

ANDHRA BANK

(A Govt. of India Undertaking)
 _____ Branch

SMALL SCALE INDUSTRIES.

APPLICATION FORM FOR CREDIT FACILITIES UPTO Rs. 10 LAKHS.

1. Name of the Unit :
 (Indicate Constitution) Proprietary/
 Partnership / Co-operative society

2. Registration No. :
 (as given by the District Industries
 Centre/Directorate of Industries)

3. Business Address :

Residential Address :

4. Background (To be filled up for each individual)

4.1 Proprietor / Partners

Name	Father's/Husband's Name	Age	Sex

4.2 Whether the applicant belongs
 to Scheduled Caste/tribe/Minority
 Community. : YES / NO

4.3 Whether the applicant belongs
 to Ex-Service man : YES / NO

4.4 Present Annual Income of the Family,
 with brief details of the sources
 (Indicate farm income & Non-far income
 separately.

5. Size of the Applicant's Family : Adult: Children :

6. Please furnish Ration Card No.
Name of the Issuing Office :

7. Size and Particulars of land holdings, if any, in
the name of the applicant or family members :

8. Minimum amount required per month
Rs. _____ for family maintenance :

9. Cost of the Project Rs :
Fixed Assets Rs :
Current Assets Rs :
Total Rs.

10. Brief Description of the
Industrial Activity :

10.1 Existing :

10.2 Proposed :

11.1 Number of Persons Presently
Employed. :
(To be filled up in case of existing
unit only)

11.2 Number of Persons proposed to be
employed. :

12. How the Activity was financed so far
(To be filled up in case of existing unit only)

Source of Funds	Security	Rate of Interest	Repayment Per month	Present O/s	Amount of Default (if any)

(*) (Indicate Name & Address of the sources of fund, e.g., Banks/Financial Institutions/Others (Specify)

13. Raw Materials required (quantity) :
And sources of supply

14. Location of the Market for the Products :

15. Financial Projections

Particulars	1 st year	2 nd Year	3 rd Year
Turnover			
Raw Material			
Purchases			
Other Expenses			
Profit			

(Indicate the assumptions based on which the above figures have been worked out)

16. Purpose of the new loan. :

17. Amount of loan required :

18. Means of Financing :

18.1 Promoter's contribution

18.2 Subsidy

18.3 Seed Capital

18.4 Loan (working capital/ Term loan)

19. Declaration - I :

I/ we declare that the following concessions were given by the Bank in case of our account / proprietor /partners /directors / guarantors/ co-obligants / group accounts:

Names of accounts	Relationship with the borrowal accounts	Nature of Concession		Period during which concession was given	Reasons for such concessions
		Details of concession	Amount of concession		

Declaration - II :

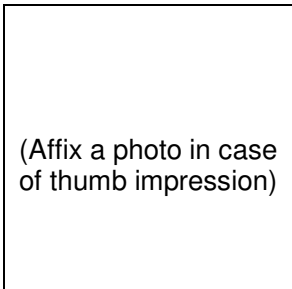
" I/we hereby agree as a precondition of the loan / advance given to me / us by the bank that in case I /we commit default in the repayment of the loan / advance or in the repayment of interest thereon or any of the agreed instalment of the loan on due date/s, the bank and /or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name or the name of our company /firm/ unit and its directors/partners/proprietors as defaulter in such manner and through such medium as the bank or Reserve Bank of India in their absolute discretion may think fit."

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 this application; that there is no overdue/ statutory dues against me / us except as indicated in this application; that no legal action has been / is being taken against me / us 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 deem fit, and you , your representatives / Reserve Bank of India / National Bank for Agriculture and Rural Development / Small Industries Development of Bank of India / Deposit Insurance and Credit Guarantee Corporation, CGTSI or any other agency as authorised by you, may, at nay time, inspect / verify my /our assets , books of accounts , etc. in our factory / business premises as given above.

Date:

Place:



Signature / Thumb impression of the borrower

Enclosures:

1. Balance sheet for the last three years along with provisional balance sheet in case the latest balance sheet is more than six months old. and estimates and projections for the current and projection for the next year.
2. Copy of partnership deed in case of partnership firm
3. Copies of sales tax assessment orders for the last three years.
4. Income assessment order of the firm / proprietor or partner(s) for the last three years.
5. Copies of statutory approvals / licences /permissions e.g. electricity permission, pollution control permission etc..
6. Property statements of the proprietor / partners / co-obligants / guarantors as the case may be.
7. In case of term loans copies of quotations for machinery, estimates for civil construction.
8. SSI Registration Certificate.

ANDHRA BANK

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_____ Branch

ACKNOWLEDGEMENT

BRANCH LOAN REGISTER SI. NO.

DATE

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We acknowledge the receipt of SSI Loan application for sanction of credit facilities from

M/s/Mr/Ms.....

Address

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Branch Seal

**Signature of the
Branch Manager**

Fair Practices	Information to be furnished by branch
Processing Charges Payable	
Processing charges payable while submitting application	
Processing Fee refundable in case of non acceptance of application	
Prepayment Charges	
<i>Rate of interest :</i> Fixed/ Floating <u>Manner of charging interest :</u> Monthly /quarterly / Half yearly / yearly interest	
Inspection Charges	
Folio Charges	
Penal rate of interest for Non Renewal of limits non / delayed submission of stock statements etc.	

