

2. ANTICIPATED PERFORMANCE

2.1 In the case of existing units, performance in the past two years

Year	Sales	Net Profit

2.2 Projected turnover in 20__

2.3 How is the anticipated turnover considered Feasible of achievement

2.4 Particulars of Sales Tax & Income Tax assessment

3. WORKING CAPITAL REQUIREMENT FOR THE ANTICIPATED TURNOVER

(Amount in Rupees)

	Value	Margin		Permissible Limit
		%	Amt.	
i. Average level of stocking	Rs.		Rs.	Rs.
ii. Average level of outstanding debtors at any one time	Rs.			Rs.
iii. Total (i + ii)	Rs.		Rs.	Rs.
Total Working Capital Required : (Value column of the above)				Rs. _____
Less Credit available from suppliers :		Rs. _____		
Less Margin :		Rs. _____	Rs. _____	
Working capital loan required				Rs. _____

4.1 Repayment programme if any, for the loan :

4. FINANCE FOR EQUIPMENT

4.1 Requirements (Proforma invoices / estimates to be attached)

Sr.No.	Item	Supplier	Cost in Rs.

Total Rs. _____

Less : Applicant's contribution _____ (%) Rs. _____
 Loan required from the Bank Rs. _____

- 4.2 Need for the equipment
- 4.3 Repayment Programme
 - (i) How long will it take for the equipment to be Erected/anticipated sales to be reached?
 - (ii) Start-up period required
 - (iii) Repayment Programme

5. SECURITY

5.1 Primary
(for working capital and term loan to be indicated separately)

5.2 Full details relating to collateral security, if any
(If there is a guarantor, his borrowings, in any capacity, from the Bank to be mentioned)

6. REMARKS

Date :

Place

(Signature of the applicant)

(FOR BANK'S USE)

Name of the Bank official who interviewed the applicant :

Name

Designation

APPRIASAL MEMORANDUM

8. RECOMMENDATIONS

8.1 In the case of units already on our books

(i) Position of accounts as on _____

Facility	Limit	Advance value of security	Drawing Power	Outstanding

(ii) Comments on the past conduct of accounts

8.2 Financial Position ; Analysis of Balance Sheet as per Appendix II

8.3 Summary of Performance & Balance Sheet Analysis

	/ /20	/ /20
Total turnover		
Total Purchases		
Net Profit		
Net Profit / Sales (%)		
Current Ratio		

8.4 Remarks on the trend in sales, profit, liquidity and the general finance position:

8.5 (a) Repayment Programme

(b) Repayment capacity

(i) Net surplus anticipated (Item 10 of Appendix 1) Rs.

(ii) Add back depreciation (Item 6 of Appendix 1) Rs.

(iii) Total cash accruals (i + ii) (A) Rs. _____

(iv) Annual Repayment obligations

	(a) Towards existing term loan from bank	Rs.	
	(b) Towards proposed term loan from bank	Rs.	
(c)	Towards working capital loan from bank (if stipulated)	Rs.	
	(d) Towards other term obligations (to be specified)	Rs.	
	Total (B)	Rs.	_____

(v) Debt Service Ratio (B:A)

8.6 Is the anticipated turnover reasonable, keeping in view the applicant's experience / past performance and the market potential in the locality?

8.7 Weaknesses in the firm which may require counseling from the Bank

8.8 Limits sanctioned / recommended

Facility	Limit		Margins	Repayment
	Existing	Proposed		

8.9 Stipulations

Recommended

Recommended/Sanctioned

Recommended/Sanctioned

Recommending
Officer
Date

Recommending/
Sanctioning Officer
Date

Recommending/
Sanctioning Officer
Date

SMALL BUSINESS
PERFORMANCE ANALYSIS

Name of the Unit :

Particulars	In the case of Existing Units		Existing and new Units
	Last Year	This Year	Next year (Projection)*
1. Sales			
2. Stocks			
3. Salary			
4. Rent and Electricity			
5. Others			
6. Depreciation			
7. Total Expenses (2+3+4+5+6)			
8. Net Profit (before tax)			
9. Tax on Profit			
10. Net surplus (8-9)			

* To be filled in, in the case of Term Loans only.

ANALYSIS OF BALANCE SHEET

(Analysis of three years Balance Sheets to be done, if they are available)

Name of the Unit :

LIABILITY	Last Three Years			ASSETS	Last Three Years		
	20__	20__	20__		20__	20__	20__
Current Liabilities				Current Assets			
Our Bank				Cash			
Other Banks				Investment			
Sundry Creditors				Stocks			
Expenses				Stores			
Loans				Sundry debtors			
Others				Others			
Sub total				Sub total			
Term Liabilities				Fixed Assets			
Our Bank				Land &			
S.F.C etc.				Buildings			
Loans from friends/ Relatives				Plant &			
				Machinery			
				Others			
Sub total				Sub total			
Capital & Reserves				Miscellaneous			
Capital				Investment in			
General				Associates			
Reserves				Other (Specify)			
Development				Intangibles			
Rebate				(please specify)			
Others							
Total				Total			

Liquid surplus (Current assets – Current liabilities)

Rs. _____

Deficit (Current Liabilities – Current assets)

Rs. _____