

4. Name(s) of the Proprietor / Partners / Promoters/ Directors
(Please furnish information for each person as per the Annexure - 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 in case of existing unit only)**

Particulars	Last Year	Last but one Year	(Indicate in 000s of Rs.)
			Last but Two years
Turnover			
Net Profit			
Retained Profit			

Monthly Turnover of last twelve months

Month												
Amt.												

8. **Arrears in Statutory Payments (if any).**

Particulars	Amount	Since when (period)
Income Tax		
VAT Tax		
Provident Fund		

Employees State Insurance Corporation		
Others (specify)		

9.	If the Unit is an ancillary unit, the undertaking/Parent Company to which it is catering and its address	
----	--	--

10. Details of the associate/allied concern(s), if any (Attach separate sheet, if required).

10.1 Name 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
annum)

(No. of Units Quantity in Kg. / Volume in liter per

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, _____

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. meters)		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)

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

12.7 PARTICULARS OF MACHINERY AND 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.

12.9. **RAW MATERIALS / COMPONENTS**
(Please mention about the imported and indigenous items separately)

Name/ Brief Description of the items				
	(A)	(B)	(C)	(D)
Name of raw material				
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)

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)

13.2 **Water**
(Enclose certified Xerox copy of sanction for water connection)

13.3 Fuel

13.4 Others (specify)

14. **QUALITY CONTROL**

14.1 Details of arrangements 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 SSI sector:

15.2 Name of 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 units meet/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 had been appointed, its name, Period of contract, omission payable, period by which the bill 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 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)

(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 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 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 Schedule of implementation as follows:

		Date of commencement	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 Projections**
(To be given for the next three 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 Annexure VI

19.5 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, i.e., Other Forms of assistance (E.g. L/Cs, Bank Guarantees, 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) (Attach separate sheet, if required)

22.3.1 Name _____

22.3.2 PAN No.

22.3.3 Aadhar Card No.

22.3.4 Residential Address _____

22.3.5 Telephone/Mobile
No.

22.3.6 Email ID

22.3.7 Occupation
(If in service, name & address of his/her employer)

22.3.8 Details of Movable & Immovable Property (ies) Owned by him/her & other dependent family members

22.3.9 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, give 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/promoter except as indicated in the application ; 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 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(s)/Applicant(s)

Encl: Original/Certified Xerox Copies of indicative documents as per the check list.

Annexure -1

BIO-DATA FORM

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)

SPACE FOR THE PHOTO

**Signature -
Name -**

1	Full Name																			
2	Name of the Father/Husband																			
3	Age																			
4	Sex																			
5	Whether belongs to Scheduled Castes / Scheduled Tribes / Minority Community.		<input type="checkbox"/> Yes				<input type="checkbox"/> No													
6	Are You an Ex-service man		<input type="checkbox"/> Yes				<input type="checkbox"/> No													
7.	ID Proof	√	Passport	Voter Identity Card				PAN Card				Driving Licence								
			Aadhaar Card				Identity Card				Job Card									
	ID Proof No.																			
8.	Address Proof	√	Electricity Bill				Telephone Bill				Bank Account Statement of any other bank									
			Letter from reputed employer				Letter from recognized public authority verifying the address of the customer to the satisfaction of the bank				Ration card									
	Address Proof No./Details																			
9	Address Office:																			
(i)	Telephone No./Mobile No.																			
(ii)	E-mail ID																			
10	Permanent Residence																			
	Academic Qualification																			
11	Experience: Years		Employer				Designation				Last Salary Drawn									

12	Functional Responsibilities in the unit			
13.	Capital/Loan Contribution in the unit		At the Beginning	At present
14	Reasons for joining/ establishing the unit (Please mention about the motivating factors)			

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 and 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 unit for the past three years	

16. Personal Assets and 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/acceptances given)

17.

Any other relevant information

Place:
Date:

Signature

Annexure-II

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" if Permanent)	Dimensions	Area (in Sq. m.)	Actual Cost (in Rs.)	Date of Erection
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

Serial No.	Description of Each Building	Type of Construction	Built-up Area (in meters)			Total Floor in Sq. m.	Rate of Construction per Sq. m.	Estimated Cost of each Building	Expected Date of Completion
			Length	Breadth	Average Height				

- 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.

Particulars of Machinery

S. No.	Name of Machinery and Specification	Second Hand/ New	Name of Manufacturer/ Fabricator (place of County 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/a Of insurance freight Installation, Import Duty	Total Cost
1	Existing Machinery							
	1.1 Indigenous							
	1.2 Imported							
2	Proposed to be acquired							
	2.1 Indigenous							
	2.2 Imported							

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 therefore.

