



**STATE BANK OF INDIA  
SMALL SCALE INDUSTRIES**

**Application Form  
For Credit Facilities of over Rs.5 crores.**

- 1.1 Name of the Unit
- 1.2 Constitution Proprietary/Partnership/Private Limited Concern/  
Co-operative Society  
(Please strike out which are not applicable)
- 1.3 Name of the business house/group to which the unit belongs
- 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/Fax No.
  - 3.1 Registered Office
  - 3.2 Administrative Office
  - 3.3 Factory
4. Background of Proprietor/Partners /Promoters/Directors  
(Please furnish information for each person as per in Annexure-I)
5. 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 Unit	Repayment per month	Present O/s.	Amount of Default (if any)

(\*) Indicate source of funds with name & address e.g. Banks/financial institutions/others (specify)



7. Arrears in Statutory Payments (if any)
- a) Income Tax
  - b) Sales Tax
  - c) Provident Fund
  - d) Employees State Insurance Corporation
  - e) Other (specify)

8. Past Performance for the last three years (in case of existing units)

Particulars	20__	20__	20__
Turnover			
Net Profit			
Retained Profit			

9. Monthly Turnover for last twelve months.

JAN	FEB	MAR	APR	MAY	JUN
JUL	AUG	SEP	OCT	NOV	DEC

- 9.1 MANAGEMENT

(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 associate together with a copy of the latest balance sheet)

- 9.2 In case the promoter is a Limited Company, please furnish a write-up on the activities and past performance of the company and any other expansion programme(s)/diversification contemplated

(a) Memorandum & Article of Association

(b) Audited Balance Sheet and Trading and Profit Loss A/cs for the last three years of the promoter company.

Copy of the agreement(s), if any, entered into among the promoters.



9.3 SHAREHOLDING

9.3.1 Please provide a list of shareholders under the heads

- a) Promoters
- b) Other major groups
- c) Foreign collaborations
- d) NRI shareholders
- e) Other institutions

Owing or controlling 5% or more of equity shares, indicating the amount owned and business relationship, if any, with the company.

9.3.2 In case of preference shareholder, please give a list of ten largest shareholders.

9.3.3 Also furnish number of equity shareholders and preference shareholders

9.4	Employment	Present	Proposed
-----	------------	---------	----------

- Executives
- Supervisory
- Administrative/Office Staff
- Skilled Labour
- Other (specify)

9.5 Particulars of existing key technical and executive staff  
(Please furnish for existing as well as proposed staff)

Name	Designation	Qualification	Experience	Any Special achievement (Inventions/ Research etc.)	Functional Duties at the Unit.

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

11. Name of the associated concern(s), if any and

- 11.1 Nature of Association and amount invested
- 11.2 Nature of Activity
- 11.3 Items traded/manufactures
- 11.4 Turnover and profit during preceding three years.



- 12. Technical Feasibility (Please enclose the Feasibility / project report)
- 12.1 Name of the Products (including by-products) & its (their) use
- 12.2 Manufacturing Process, in brief, (indicate technical process, whether it is a continuous process, whether this has been tried in the country, stage-wise capacity data, yield/conversion data, Material flow etc.)
- 12.3 Capacity of Units/Quantity in Kg/Volume in Liters)

Capacity of each product	Licensed	Installed	Operating

- 12.4 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 write-up on the period of collaboration agreement, the name of the collaborator company, indicating the activities. Size, turnover, particulars of the existing plants, other projects in India and abroad set up with same collaboration.
  - 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 service of foreign technicians, if any.
- 12.4.2 If there is no collaboration agreement please furnish full 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 organizational 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 consultants, and in case of foreign consultant(s) approval of the Government.

12.4.4 Whether any of the 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 (in sq. metres)		Value (in 000sof Rs.)	
	Existing	Proposed	Existing	Proposed
Factory Land				
Factory Building				
Ancillary Building				
Open Storage Space				

(enclose Test Report)



12.7 Type of soil and load bearing capacity

Enclosures :

- a) Certified zerox copy of sale/lease deed
  - b) Certified zerox copy of the Govt. Order converting the land into industrial land, if applicable.
  - c) Locational map
  - d) Certified zerox copy of the site plan of the land showing contour lines, the internal road, power receiving station, railway siding, tube-wells, etc. and blue-prints of the building duly approved by corporation/municipality panchayat.
- 12.8.1 Please furnish the following particulars of Architects
- 12.8.1.1 Name and 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
- 12.9 PARTICULARS OF MACHINERY & OTHER FIXED ASSETS  
As per Annexure –II
- 12.9.1 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 particulars with the sub-contractors with adequate spare capacity.
- 12.9.2 Arrangements made for erection and commissioning of the plant.
- 12.10 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)

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

(enclose copies of proforma invoices in respect of each item)

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

13.1 Power

13.2 Sources of Power and Supply Voltage

- Taken from Electricity Board
- Own generation
- Stand-up 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 utilization

Please enclose

- a. Certified zerox copy of sanction for power
- b. Certified zerox copy of agreement with electricity board.
- c. Certified zerox copy of electrical layout of the plant.

