

**INDIAN OVERSEAS BANK  
SMALL AND MEDIUM ENTERPRISES**

**SME-7**

**APPLICATION FORM FOR CREDIT FACILITIES OVER Rs.50 lacs & UPTO Rs.2 Crores**

- 1.1. Name of the Unit (In Block letters)
  - 1.2. Constitution          PROPRIETARY / PARTNERSHIP FIRM / PVT. LTD.,  
  PUBLIC LTD. CO. / CO-OPPERATIVE SOCIETY
  - 1.3. Name of the business house / group (if any)
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- 2.1. Registration No. (as given by District Industries  
      Centre / Directorate of Industries)
  - 2.2. Date of Incorporation / Commencement of business
  3. Business Address with Telephone / Fax No. /Email address
- 3.1. Address of    3.2. Adminstrative office  
      Regd. Office
  - 3.3. Factory
- 
4. Background of the Proprietor / Partners / Directors  
      (Please furnish for each person as per the Annexure-1)
  5. Brief Description of the Industrial Activity
- 5.1. Existing
  - 5.2. Proposed

Contd...p/2

6. How the activity was financed so far  
(to be filled up in case of existing unit only)

Source of fund *	Security	Rate of int.	Repayment Per month	Present o/s. (in 000s of Rs.)	Amount of default (if any)

\* indicate sources of funds with name and address e.g. banks/financial institutions / others (specify)

7. Past performance (to be filled up by existing unit only)  
(indicate in 000s of 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) Others (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

10.1 Nature of association and amount invested

10.2 Nature of activity

10.3 Items traded / manufactured

10.4 Turnover and profit during proceeding three years.

**Contd..p/3**

- |     |                             |          |
|-----|-----------------------------|----------|
| 11. | Present                     | Proposed |
|     | Employment                  |          |
|     | 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

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

12.3 Capacity (No. of Units / Quantity in Kg. /volume in liter  
Per annum)

Capacity for each product	Licensed	Installed	Operating

12.4. 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 to the product
- iv) Availability of Power, Water, Labour, Transport
- v) Whether clearance has been obtained from the  
Pollution control authority

12.5. Land & Building Area / Plinth Areas (in sq. meter)

	Area / Plinth Areas (in sq. meter)		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 (enclose test report)

**Enclosure:**

- a) Certified Xerox copy of sale / lease deed
- b) Certified Xerox copy of the Govt. order converting the land into industrial land, if applicable.
- c) Locational Map
- d) Certified Xerox copy of the site plan of the land and blue prints of the building 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 of the anticipated turnover)

Contd...p/5

12.9 Raw Materials / Components (Please mention about the imported and indigenous items separately)

Name / Brief description of the items				
	A	B	C	D
Quantity 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				

Enclose proforma invoices in respect of each item, if available.

13. Utilities (Give comments of requirement, availability / adequacy, qualitative aspects etc.)

13. A. POWER

Contracted Load

Connected Load

Future Power consumption  
(in No. of units) per month

Stand-by Arrangements

(Enclose certified Xerox copy of sanction for power connection)

13. B. WATER (Enclose certified Xerox copy of sanction for water connection)

13. C FUEL

13. D OTHERS (Specify)

**14. Quality control**

14.1. Details of arrangement made for quality control.

If BIS/FPO/ISO specifications are followed.

No. of BIS/FPO/ISCO 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 SME sector

15.2 Name of the major customers

15.3 Region / Area where the product is / will be sold

15.4 Extent of competition & No. of units engaged in similar line in the area

15.5 How does the unit meet / purpose to meet the competition  
(Comment on the competitive advantages enjoyed by the unit)

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 Agreement, wherever such agreement has been entered into)

15.6 Nature and volume of orders / enquiries on hand (certified Xerox 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 proceeding three years: Code No.

Name of the product exported	Name of the country where exported	F.O.B. value in US \$

16 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 000s of Rs.)

Sl. 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	Misc. Fixed Assets			
G	Erection / install. Charges			
H	Preliminary Expenses			
I	Pre-Operative Expenses			
J	Provision for contingencies 1. Building 2. Plant & Mach. 3. Other Fixed Assets			
K	Margin for working capital required			
L	TOTAL			

17 Means of financing (Please furnish details of sources of finance for meeting the cost under the following heads) (In 000s of Rs.)

Sl. No.	Particulars	Amount already Raised	Amount proposed to raised	Total
A	Capital (specify resources contributing to 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 arrangement including supplier's credit			
F	Subsidy Central Govt. State Govt.			
G	Seed Capital (indicate sources)			
H	Internal Cash Accruals			
I	Other Sources (Specify)			
J	Total			

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

17.2 Indicate sources from which expenditure already incurred has been financed

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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 of the project and furnish the schedule 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 and Machinery Imported Indigenous		
E. Arrangement for power		
F. Arrangement for water		
G. Erection of equipment		
H. Commissioning		
I. Industrial Procurement of Raw Materials		
J. Trial runs		
K. Commercial production		

Contd...p/10

19. Future projections – (To be given for the next five years)

- 19.1 Projected Profitability as per Annexure-III
- 19.2 Projected Cash Flow statement as per Annexure-IV
- 19.3 Projected Balance Sheet as per Annexure-V
- 19.4 Working Capital Requirement as per **Annexure-VI**

Period in which payment is received in respect of credit sales . . . days

Average credit available on purchase . . . days

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. LCs, Bank Guarantees Etc.)

21. Repayment programme

22. Details of Securities offered

22.1 Working capital and term loan securities to be indicated separately.

22.2 Collateral, if any (full details)

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22.3 Details of Guarantor(s)

22.3.1 Name

22.3.2 Residential Address

22.3.3 Occupation (if in 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 guarantees, if any given to other institutions

23. Whether any Government enquiry, proceedings  
or prosecution has been instituted against the  
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

Contd..p/12

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 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 excepted 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 for Agriculture & Rural Development / Small Industries Development Bank of India / Credit Guarantee Fund Trust for Micro and Small Enterprises or any other agency as authorized by you, may at any time inspect / verify my/our assets, books of accounts in our factory business premises as given above.

Signature of the Applicant  
(Name & Designation)

Encl: Certified Xerox copies of

Audited Balance Sheets with Trading and Profit & Loss account for the last three years.

Memorandum and Articles of Association, Certificate of commencement of business.

Income tax, wealth tax returns and assessment orders for the last three years, for the unit as well as of Proprietor / Partners / Directors

Sales tax returns for the last three years