

Andhra Bank
(A Govt. of India Undertaking)
Head Office, Hyderabad

Ref No.

Date :

APPLICATION FOR SANCTION OF CREDIT FACILITIES

To
Branch Manager
Andhra Bank
_____Branch

Dear Sir,

Re : **Application for fresh advance/renewal/enhancement in working capital limits/Term Loans/DPG- - Request for sanction of credit facilities.**

We are enclosing herewith application in the prescribed format along with the following requirements in triplicate:

1. Audited financial statements of the business concern for the last three years.
2. Provisional financial statements for the half – year ended _____.
3. Audited financial statements of associate concern/s for the last three years.
4. Copy of QIS II for the previous quarter ended _____.
5. Operational details in annexure I.
6. CMA data for the last three years, estimates for current year and projection for the next year.
7. Term loan /DPG requirements in annexure II.
8. List of machinery in respect of machinery offered as security in annexure III.
9. Additional details for export advances furnished in Annexure IV
10. Property statements of all directors / partners/proprietor / guarantors
11. Copies of ITAO of the company for the last three years.
12. Copies of ITAOs /WTAOs of the directors/ partners/proprietor and guarantors.
13. Copies of certificate from banks and financial institutions certifying the latest liability with them.
14. Copy of board resolution authorizing the company to apply to your bank for the credit facilities mentioned in application.
15. Copy of memorandum and article of association (in case of limited Company)/partnership deed (in case of partnership (firm)).
16. Cash Budget for the current year and next year in case of contractors and seasonal Industries.

We confirm that the information furnished is true and projections made are reasonable considering the performance and the present industry scenario.

I / We also undertake to use the bank's funds for the stated purpose. I / We undertake to abide by the rules, terms and conditions of the bank from time to time. I / We also undertake not to open any current accounts/apply for credit facilities with banks other than those mentioned in our above application without your prior consent. I / We also confirm that no legal action has been taken against the company and ----- to increase the line length guarantor till date to the best of my/our knowledge. I / We also undertake to keep the bank informed in such an eventuality.

I / We undertake to publish my / our name / s in the RBI's Defaulters' list, in the event of default on my / our part.

I / We undertake to publish my / our name /s and other information to CIBIL as per RBI directives.

I / We agree for the banks's exchanging information pertaining to our account with other agencies if sought for.

I / We enclose the Cheque for Rs being the part processing charges and agree to pay the balance processing charges as per Bank's rules in force (for new a/cs).

I / We undertake to meet the legal opinion charges / Advocate fees, Valuation fees, inspection charges, Stock audit / concurrent audit charges etc. as per Bank's rules from time to time.

We request you to sanction the limits requested as per application.

Place :

Date :

Yours faithfully

(Authorized Signatory)
(Name and Designation)
with Seal

The application and the enclosures shall be duly signed by the applicant with initials on each page by the authorized signatory.

APPLICATION FOR SANCTION OF CREDIT FACILITIES FOR SANCTION OF LIMITS OF Rs 50 lacs. & ABOVE

APPLICANT'S NAME	
BRANCH FROM WHICH LIMITS ARE INTENDED TO BE AVAILED	

I. **PRESENT APPLICATION** : For sanction of fresh/renewal/enhancement of credit facilities as follows :

(Rs in Lacs) *

Nature of Facility	Existing Limits	Limits Applied
Total		

* Amount to be specified in Rs Lacs only, where ever applicable.

II. **PARTICULARS OF THE APPLICANT** :

1. Constitution <i>(in case of public limited company)</i>	Closely held / widely held
2. Address of Regd / Admn office	
3. Address of factory / unit at	
4. Group to which the company belongs	
5. Date of incorporation	
6. Sector	Private / Public
7. Line of activity	

Division	Line of Activity	Date of commencement of commercial production

7.1 State whether the above activity is covered under the "Main Objects Clause" or "Other Objects Clause" in the Memorandum of Association :

8. Products manufactured :

Products	Capacity					
	Licensed	Installed	Operating			
			Actual	Actual	Estimation	Projection

Capacity utilization for last two years(actual), estimation for Current year , projection for next year to be furnished.