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Appraisal form for credit limits upto Rs.10 lacs for SSI accounts

Branch:

Date of Receipt at branch:

Date of receipt at ZO :

Zone:

Date of sanction:

1. Details of existing and proposed limits with our Bank:

Sanction reference (for existing limits) :

(Rs. in lacs)

Facility	Existing Limit	Outstanding as on	DP	OD	Proposed limits	Rate of interest	
						Existing	Proposed
Total - Fund Based Non Fund Based Grand Total							

Exposure:

(Rs. in lacs)

	Ceilings as per RBI norms	*Constitution wise ceiling as per bank policy	**Our Bank's exposure	
			Existing	Proposed
To the unit				
To the Group				

* Ceiling as applicable to Individuals, Proprietorship / HUF Trusts / Co-operative Societies / Association of persons / Pvt. Ltd. Companies/ Public Ltd. Companies etc.

** Term loans out standings + 100% of fund based working capital limits or out standings whichever is higher + 100% of non fund based limits or outstanding which ever is higher.

2. Credit facilities enjoyed by sister/Associate concerns with us and others:

Name of Sister Concern	Names of Partners/ Directors	Names of the financial Institution/ Bank	Asset Classification		
			Facility	Limit	Outstanding

3. Financial Position / performance of the unit :

(Rs. lacs)

	31.03. Actuals	31.03. Actuals	31.03 Actuals	31.03 Estimates	31.03 Projections
Paid up capital					
Tangible Net Worth paid up capital + free reserves - (intangible assets like preliminary expenses, good will, patents etc.)					
Term liabilities					
Current liabilities of which Bank borrowings					
Total					
Current assets					
Fixed assets					
Non current assets					
Total					
Sales					
Other income					
Profit before tax					
Profit after tax					
Depreciation					
Cash Generation					
Current ratio - (minimum 1.15) (Current assets / Current liabilities)					
Total Debt equity ratio(maximum 6) (TOL/TNW)					
Debt Equity ratio					
Net working capital (current assets - current liabilities)					

4. Comments on the following parameters with reasons for variation and justification for improvement

Gross Sales turnover

Net profit

Tangible Net worth

Current Ratio

Total debt equity ratio

Net working capital

5. Comments on operations and conduct of the account :

(Minimum and Maximum balances, debit and credit summations, income earned in the account, excess drawings over and above DP or limit reporting the same in ADA IX and ADA X, no of LCs/BGs opened, commission earned, repayments in term loan, over dues if any etc.)

(Amount Rupees in lacs)

Operations in the account	OCC	KCC	PC	Total
Limit				
Debit Summations				
Credit Summations				

Comments : (whether sales turnover is reflected in credit summations, if not reasons)

Outstandings :

OCC

(Amount Rupees in lacs)

Month	April	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Maximum												
Minimum												

KCC

Maximum												
Minimum												

PC

Maximum												
Minimum												

Whether excess drawings allowed in the account during the above review period are reported in ADA IX and ADA X and confirmations is sought from higher authorities, wherever required :

Bills	No.	Amount (Rupees in lacs)	LCs	No.	Amount (Rupees in lacs)
Purchased/ discounted			Issued during the year		
Returned unpaid			Devolved during the year		
Overdue Bills					

Bank Guarantee	No.	Amount (Rupees in lacs)	Invoked BGs if any	No.	Amount (Rupees in lacs)
BGs issued during the year					

List of outstanding Bank Guarantees :

S. No.	B.G.No.	Date	Favouring	Amount	Due Date	Remarks

Term loans	Instalments to be paid during the year	Instalments paid during the year	Overdue instalments	Overdue amount	Due date of next instalment

Value of account:

Income earned in the account

(Amount Rupees in lacs)

Facility	OCC	KCC	BILLS	TLs	LC	BG	Total
Interest							
Commission							
Exchange							

6. Inspection of the unit (Dates of inspection and the person inspecting the unit) and rectification of irregularities thereon including annual inspection:

Inspection Comments	Rectification
RBI Inspection:	
Internal Inspection:	

Pre-sanction unit inspection	Observations:
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7. Assessment of limits:

7.a Term Loan: (Cost of the Project , means of finance, term loan eligibility, Debt Equity, Average DSCR for the repayment period)

DSCR : $\frac{\text{Net profit} + \text{Depreciation} + \text{Interest on Term Loan}}{\text{Interest on Term Loan} + \text{Instalment of Term Loan}}$ (Acceptable level Average DSCR 1.5 to 2)	
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7.b Cash Credit :

Comments on Projected Sales :

		(Rs. in lacs)
a.	Sales turnover Estimated/projected (year 200 -200)	
b.	25% of sales turnover	
c.	5% of sales turnover projected as margin	
d.	Actual NWC. existing (current assets -current liabilities)	
e.	b-c	
f.	b-d	
g.	MPBF (e or f) which ever is less	
h.	c-d additional margin to be brought in	

7.c Non fund based limits:

(Assessment to be made as per circular no. 083 ref. 16/4 dt.26.06.1995)

Capital Gearing Ratio (maximum 10)	$\frac{\text{*Current liabilities} + \text{Term liabilities} - +100\% \text{ of non fund based limits}}{\text{***Net worth} - (\text{**Non current assets} + \text{investments in associate concerns})}$
	*Excluding Sundry creditors representing stocks procured under LC/BG and mobilisation advance outstanding against BGs. **excluding advances given for capital goods for business purpose. *** excluding Intangible Assets.

8. Details primary and collateral security and date of valuation and due date of insurance:

9. Coobligation, Guarantors and their worth :

10. Comments of appraising officer :

(Name, Designation & Signature of appraising officer)

**11. Comments and observations of the sanctioning authority.
Compliance with Loan Policy :**

	As per Policy	Present Proposal	Compliance Yes or No
Exposure norm applicable to category			
Current Ratio			
TOL/TNW			
Capital Gearing Ratio			
Pre sanction Unit Inspection			

We confirm that the proposal confirm to the loan policy. Deviations are mentioned as above.

Specific Recommendations :

(Name, Designation and Signature of the sanctioning authority)