

**WEST BENGAL STATE CO-OPERATIVE BANK LIMITED**

24-A, Waterloo Street, Calcutta-700 069

**APPLICATION FORM FOR TERM LOAN**

[All Columns shall be duly filled in.  
Columns not applicable shall be struck out]

**For Office Use**

Application Received on _____ Term Loan limit applied for Rs. _____ Cheques for Processing & Nominal Membership fees Received on _____ Sign of Br. Manager _____
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To  
 The General Manager (operation)  
 West Bengal State Co-op. Bank Limited  
 24-A, Waterloo Street  
 Calcutta-700 069

Through : The Branch Manager/ Unit Manager  
 ..... Branch/ Unit.

- 1.1 Name of the Unit  
(In block letters)
- 1.2 Constitution (please specify whether.  
Individual/ Proprietary  
firm/ partnership firm/ Private limited  
Company/Public limited Company/ Govt.  
undertaking/ Govt. Enterprise/ Local  
bodies/ other type)
- 1.3 Name of the business house/Group (if any)
- 2.1 Registration No. & Date  
(as given by the District Industries  
Centre/Directorate of Industries/  
Registrar of Companies/ Firms/societies.)
- 2.2 Date of Incorporation/ Commencement  
of Business
- 2.3 Existing Bank & Branches with address  
(other than W. B. State Co-opt. Bank)  
stating specifically the type of  
Accounts & Financial accommodation  
enjoyed/ enjoying with it/ them.
- 3.1 Registered Office
- 3.2 Administrative Office
- 3.3 Factory

4. Background of the Proprietor/Partners/ Directors

(Please furnish for each person's Bio-data as per Annexure. I)

5. Brief Description of the Industrial Activity

5.1 Existing

5.2 Proposed

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

Source of Funds (*)	Security	Rate of Intt	Repayment per Month	Present O/s (in lakhs of Rs.)	Amount of Default (If any)

(\*) Indicate sources of funds with name & address, e.g. banks/ financial institutions/ others (specify)

7. Past performance (To be filled up by existing unit only)

(Indicate in lakhs in of Rs.)

Particulars	Last Year	Last but One Year	Last but Two Year
Turnover			
Net Profit			
Retained Profit			

Monthly Turnover for last twelve months (Rs. in lakhs)

Year

Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Total

8. Arrears in Statutory Payments (if any)

- Income Tax
- Sales Tax
- Provident Fund
- Employees State Insurance Corporation
- 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, 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. Employment              | Present | Proposed |
| 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 flow, etc.)

12.3 Capacity :

(No. of Units/ Quantity in Kg./ Volume in litre 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 restrictions
  - ii) proximity to the source of raw materials
  - iii) market for the product
  - iv) availability of

- a) Power } (Permission to
- b) Water } be enclosed)
- c) labour
- d) transport
- v) Whether clearance has been obtained from the pollution control authority (Permission to be enclosed)

**12.5 Land & Building**

	Area/Plinth Area (in sq. metres)		Value (in lakhs 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 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.

**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 throught 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 on requirement  
 availability/ adequacy, qualitative  
 aspects etc.)

- a) Power :  
 contracted load  
 connected Load  
 Future power consumption (in no. of units)  
 per month

(Enclose certified xerox copy of sanction for  
 power connection)

- b) Water  
 (Enclose certified xerox copy of sanction for  
 water connection)
- c) Fuel
- d) Others (specify)

**14. Economic Feasibility**  
 Marketing (mention separately for each  
 product).

14.1 Whether the product is reserved  
 exclusively for the SSI sector

14.2 Name of the Major customers

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

- 14.4 Extent of competition & No. of Units engaged in similar line in the area
- 14.5 How does the unit meet/propose to meet the competition  
(comment on the competitive advantages enjoyed by the unit)

14.5.1 In price and quality, how does the unit's product compare with those of its competitors

14.5.2 Is the unit selling direct to its costumers ? If so, please furnish details like sales force, showrooms, depots etc.

14.5.3 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)

14.6 Nature and volume of orders/enquiries on hand  
(certified xerox copies to be furnished)

14.7 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 :

R. B. I. Code No. ....

DGFT Code No. ....

Name of the Product Exported	Name of the Country where exported	C.I.F/ F.O.B. Value in US \$/ Rupee Currency

- 15. **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 lakhs of Rs.)

Sl. No.	Particulars	Already Incurred	To be Incurred	Total Cost
A.	Land 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-Operation Expenses			
J.	Provision for Contingencies i) Buildings ii) Plant & Machinery iii) Other Fixed Assets			
K.	Margin for Working Capital Required			
L.	Total			

16. Names of Financing bank/ institution :  
(Please furnish details of sources of finance  
for meeting the cost under the following heads)

(In lakhs of Rs.)

Sl. No.	Particulars	Amount Already Raised/ to be Raised	Amount Proposed	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., State Govt.			
G.	Seed Capital (indicate source)			
H.	Internal Cash Accruals			
I.	Other Sources (Specify)			
J.	Total			

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

16.2 Indicate source from which expenditure already incurred has been financed

16.3 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)

17. a) 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

- 17) b) Acquisition of Land
- c) Acquisition of Land
- d) Civil Works for  
Factory building, Machinery  
Foundation, Administrative  
Building
- e) Plant & Machinery  
Imported  
Indigenous
- f) Arrangement for power.
- g) Arrangement for water
- h) Erection of equipment
- i) Commissioning
- j) Initial Procurement of Raw Material
- k) Trial Runs
- l) Commercial Production

18. Future Projections  
(To be given for the next three years)

Please furnish data on projected profitability as per Annexure III

Please furnish data on projected cash flow statement as per Annexure IV.