In case of more than one Division , Division wise figures may be furnished.

III. OWNERSHIP AND MANAGEMENT

1. Name of the directors / partners / promoters

(Rs in Lacs)

Sl.No	Name	Father/Husband's Name	Age	Designation	Worth
1					
2					
3					
4					
5					
6					
7					

2. Chief executive / Managing Partner since when ?

3. Capital Structure

Authorised Capital :
Paid up Capital as on

4. Whether Listed Company :

If Listed Face Value of Share : Rs.

Market Quotation – High : Rs.

(during last 52 weeks) – Low : Rs.

--- Latest : Rs.

Last six months share price quotations as per last Friday of the month

Month						
Share Price						

4 a. Share holding pattern

Particulars	Number of shares held	Face value of share hoding	% of holding

- 4b. Names of top ten share – holders :
 (If the applicant is a partnership firm, profit sharing ratio as per partnership deed may be furnished)

Sl.No	Particulars	Number of Shares held	Face value of Share holding	% of holding
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
	Total			

5. Whether the company / firm has suitable cost accounting systems ?

IV. BANKING ARRANGEMENTS

- Dealing with Andhra Bank since
- Has the company power to borrow :
- Present banking arrangement : Exclusive/Consortium/Multiple Leader (in case of consortium)
- Details of credit facilities with other Banks and financial institutions as on _____

Name of the bank/ FIs	WC-Fund based			WC-Non fund based			Term Loans		
	Share	Limits	O/s	Share	Limits	O/s	Share	Limit	O/s

(Incase of Consortium advances, copies of latest sanction letters of other member Banks to be furnished)

BRIEF HISTORY

(Brief profile of the unit with Names of the promoters and their background/ their experience in the line of activity)
 (Separate Sheet may be attached, if necessary)

Organizational set up / particulars of present key personnel with their experiences and the area supervised by them, change of key personnel in the recent past, if any:

Technical Aspects :

(Indicate the nature of process and also arrangements made for pollution control/ position regarding statutory permissions obtained from pollution control authorities)

Marketing arrangements :

Major developments if any that have taken place in the company

Areas of strength and weakness

Future outlook of the company

TERM LOAN /DPG

(Details of term loan / DPG requirements are given in Annexure II)

V. DETAILS OF WORKING CAPITAL REQUIREMENTS FROM THE BANKING SYSTEM : PROJECTIONS FOR THE ENSUING YEAR / NEXT YEAR : (CMA data is enclosed)

The actual production/ sales for the last 3 years and estimates / projections for the current year / next year.

Year	Actuals/ Estimates	Production Quantity	Sales Quantity (in No.of units)	Sales Value (Rs in Lacs)
	Actuals			
	Actuals			
	Actuals			
	Estimates (Current Year)			
	Projections (Next year)			

Present actual monthly production/sales during current year :
(upto date of submission of application)

Month	Production	Sales	
	Quantity	Quantity	Value

Achievability of estimated / Projected production /sales
(Describe the constraints faced, if any, in achieving the projections in previous year and steps taken to achieve the projections)

Justification for the levels of current assets projected :

- (a) Raw material :
- (b) Stores and spares :
- (c) Semi –finished goods :
- (d) Finished goods :
- (e) Receivables :
- (f) Other Current assets :

Justification for current liabilities projected :

- (a) Creditors for purchases :
- (b) Advances from customers :
- (c) Other current liabilities :

Bifurcation of MPBF (between inventory and bills) :

VI. REQUIREMENT OF NON-FUND BASED LIMITS :

(Rs in Lacs)

Letters of Credit Limit	Sight	Usance	Total
Existing			
Applied			

Assessment of Sight LC:	FOR FLC	FOR ILC
1. Annual Purchase / import		
2. Out of the above on sight LC basis		
3. Average of (2) per month		
4. Lead time (in terms of months)		
5. Sight LC requirement (3) x (4)		

