



- 1.1 Name of the Unit
(In Block Letters)

- 1.2 Constitution
(please strike out which are not applicable)

Proprietary/Partnership Firm/ Private Limited/ Public Limited Company Co-orporative Society

- 1.3 Name of the business
house/group (if any)

- 2.1 Registration No.
(as given by the District Trade &
Industry Centre / Directorate
of Industries)

- 2.2 Date of Incorporation/
Commencement of Business

3. **Business Address with Telephone/Fax/E-mail/Mobile No.**
 - 3.1 Registered office.
 - 3.2 Administrative Office.
 - 3.3 Factory.

4. **Background of the Proprietor/Partners/Director/Guarantor**

(Please furnish for each person as per the Annexure I)

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5 Brief 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 Intt	Repayment per Month	Present O/s (in 000s of Rs)	Amount of Default (If any)

(*) Indicate source of funds with name & address, e.g., banks/ financial institution/others (specify)

7. **Past Performance**

(To be filled up by existing unit only)

(Indicate in 000s Rs)

Particulars	Last year	Last but One Year	Last but Two Years
Turnover			
Net profit			
Retained Profit			

Monthly Turnover for last **twelve** Months

--	--	--	--	--	--	--	--	--	--	--	--

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

- a) Income Tax
- b) Sales Tax
- c) Provident Fund
- d) Employees State Insurance Corporation
- e) Other (specify)

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

10. Name of the associate concern(s), if any, and

10.1 Nature 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. <u>Employment</u>	<u>Present</u>	<u>Proposed</u>
------------------------------	-----------------------	------------------------

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 :	Existing :-
	Proposed :-

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12.2 Manufacturing Process, in brief.
 (Indicate to the extent possible,
 stage-wise capacity data, yield/
 conversion data, material flow, etc)

12.3 Capacity :

(No. of Units/Quantity in Kg./
 Volume in Liter per annum)

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 restriction,
- 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

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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 (enclosed test report)

Enclosure :

- a) certified : : : copy of sale/lease deed
- b) certified : : : copy of the Govt. order converting the land into industrial land, if applicable.
- c) Locational map (approved)
- d) Certified : : : copy of the site plan of the land and blueprints of the buildings duly approved by Corporation municipality/panchayat.

12.7 PARTICULARS OF MACHINERY & 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.

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

Name / Brief Description of the Items

	(A)	(B)	(C)	(D)
Quality 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 it is available				

(enclosed proforma invoices 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 construction
 (in no. of units) per month

Stand-by Arrangement's

(Enclose certificate copy of sanction for power connection)

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13.2 Water (Enclose Test Report)

(Enclose certified xerox copy of sanction for water connection)

13.3 Fuel

13.4 Others (specify)

14. **QUALITY CONTROL**

14.1 Details for 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 the SSI sector

15.2 Name of the Major customers

15.3 Region/Area where the product is/will be sold (Marketing tie-up arrangements)

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 (common on the competitive advantages enjoyed by the unit)

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- 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 has been appointed, its name, period of contract, commission payable, period by which the bills will be paid by it etc. (enclose copies of arrangement, wherever such agreement has been entered into)
- 15.6 Nature and volume of orders/ enquiries on hand (certificate : 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\$

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16. Cost of Project

(Please furnish estimates of cost 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 & Accessories			
E.	Testing Equipment			
F.	Miscellaneous Fixed assets			
G.	Erection/Installation Charges			
H.	Preliminary Expenses			
I.	Pre-Operated Expenses			
J.	Provisions for Contingencies 1. Buildings 2. Plant & Machinery 3. Other Fixed Assets			
K.	Margin for working Capital Required			
L.	Total			

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17. **Means of Financing** (please furnish details of Sources 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.			
G.	Seed Capital (including sources)			
H.	Internal Cash Accruals			
I.	Other Sources (specify)			
J.	Total			

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

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- 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 as follows:

	<u>Date of Commencement</u>	<u>Expected Date of Completion</u>
a) Acquisition of Loan		
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		

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19 Future Projections

(To be given for the Five years)

Please Furnish date on.....

19.1 Projected profitability as per **Annexure III.**

19.2 Projected cash flow statements as per **Annexure IV.**

19.3 Projected balance sheet as per **Annexure V**

19.4 Working Capital Requirement as per **Annexure VI**

Percentage of Cash Sales in Total Sales%

Period in which payment is receiveddays

in respect of credit sales

Average credit available on purchasedays

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 Guarantee, etc.)

21. Repayment Programme :

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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)
- 22 .3.1 Name
- 22.3.2 Residential Address
- 22.3.3 Occupation
(If any service, name & address of his/her employer)
- 22.3.4 Details of Movable & Immovable Property (ies) owned by him/her & other dependent family members
- 22.3.5 Details of any similar Guarantee, if any, given to other institutions
23. Whether any Government enquiry, proceedings of prosecution has been Instituted against the company 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.

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25. Please indicate whether the proprietor/any of the partners/promoters/directors have at any time declared themselves as insolvent. If so, details thereof.

