application Form

For Credit Facilities of over Rs. 50 lacs & upto Rs. 5 crores

- 1.1 Name of the Unit
(In block letters)
- 1.2 Constitution: (Please strike out whichever is not applicable)
- (Proprietary / Partnership Firm / Private Limited Company / Public Limited Company / Co-operative Society)
- 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 Number
- 3.1 Registered Office:
- 3.2 Administrative Office:
- 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 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 by the 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

Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec

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

Number of working days in a month
and Number of shifts in a day :

12.4 Locational advantages of existing
and /or proposed premises and with
reference to

- i) absence of civic restrictions
- ii) proximity to the source of raw materials
- iii) market for the product
- i) 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. 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:

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

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

13.1 Power

Contracted Loan

Connected Load

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

Standby arrangements

(enclose certified Xerox copy of sanction for power connection)

13.2 Water

(Enclosed 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 and 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 such agreement has been entered into)



- 15.6 Nature and volume of orders / enquiries on hand (certified Xerox copies to be furnished)
- 15.7 If the units is export oriented, please furnish exporter code no., if 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)

(In 000s of Rs.)

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 and 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			
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			
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

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 person / 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 scheduled 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		

19 Future Projection

(to be given for the next five years) please furnish data on

19.1 Projected profitability as per Appendix III

19.2 Projected cash flow statement as per Appendix IV

19.3 Projected balance sheet as per Appendix V

19.4 Working capital requirement as per
Appendix VI

Percentage of Cash Sales to 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
Appendix VI)20.5 Non-Fund Based Limits, i.e. other
Forms of assistance (e.g. L/Cs, Bank
Guarantee, etc.)

21 Repayment Programme



- 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, given 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, please give details.
- 24. Details of pending litigation, if any, against And by the unit.
- 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 of 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 applications; 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 of Agriculture and 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.

Signature of the Borrower
(Name & Designation)

Date
Place



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 of 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

Forms as per Appendix – SSI-I to Appendix – SSI- VI given hereafter should also be submitted along with the application