Assessment of Usance LC	FOR FLC	FOR ILC
1. Annual Purchase/ Import		
2. Out of the (1) on credit basis		
3. Out of the (2) on usance LC basis		
4. Average of (3) per month		
5. Lead time (in terms of months)		
6. Usance Period (--do-)		
7. Usance LC requirement (5+6)x4		

b) Guarantees Limit	Existing	Applied

VII. SHARING OF FUND BASED AND NON-FUND BASED CREDIT LIMITS IN CASE OF CONSORTIUM :

Sl.No	Name of the Bank	Share (%)	Fund Based		Share(%)	Non Fund Based		Others
			Inventory	Bills		LC	BG	
1								
2								
3								
	Total							

Other terms sought :

Security : Particulars of securities are as follows :

	For existing limits			For proposed limits		
	Description	Value	Date of valuation	Description	Value	Date of valuation
Primary						
Collateral						

Full details of security like extent, survey No. Situated at, Owner's name etc should be furnished.

Margin :

The margin for existing limits and proposed limits may be considered at the following rates.

Facility	For existing limits		For proposed limits	
	Security	Margin %	Facility	Margin %

Particulars of the guarantors :

Guarantors→	1	2	3	4
Name				
Age				
Address in Full (Business / Employment)				
(Permanent Residential)				
Father/Husband's Name				
Net worth as on				
Whether assessed for IT/WT				
Whether copies of ITAO/ WTAO enclosed				
Total Income				
Direct /indirect liabilities with Andhra Bank				
Liabilities with other banks (limits to be mentioned)				

(In case of Corporate Guarantee, necessary resolution from the Company offering guarantee shall also be furnished.)

Other liabilities of the company/director/partners to the bank

VIII. PARTICULARS OF ASSOCIATE/GROUP CONCERNS DEALING WITH ANDHRA BANK: (Nature of overdues, if any ,shall be discussed in detail)

(Rs in lacs)

Name of concern	Activity	Facility	Limit	O/S	Over-dues	Branch at which it is availed

IX. PARTICULARS OF ASSOCIATE/GROUP CONCERNS DEALING WITH OTHER BANKS:

(Rs in lacs)

Name of the concern	Name of the Bank	Particulars of credit limits		O/s as on	Overdues
		Facility	Limit		

(Furnish financial statements of associate/group concerns separately for the last three years)

CURRENT ACCOUNT WITH OUR BANK:

Name of the Branch	Purpose

CURRENT ACCOUNTS WITH OTHER BANKS :

Name of the Branch	Purpose	Remarks*

* Whether prior permission is obtained for maintaining the account /s with other bank/s (in case of existing account)

ANY SPECIFIC TERMS REQUIRED BY THE APPLICANT :

Place :
Date :

Authorised Signatory
of the applicant

Whether proprietor/partner/director and guarantor has any relationship with any senior officials (Scale IV and above) of the bank and/ or a close relative of any staff member of the bank and/or a director of any bank and / or a specified near relative of any Director of any bank . If so details may be furnished.

ANNEXURE - I

PARTICULARS OF OPERATIONS IN OCC ACCOUNT

Details of production/ sales/ raw materials/ stock in process/finished goods/receivables.

(Rs.in lacs)

Particulars of operations in OCC / KCC / SOD / PC Limits :

Month & year	Production	Sales	Raw material	Semi finished goods	Finished goods	Others	Total inventory	Sundry Creditors	Net Inventory
Margins									
April									
May									
June									
July									
August									
Sept.									
October									
Nov.									
Dec.									
January									
February									
March									

Separate sheets may be attached for KCC, SOD, PC Facilities.