I/We certify that all information furnished by me/us is true; 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; that no legal action has been/is being taken 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 & Rural Development/ Small Industries Development Bank of India/ Deposit Insurance & Credit Guarantee Corporation or any other agency as authorised 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
(Name & Designation)

Encl.: Certified : Copies of

- a) Audited Balance sheet with Trading and Profit & Loss account, for the last **three years.**
- b) Memorandum and Articles of Association, Certificate for Commencement of Business.
- c) Income Tax, Wealth Tax Returns and assessment orders for the last **three years.** for the unit as well as proprietor/partners/directors.
- d) Sales Tax Returns for the last **three years.**

BIO-DATA FORM

Annexure-I

Details of Proprietor/Partners/Managing Partner
Promoters/Directors/Managing Director/Guarantor

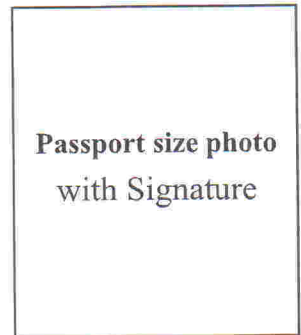
(Please indicate inter-relationship, if any, among the partners/directors/promoters)

(Please use separate sheet for each person)

1. Full Name
2. Name of the Father/Husband
3. Age
4. Sex
5. Wether belong to Scheduled Casts/
Scheduled Tribe/Minority Community. Yes/No
6. Are you an ex-serviceman Yes/No
7. Ration Card No. and
Name of the Issuing Officer
8. Passport No.
9. Address :

Office Tel. No./Mobile No./FaxNo. :

Permanent Residence
10. 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 motivation factors)



BIO-DATA FORM (Contd.)

Annexure-I
(Contd...)

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 units
for the past **three years**
16. Personal Assets & 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/acceptance given)
17. Any other relevant information

Place :

Date :

Signature

Details of Existing Fixed Assets

Annexure--II

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)	Dimen- sions	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 therefor.

Particulars of Building 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 details there-of such as name of contractor, amount of contract, etc.
 2. Other approvals from inspector of factories, drug controllers, etc., should be enclosed.
 3. Please enclose a plan showing layout of machinery.

Particulars of Machinery

Annexure-II
(Cont.....)

Serial No.	Name of Machinery and specification	Second Hand/ New	Name of manufacturer/fabri- cator (place of country and origin, if imported)	Date of acquisition/ Date of place- ment of order (actual/ expected)	Expected Date of Delivery	Invoice Price including taxes for indigenous Machinery/ CIF for Imported Machinery	Estimated Expenses % of insurance freight, instal- lation, 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 hand machinery, valuation report regarding age, performance and value from competent value. submitted. Also please indicate reason for going 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 therefor.

Annexure-III

Projections of Performance, Profitability and Repayment

Break-even point
% of installed capacity

Break-even Quantity
Break-even Value

(Figures in 000s of Rs.)

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year
A. Production during the Year (Quantity)								
% utilisation of installed capacity								
B. Sales								
1. Sales								
including 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. Depreciation / 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. Term Loans								
2. Working Capital								
3. Other Loans, if any.								
G. Selling, General and Administrative Expenses								
H. Profit before Taxation {E - (F+G)}								
I. Provision for Taxes								
J. Net Profit (H - I)								

Projections or Performance, Profitability and Repayment

(Figures in 000s of Rs.)

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year
K. Depreciation added back								
L. Net Cash Accruals								
M. Repayment obligations								
1. Towards Term Loan								
2. Towards othe loans, if any								
Total Repayment								

N. Debt Service ratio (L : M)

O. Break Even Point

Projected Balance Sheet

Annexure-V

(Figures in 000s of Rs.)

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year
A. Liabilities								
1. Equity Share Capital								
2. Reserve and Surplus								
3. Term Loans								
4. Bank Borrowing for Working Capital								
5. Other Liabilities								
<hr/> Total Liabilities <hr/>								
B. Assets								
1. Gross Block								
2. Depreciation								
3. Net Block								
4. Investment								
5. Current Assets								
6. Cash and Bank Balance								
<hr/> Total Assets <hr/>								

SCHEDULE - C

(Appendix III)

MADHYA PRADESH FINANCIAL CORPORATION, INDORE

Information required in connection with the sole proprietor-
Member of H.U.F., Partners, Directors and Guarantors.
(To be furnished in respect of each individual separately)



- 1) (a) Name, age, qualification :
(b) Permanent Address :
(c) Correspondence Address :
(d) Telephone No. :
- 2) Father / Husband Name :
- 3) Existing business & Experience :
- 4) Immovable Property :

Particulars with No. & location	Municipal Number / plot No./ Khasra No.	In whose Name registered	Personal or Family property & share	Encumbrances if any	Approx. Value (Market)
---------------------------------------	--	--------------------------------	--	------------------------	------------------------------

Copy of papers..... sale deed, loan deed, gift deed, mutation order etc. should be enclosed
for.....

- 5) Investment in business :
(inclusive of stock in trade &
investment in branch/
identical firms
(a) Total Assets : Rs. (Give details
(b) Less : Liabilities : Rs.separately)

- (6) Cash / Deposits :
- (7) Stock & Shares :
- (8) Gold ornaments & Jewellery :
- (9) Loan From Bank & outside :
Parties, if any (other than
mentioned as under 5(b)
above
- (10) Figures of income for the :
preceding three years
- (11) Names of branches/identical :
associate firms, nature of
Association with share in
investment / profit, if any
A/c. No. of Current / Saving
- (12) Names of Bankers, if any, of :
the guarantors, (Address
letters to your Bankers to
give information about you
and a copy of it be sent to us)
A/c of Current / Saving.
- (13) Indicate the Financial year :
up to which income tax/wealth
tax assessment has been
completed. Attach copies of
the last assessment order /
tax clearance certificate.

I.....S/o.....do hereby
declarer that the information given in column Nos. 1 to 13 of this appendix III are true & correct to
my best personal knowledge. At present I am not involved in any economic offences or civil
litigation.

Signature