13.2 Water :

13.2.1 Indicate the requirements and suitability of water

13.2.2 Describe the water treatment arrangement

13.2.3 Sources for supply of water arrangement

Proposed and water charges payable

13.3 Steam :

13.3.1 Requirement of steam

13.3.2 Capacity of boiler

13.3.3 Arrangements proposed for steam



- 13.4 Compressed Air :
  - 13.4.1 Requirements of compressed air
  - 13.4.2 Arrangements proposed for compressed air
- 13.5 Fuel :
  - 13.5.1 Requirement of fuel
  - 13.5.2 Arrangements proposed for supply
- 13.6 Arrangement proposed for carrying raw materials.
- 14. EFFLUENT  
Please furnish full details of the value of atmosphere, soil and water pollution likely to be created by the project and measures 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 certificates should be furnished.
  
- 15. QUALITY CONTROL
  - 15.1 Details of arrangements made for quality control  
If BIS/FPO/ISO specifications are followed, no. of BIS/FPO/ISO standards and particulars thereof should be provided
  
  - 15.2 Particulars of R&D activity proposed.
- 16 ECONOMIC FEASIBILITY  
Marketing (mention separately for each product)  
(Please enclose a Market Survey Report)
  - 16.1 Whether the product is reserved exclusively for the SSI Sector? If so, please furnish Item Code No.
  
  - 16.2 Names of the Major customers
  
  - 16.3 Region/Area where the product is/will be sold
  
  - 16.4 Extent of competition & No. of Units engaged in similar line in the area
  
  - 16.5 How does units meet/propose to meet the competition  
(Comment on the competitive advantages enjoyed by the unit)
    - 16.5.1 In price and quality, how does the unit's product compare with those of its competitors
  
    - 16.5.2 Is the unit selling direct to its customers? If so, please furnish details like sales force, showrooms, depots etc.





16.5.3 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 applicable)

16.6 Nature and volume of orders/enquiries on hand (zerox copies to be furnished)

16.7 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\$

17. 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 000's of Rs.)

Sr.No.	Particulars	Already Incurred	To be Incurred	Total cost
A.	Landing including development			
B.	Building & Other Civil Works			
C.	Plant & Machinery i) Indigenous ii) 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			



18. 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 Suppliers Credit			
F.	Subsidy - Central Govt. - State Govt.			
G.	Seed Capital (indicate sources)			
H.	Internal Cash Accruals			
I.	Other sources (specify)			
J.	Total			

19.1 In case internal accruals are taken as sources of finance explain the basis for estimation of internal accruals by means of a statement.

19.2 Indicate sources from which expenditure already incurred has been financed.

19.3 Promoter's contribution to the project as % of the total cost.  
(Please furnish list of persons/firms who would be contributing to the promoters' share of the capital and the respective amounts and their relationships).

20. Financial Assistance required :

20.1 Rupee Loan

20.2 Foreign Currency Loan

20.3 Underwriting

20.3.1 Equity Capital

20.3.2 Preference Capital



- 20.3.3 Debentures
- 20.3.4 Guarantee of foreign currency loan/Deferred Credit
- 20.4 Guarantee for foreign currency loan/Deferred Credit
- 20.5 Working Capital (Please furnish as per Annexure-VI)
- 20.6 Other forms of assistance (e.g. LC's, Guarantees, etc.)

21. 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.		

22. Future Projections  
(To be given for the next five years)  
Please furnish data on :

- 22.1 Projected profitability as per Annexure-III
- 22.2 Projected cash flow statement as per Annexure-IV
- 22.3 Projected balance sheet as per Annexure-V
- 22.4 Working Capital requirement as per Annexure – VI
- 22.5 Percentage of Cash Sales in total Sales - -----%
- 22.6 Period in which payment is received in respect  
of Credit Sales \_\_\_\_\_ days
- 22.7 Average credit available on purchases \_\_\_\_\_ days
- 23. How far does the unit contribute to the establishment of ancillary units in the region.



24. Please furnish International/CIF/FOB Price of all inputs, which can be imported.
25. Government Consents:  
Please indicate whether the various licenses / consents required for the project have been obtained from the respective authorities.
  - 24.1 Specify any special condition attached to the licenses / consents and the Undertaking given by the company in connection therewith.
26. Repayment programme:
27. Details of securities to be offered
  - 27.1 Primary  
(working capital & term loan securities to be indicated separately)
  - 27.2 Collateral (full details)
  - 27.3 Details of guarantors(s)
    - 27.3.1 Name
    - 27.3.2 Residential address
    - 27.3.3 Occupation  
(if in service, name & address of his / her employer)
    - 27.3.4 Details of Movable & Immovable Property (ies) owned by him / her & other Dependent family members
    - 27.3.5 Details of any similar guarantee, if any, given to other institutions.
28. Whether any Government enquiry proceedings of prosecution has been instituted against the unit or its proprietors / partners / promoters / directors for any offences? if so, please give details.
29. Details of pending litigation, if any, against and by the concern.
30. Please indicate whether any of the promoters of directors have at any time declared themselves as insolvent.



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 / promoters except as indicated in the application; no legal action has been / is being 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 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 order 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 for advances above Rs. 10 lacs,