Submission of Stock statements/ Book Debt Statements/ MSOD (wherever applicable)

Month & year	Stock Statement	Book Debt	MSOD
April			
May			
June			
July			
August			
Sept.			
October			
Nov.			
Dec.			
January			
February			
March			

Indicate whether submitted Promptly/ delayed/ Not Submitted

QUARTERLY INFORMATION SYSTEM (QIS)

Date of submission

	Qr.I	Qr.II	Qr.III	Qr.IV
Q I S – II				
Q I S – III	xxxxxxxxxxx		xxxxxxxxxxx	

Gearing Ratio :

Capital Gearing Ratio (maximum10)	*Current liabilities + Term liabilities + 100 % of non fund based limits ----- *** Net worth – (** Non current assets +investments in associate concerns)
	*Excluding Sundry creditors representing stocks procured under LC/BG and mobilization advance outstanding against BGs. ** excluding advances given for capital goods for business purpose. *** excluding Intangible Assets.

Foreign Exchange Business during the previous year

	Total	Amount routed through Andhra Bank
Export		
Import		

Reason for not routing proportionate foreign exchange business with Andhra Bank, if applicable.

INSURANCE COVER :

(A) Primary security

Details of Property	Value	Face Value of Policy	Risk Covered	Date of expiry of policy

(B) Collateral Security

Details of Property	Value	Face Value of Policy	Risk Covered	Date of expiry of policy

Details of charge created :

- (A) 1st charge for primary security :
 - Date of filing of Form 8 :
 - Date of certificate of registration :

- (B) 2nd Charge on fixed assets :
 - Date of filing of Form 8 :
 - Date of certificate of registration :

Compliance of sanction conditions of previous sanction

(The company should give reasons if any conditions are not fulfilled)

Position of statutory overdues :

- (A) Provident Fund, ESI and superannuation contribution paid up to _____
- (B) Wages and salaries paid up to _____
- (C) Sales tax paid up to _____
- (D) Income tax assessment completed up to for the year ending _____
- (E) Advance tax paid up to _____
- (F) Excise duty paid upto _____
- (G) Municipal tax octroi etc. _____

Note: In case of limits of Rs 50.00 lacs and above certificate from chartered accountant should be enclosed.

Position of disputed claim on account of income tax, excise duty, sales tax etc

Position of payments due to SSI units.

ANNEXURE—II

(Applicant to enclose Projected Profitability statement , Balance Sheet , Cash Flow statement, assumptions statements and project report)

I. Brief particulars of the capital investments proposed :

(Such as setting up of a new unit , need for modernization / expansion etc.)

II. Technical aspects of the proposal : (enclose feasibility report)

1-1. Name of the product to be manufactured :

1-2. Use of the Product :

1-3. Manufacturing Process :

1-4. Capacity for each product :

1-5. Particulars of collaboration , if any : (names of collaborators and details of collaboration agents) :

1-6. Locational advantages :

1-7. Infrastructure facilities required and arrangements made for the same :

Land :

Building :

Plant & Machinery :

Power & Fuel :

Labour :

Water :

1-8. Arrangements made for procurement of raw materials :

1-9. Arrangements made for marketing of products :

1-10. Arrangements for effluent disposal /statutory permission on environmental aspects:

1-11. Position regarding other statutory approvals :

1-12. Time Schedule for implementation :

Activity	Scheduled date of completion

III. Financial Aspects

1-1. Cost of the Project :

(Rs in lacs)

Item	Cost
Total	

1-2. Means of Finance :

(Rs in lacs)

Sources	Amount
Total	

Term loan eligibility

Particulars	Cost	Margin	Term Loan Eligibility
Total			

1-3. Comment on each item of cost and reasonability of projections :
(confirm with reference to quotations etc.)

Land :

Building :

Plant & Machinery :

Preliminary & Preoperative expenses :

Others .:

1-4 . Comment on each item of sources of Finance :

Capital :

Deposits, Debentures, Loans etc : (indicate the terms, rate of interest, sources etc.)