Annexure-III

Projections of Performance, Profitability and Repayment

Break-even point

Break-even Quantity

% of installed capacity

Break-even Value

[Amount in Lakh]

		1 st year	2 nd year	3 rd year	4 th year	5 th year
A.	Production during the year(Quantity) % utilization 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	Deprecation/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. Terms Loans 2. Working Capital 3. Other Loans, if any.					
G	Selling, General and Administrative Expenses					
		1 st year	2 nd year	3 rd year	4 th year	5 th year
H	Profit before Taxation (E- (F+G))					
I.	Provision for Taxes					
J.	Net Profit (H-I)					
K.	Deprecation added back					
L.	Net Cash Accruals					
M	Repayment obligations 1. Towards Terms Loan 2. Towards other loans, if any					
	Total Repayment					
N.	Debt Service Ratio (L:M)					

Annexure – IV**Cash Flow Statement**

[Amount in Lakh]

		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	Deprecation						
4	Increase in long term loans/debentures						
5	Increase in deferred payment facilities						
6	Increase in Unsecured loans and deposit.						
7	Increase in bank borrowing for working capital.						
8	Sales of fixed assets/ investment						
9	Others (specify)						
	Total Sources (A)						
B	Disposition of Funds						
1	Preliminary and Pre-Operative Expenses						
2	increase in Capital Expenditure						
3	Increase in Current assts						
3.1	Inventories						
3.2	Others						
4	Decrease in long term loans/ debentures						
5	Decrease in Deferred Payment facilities						
6	Decrease in Unsecured loans and deposits						
7	Increase in Investments						
8	Interest						
9	Taxation						
10	Dividend(amount & rate)						
11	Other expenses (specify)						

	Total Disposition (B)						
C	Opening Balance						
D	Net Surplus (A-B)						
E	Closing Balance						

Annexure -V

Projected Balance Sheet

[Amount in Lakh]

	1 st year	2 nd year	3 rd year	4 th year	5 th year
A. <u>Liabilities</u>					
1. Equity Share Capital					
2. Reserve and Surplus					
3. Term Loans					
4. Bank Borrowings for working capital					
5. Other liabilities					
Total Liabilities					
B. <u>Assets</u>					
1. Gross Block					
2. Depreciation					
3. Net Block					
4. Investment					
5. Current Assets					
6. Cash and Bank Balances					
Total Assets					

Annexure -VI**Assessment of Working Capital Requirements**

[Amount in Lakh]

	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. Stock-in-Process (Month's Cost of Production)					
4. Finished Goods (Month's Cost of Sales)					
5. Receivables other than Export an Deferred Receivables (including Bills Purchase/ 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 Material and Stores/Spares/Consumables					
8. Other Current Assets including Cash and bank balance and deferred receivables due within one year (furnish individual details of major items)					
Total Current Assets (I)					
(II). Current Liabilities					
1. Creditors for Purchases of raw materials and stores/spares/consumables (Month's Purchases)					
2. Advance from Customers					
3. Accrued Expenses					
4. Statutory Liabilities					

5.	Other Current Liabilities (furnish individual details of major items)					
	Total Current Liabilities (II)					
III	Working Capital Gap(I-II)					
IV	Margin for Working Capital					
V	Bank Borrowings					

CHECK LIST OF DOCUMENTS TO BE SUBMITTED BY THE CUSTOMER

- 1) Proof of identity – Voter's ID Card/Passport/Driving License/PAN Card/signature identification from present bankers of proprietor, partner or Director (if a company).
- 2) Proof of residence – Recent telephone bills, electricity bills, property tax receipt/Passport/voter's ID Card of proprietor, partner or Director (if a company)
- 3) Proof of business address
- 4) Applicant should not be defaulter in any Bank/F.I.
- 5) Last three years audited balance sheets of the units along with income tax/sales tax returns etc.
- 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 /MSME 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
- 11) In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions along-with detailed terms and conditions. Position of accounts from the existing bankers and confirmation about the asset being Standard with them.
- 12) Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
- 13) 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.
- 14) Last three years balance sheets of the Associate/Group Companies (If any).
- 15) 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.
- 16) 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 outstanding for working capital limits , term loan limits ,bills discounted.
- 17) Manufacturing process if applicable, major profile of executives in the company, any tie-ups, and 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.

(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).



H.O.: 7 Bhikhaji, Cama Place, New Delhi

BO: _____

Date: _____

Provisional Acknowledgement

Received application from _____ for credit facility of Rs. _____. A system generated acknowledgment shall be sent to you through email and SMS on registered email and mobile phone containing user ID and password through which you can track the status of your application by logging on our corporate website www.pnbindia.in.

Signature of Branch Official