Others : Term Loan /DPG : (discuss adequacy of margin)

Profitability Projections		(Rs in lacs)						
Years →	0	1	2	3	4	5	6	7
Installed Capacity								
Capacity Utilisation								
Production Quantity								
Net sales								
--Exports								
---Domestic								
Total (A)								
Expenditure								
1.Raw materials								
2.Store & Spares								
3.Power & Fuel								
4. Wages & Salaries								
5.Repairs & Maintenance								
6.Other Mfg. Expenses								
7.Depreciation								
Cost of Production								
Selling & Adm. Expenses								
Interest-Bank borrowings								
Interest-Term loan								
Interest-Others								
Total Operating Exp.(B)								
Operating Profit (A-B)								
Provision for Tax								
Profit after tax								
Dividend								
Retained earnings								

2-0. Profitability :

2-1. Comment on :

- i) Capacity Utilisation projected :
- ii) Achievability of projected Sales :
- iii) Reasonability of raw material consumption projected :
- iv) Reasonability of other items of expenditure projected :
 - a) Stores and spares :
 - b) Power and fuel :
 - c) Direct labour :

- d) Repairs & Maintenance :
- e) Depreciation :
- f) Administrative and Selling expenses :
- g) Interest :
- h) Net profit before tax :
- i) Taxation :
- j) Net Profit after tax :

PROJECTED BALANCE SHEET								
Years →	0	1	2	3	4	5	6	7
Liabilities								
Share Capital								
Reserve & Surplus								
Long Term Loans								
Unsecured Loans								
Bank Borrowings								
Other Current liabilities								
Total Liabilities								
Assets								
Cash & bank balances								
Inventory								
Receivables								
Other Current assets								
Gross fixed assets								
Less : Acc. Depreciation								
Capital work –in-progress								
Net fixed assets								
Investments								
Other Non Current Assets								
Intangible assets								
Total								

PROJECTED CASH FLOW STATEMENT								
Years →	0	1	2	3	4	5	6	7
Sources of Funds								
Cash Generation								
Increase in equity								
Long Term Loans								
Bank Borrowings								
Increase in Unsecured Loans								

Increase in other Current Liabilities								
Total (A)								
Application of Funds								
Capital Expenditure –normal								
Capital work-in-progress								
Decrease in Term Loans								
Increase in current assets								
Preliminary Expenses								
Total (B)								
Opening Cash Balance								
Surplus / Deficit (A-B)								
Closing Cash Balance								

DSCR Calculation:(till the end of the year by which Term Loan is proposed to be repaid)

									Rs in Lacs)
Cover									
Profit after Tax									
Depreciation									
Interest on Term Loan									
Total (A)									
Service									
Term Loan Instalments									
Interest on Term Loans									
Total (B)									
DSCR (A-B)									
Average DSCR									

Debt/equity :

Sensitivity Analysis :(furnish workings)

Term Loan Requested :

Rate of Interest

Proposed repayment (initial holiday to be specified with justifications)

Security :

Guarantors :

Other requests

ANNEXURE III
List of Plant & Machinery (existing & Proposed)

EXISTING :

(Rs in Lacs)

Sl.No	Name of the Machinery Item	Date of Purchase	Cost	Purchased from Company (Name &Address)
1				
2				
3				
4				
5				
Others				

Total Value :

PROPOSED

Sl.No	Name of the Machinery Item	Cost	To be Purchased from Company (Name &Address)
1			
2			
3			
4			
5			
Others			

(Details of items of machinery of more than Rs 5 lacs may be furnished. All other machinery may be furnished under others).

ANNEXURE IV

ADDITIONAL DETAILS FOR EXPORT ADVANCES

1. Name of the Applicant :
2. Commodity and Country of Export :
3. Exporter Code / Importer Code :
4. Whether manufacturer Exporter or Merchant Exporter :
5. Whether 100% Export oriented unit :
6. Whether Export / Trading / Star Trading House ;
7. Whether ECGC cover is available :
8. Particulars of Importer(s) . If the same is /are allied concern of Exporter or if Exporter has got any stake in the Importer firm/ company :
9. Performance during last year () :

(Rs in lacs)

Parameter	Estimation	Actuals	% of achievement
Export sales			
Domestic Sales			
Total			

- 10 a) Details of Confirmed Export Orders on hand :

Order No. & Date	Name of Buyer & Country	Item of Export	Full valued of export order	Value of shipment already sent	Balance yet to executed	Last date of shipment	Payment terms

- b) Particulars of LCs on hand :

L.C No. & Date	Name of Buyer & Country	Name of Opening Bank	Item of Export	Full value of L.C	Value of documents already negotiated	Balance yet to be executed	Last date of Shipment	Payment terms

- c) Value of O/s Export orders (with out LC) :
 Value of O/s Export orders (under LC) :
 Total :
- 11. Break-up of shipments :
 - a) Total estimated shipments to allied/sister /subsidiaries :
 - b) Shipments ag. Confirmed orders not backed by LC :
 - i. Directly consigned to buyers :
 - ii. On DP terms :
 - iii. On DA of _____ days terms :
 - c) Shipments backed by LCs :
- 12. Whether comprehensive shipment policy of ECGC shall be obtained
 If yes, give full details
- 13. Give brief details of mode of disbursement , utilization and adjustment of PC (whether required ag. Order /LC, etc. to be utilized for purchase of materials /making advance payment etc. running account facility etc. should be clearly stated)
- 14. List of important existing and potential buyers and extent of orders

 Whether any shipments are sent to allied /sister/subsidiary firms
 If yes, provide full details

15. Details of Overdue PCs

Date allowed	Amount allowed	Due Date	Reasons for overdue #

16. Details of Overdue export bills

Date	Amount of Bills	Due Date	Reasons for overdue #

Whether reference is made to RBI/ECGC , where ever applicable.

CMA DATA FORM –I
Information relating to production such as quantity, value etc. for year ended _____ and estimate thereof for next two years.

Name of the Industrial unit _____ Licensed capacity _____ Installed capacity _____.

Particulars (please refer to Note (i) below) (Rs in lacs)	Year ending _____			Year ending _____			Year ending _____		
	Actual			Actual/Estimates			Estimates		
	Qty	Unit rate	Value Rs in Lacs	Qty	Unit rate	Value Rs in Lacs	Qty	Unit rate	Value Rs in Lacs
1. Turnover									
i.									
ii.									
iii.									
2. Opening Stock									
i) Raw materials									
ii) Stock in process									
iii) Finished goods									
3. Closing Stock									
i) Raw materials									
ii) Stock in process									
iii) Finished goods									
4). Production during the year									
i.									
ii.									
iii.									
5. Raw materials consumed / estimated to be consumed									
a) Imported									
i.									
ii.									
iii.									
b) Indigenous									
i.									
ii.									
iii.									

Note : i. Where the items to be shown are large in numbers, only the important items which account for the major portion in terms of value may be shown separately. The value of the remaining items may be clubbed together and shown.
 ii. The value of sales should agree with the figures given in Form II (operating statement)

ASSESSMENT OF WORKING CAPITAL REQUIREMENTS
OPERATING STATEMENT

Name :

(Amount – Rs in lacs)

FORM—II						
Particulars	Audited				Projected	
Year Ended --->						
Operating Income						
Domestic Sales						
Export Sales						
Less : Excise						
Net Sales (A)						
Operating Expenses						
a) Raw Material						
Imported						
Indigenous						
b) Stores and Spares						
Imported						
Indigenous						
c) Power and fuel						
d) Direct Labour						
e) Repairs & Maintenance						
f) Othe Mfg. Expenses						
g) Depreciation						
TOTAL						
Add: Op.Stock of WIP						
Sub Total						
Less: Cl.Stock of WIP						
Cost of Production						
Add: Op.Stock of Finished Goods						
Sub Total						
Less: Cl.Stock of Finished Goods						
Cost of Sales						
h) Selling and General Exp.						
i) Interest						
Total Operating Expenses (B)						
Operating Income (A - B)						
Add: Non Opearting Income						
Less:Non operating Exp.						
Profit before tax						
Provision for tax						
Profit after tax						
Dvidend						
Retained Earning						

FORM – III
ANALYSIS OF BALANCE SHEETS

S.NO	PARTICULARS	Audited			Estimate for Current Year	Projection for next year
LIABILITIES						
1	Current Liabilities Short term borrowings from bank (incl bills purchased discounted & excess borrowings placed on repayment basis) i. From Applicant Bank ii. From Other Bank iii.(Of which BP & BD)	()	()	()	()	()
	Sub Total (A)					
2	Short term borrowings from others					
3	Sundry Creditors (Trade)					
4	Advances/Progress payments from customers					
5	Deposits maturing within 1 year					
6	Provision for taxation (Net)					
7	Dividend payable					
8	Other statutory liability					
9	Other current liabilities/provisions					
	Sub Total (B)					
10	Total Current Liabilities C (A+B) (Total of 1 to 9)					
	Term Liabilities					
11	Preference share capital					
12	Debentures(not maturing within one year)					
13	Term Deposits (repayable after one year)					
14	Deferred Payment Guarantee					
15	Term loan from banks/FI					
16	Loans from directors/relatives					
17	Other term liabilities					
18	Total term liabilities (Total from 11 to 17)					
19	TOTAL OUTSIDE LIABILITIES (10+18)					
	NET WORTH					
20	Ordinary Share Capital					
21	General Reserve					
22	Revaluation Reserve					
23	Other Reserves (excluding provisions)					
24	Surplus (+) or deficit (-) in profit & loss account					
25	NET WORTH					
26	TOTAL LIABILITIES (19+25)					

FORM-III (CONTINUED)

S.NO	PARTICULARS	Audited	Audited	Prov.	Estimate for Current Year	Projection for next year
	Year --→					
	Current Assets					
1	Cash and bank Balances					
2	Investments					
	a) Govt/Other trusty securities					
	b) Fixed Deposits with banks incl. Margin on BGs /LCs					
3	Quoted Investments					
4	Receivables					
	a) Outstanding below 6 months					
	b) Outstanding above 6 months					
5	Inventory					
	a) Raw material - Indigenous					
	b) Raw material - Imported					
	c) Stores and spares					
	d) Stock/Work in Process					
	e) Finished Goods					
6	Advances recoverable in cash or kind					
7	Advances to suppliers					
8	Advance to Income tax (Net)					
9	Other Current Assets					
	Total Current Assets (D)					
	<u>FIXED ASSETS</u>					
10	Gross Block (Less Revaluation)					
11	Less: Depreciation					
12	Add: Capital Work in Progress					
	Net Fixed Assets (E)					
	Other Non Current Assets					
13	Investments / book debts/advances/ deposits which are not current assets					
	i. (a) Investment in subsidiary companies/affiliates					
	(b) Others					
	ii. Advances to suppliers of Capital goods & Contractors					
	iii) Deferred receivables (maturity exceeding one year)					
	iv. Others					

14	Non Consumable stores & spares					
15	Other non current assets incldg dues from Directors, Margin on DPGs.					
16	TOTAL OTHER NON-CURRENT ASSETS					
17	Intangible Assets a. Patents, goodwill,prelim expenses, bad/doubtful debts but not provided for, etc. b. Deffered revenue Exp c. Accumulated losses					
18	TOTAL ASSETS					
19	TANGIBLE NETWORTH					
21	NET WORKING CAPITAL Current Ratio (item D / item C)					
	TOTAL OUTSIDE LIABILITIES/ TANGIBLE NET WORTH					
	ADDITIONAL INFORMATION					
(A)	Arrears of depreciation					
(B)	Contigent Liabilities i. Arrears of cumulative dividends ii. Gratuity liability not provided for iii. Disputed excise/ customs / tax liabilities iv. Other liabilities not provided for					

FORM-IV
COMPARATIVE STATEMENT OF CURRENT ASSETS & CURRENT LIABILITIES

(Rs in Lacs)

Year -->						
		Norms	Last year Actuals	Current Year Estimates	Following Year Projections	Peak Requirements as on _____
		1	2	3	4	5
	CURRENT ASSETS					
1.	Raw materials (Includg. Stores & other items used in the process of mfg.)					
	a. Imported					
	Months consumption	[]	[]	[]	[]	[]
	b. Indigeneous					
	Months consumption	[]	[]	[]	[]	[]
2	Other consumables spares, excluding those included in 1 above					
	a. Imported					
	Months consumption	[]	[]	[]	[]	[]
	b. Indigeneous					
	Months consumption	[]	[]	[]	[]	[]
3	Stocks-in-process					
	Months cost of production	[]	[]	[]	[]	[]
4	Finished goods					
	Months cost of sales	[]	[]	[]	[]	[]
5	Receivables other than export & deferred receivables (incl.bills purchased & discounted by bankers)					
	Months domestic sales (Excluding deferred Payment sales)					
6	Export receivables (incl.bills purch & disc.) Months' export sales					
7	Advance to suppliers of raw Materials & stores/ spares,consumables					
8	Other current assets incl.cash & bank Balances & deferred receivables due within one year (specify major items)					
9	TOTAL CURRENT ASSETS					

FORM-IV (CONTINUED)
COMPARATIVE STATEMENT OF CURRENT ASSETS & CURRENT LIABILITIES

(Rs in Lacs)

	Year -->					
		Norms	Last year Actuals	Current Year Estimates	Following Year Projections	Peak Requirements as on
		1	2	3	4	5
B	CURRENT LIABILITIES (Other than Bank borrowings for working capital)					
10	Creditors for purchase of raw Materials, stores & consumable spares Months Purchase					
11	Advances from Customers					
12	Statutory liabilities					
13	Other current liabilities (specify Major items) short term borrowings, unsecured loans, dividend payable, instalments of TL, DPG, public deposits, debentures etc.					
14	TOTAL					

FORM—V

**Computation of Maximum Permissible
Bank Finance For Working Capital**

	Year -->	Last year Actuals	Current Year Estimates	Following Year Projections	Peak Require- Ments as on
		1	2	3	4
1	Total Current Assets				
2	Other Current Liabilities (other than bank borrowing)				
3	Working Capital Gap (1-2)				
4	Min stipulated net working capital 25%of total current assets.(Export receivables to be excluded)				
5	Actual/projected net working capital				
6	Item 3 minus item 4				
7	Item 3 minus item 5				
8	Maximum permissible bank finance (item 6 or 7 whichever is lower)				
9	Excess borrowings representing short fall in NWC (4-5)				

FORM---VI
FUNDS FLOW STATEMENTS

M/s:

	Year -->				
Long term Sources					
1	Retained Profit				
	Add : Actual depreciation charged (Depreciation written back adjusted)				
	Increase in Capital/Share appn.				
2	Money				
	Increase in term liability				
3	Share Premium				
4	Decrease in Non Current Assets				
Short Term Sources					
1	Increase in Bank Finance				
2	Increase in creditors				
3	Increase in other current liabilities				
4	Decrease in inventory				
5	Decrease in receivable				
6	Decrease in other current Asset				
	Total				
Total Sources					
Long Term Uses					
1	Cash Loss				
2	Decrease in Capital/Share Appn.Money				
3	Increase in Fixed Assets				
4	Increase in Non Current Asset				
5	Decrease in term liabilities				
Short Term Uses					
1	Decrease in Bank Finance				
2	Decrease in creditors				
3	Decrease in other current liabilities				
4	Increase in inventory				
5	Increase in receivable				
6	Increase in other current asset				
	Total				
Total Uses					
Long Term Surplus(+)/Deficit (-)					
Short Term Surplus (+)/Deficit (-)					