Percentage of Cash Sales to Total Sales	.....	%
Period in which payment is received in respect of credit sales	.....	%
Average credit available on purchases	.....	days

19. Working Capital Required for the Anticipated Turnover :  
(Please furnish data as per Annexure VI)

- a) Name of Bank/ Branch with which arrangement  
for Working Capital accommodation has been made.

20. Repayment Programme :

21. Details of type of Securities and value to be offered against Term Loan  
applied : (Please specify)

21.1 Primary Securities :

(Working capital and term loan securities to be indicated separately)

21.2 Collateral, if any (full details)

21.3 Details of guarantor(s)

21.3.1 Name

21.3.2 Residential Address

21.3.3 Occupation (if in service, name & address of his/her employer)

21.3.4. Details of Moveable & Immovable Property(ies) owned by him/her & other dependent family members

21.3.5. Details of any similar guarantee, if any, given to other institutions

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/ Financial Institution 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 For 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 :

Signature of the Borrower or authorised officers of the borrowing unit

Place :

Under office seal and designation

Enco : Certified Xerox Copies of

- (a) Audited Balance Sheets with Trading & Profits & Loss a/c, for the last three years with copies of Audit Reports.
- (b) Memorandum and Articles of Association, Certificate for Commencement of Business/ Partnership Agreement, Constitution/ Rules & Regulation, if any/ Bye-Laws.
- (c) Certificate of Registration
- (d) Certified Copy of Resolution, where applicable
- (e) Copy of Project Reports & vetted scheme
- (f) Income Tax, Wealth Tax Returns and assessment orders for the last three years, for the unit as well as proprietor/partners/ directors.
- (g) Sales Tax Returns for the last three years.
- (h) Others, if any to specify.

**BIO-DATA FORM**

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

(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. Whether belongs to Scheduled Castes/  
Scheduled Tribes/ Minority Community Yes/ No
6. Are you an Ex-Serviceman Yes/ No
7. Ration Card No. and Name of the issuing  
Office
8. Passport No.
9. Address : Tel. No.  
Office  
Permanent Residence
10. Academic Qualification
11. Experience : 

Years	Employer	Designation	Last Salary Drawn
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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 motivating factors)

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 (furnish audited Balance sheets and Profit & Loss accounts)
  
16. Personal Assets and 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 :

Full Signature

Date :

## Details of Existing Fixed Assets

## A. Land

1. Location
2. Area
3. Whether Freehold or leasehold
4. Purchase Price of Land if owned
5. Rent in case of lease land
6. Terms of Lease
7. Ground Rent payable

## 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)	Dimensions	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 Buildings Proposed to be Constructed

Sl. 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, furnish details thereof such as name of contractor, amount of contract, etc.

2. Other approvals from inspector of factories, drug controllers, etc, if any, should be enclosed.

3. Please enclose a plan showing layout of machinery.

**Particulars of machinery**

Sl. No.	Name of Machinery and specification	Second Hand/ New	Name of Manufacturer/ fabricator (place of Country and Origin, if imported)	Date of acquisition Date of placement of order (actual/ expected)	Expected date of Delivery	Invoice price including taxes for Indigenous Machinery/CIF for Imported machinery	Estimated expenses for Insurance, freight, installation, import duty	Total cost
1	2	3	4	5	6	7	8	9
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 valuer to be submitted. Also please indicate reasons for going in 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.

## Projections of Performance, Profitability and Repayment

Break-even point  
% of installed capacity

Break-even Quantity  
Break-even Value

(Figures in lakhs of Rs.)

	1st Year	2nd Year	3rd Year	4th Year	5th Year
A. Production during the Year (Quantity) % utilisation of installed capacity					
B. Sales					
1. Sales including all 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					

(Figures in lakhs of Rs.)

	1st Year	2nd Year	3rd Year	4th Year	5th Year
H. Profit before Taxation [E— (F + G)]					
I. Provision for Taxes					
J. Net Profit (H — I)					
K. Depreciation added back					
L. Net Cash Accruals					
M. Repayment obligations					
1. Towards Term Loan					
2. Towards other loans, if any.					
Total Repayment					

N. Debt Service ratio (L : M)



## Cash Flow Statement

(Figures in lakhs of Rs.)

	Const- ruction period	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>A. Sources of Funds</b>						
1. Cash Accruals (viz. Net Profit before Taxation-(item H of Annexure-III to which shall be added interest (item F of Annexure III))						
2. Increase in share capital Equity/Preference						
3. Depreciation						
4. Increase in long term loans/ debentures						
5. Increase in deferred payment facilities						
6. Decrease in Unsecured loans/ Deposits						
7. Increase in Unsecured loans and deposit						
8. Increase in bank borrowings for working capital						
9. Sales of Fixed assets/investments						
10. Others (specify)						
<b>Total Sources (A)</b>						
<b>B. Disposition of Funds</b>						
1. Preliminary and Pre-operative Expenses						
2. Increase in Capital Expenditure						
3. Increase in current assets						
3.1 Inventories						
3.2 Others						
4. Decrease in long term loans/ debentures						
5. Decrease in Deferred Payment facilities						
6. Increase in Investments						
7. Interest						
8. Taxation						
9. Dividend (amount & rate)						
10. Other expenses (Specify)						
<b>Total Dispositions (B)</b>						
<b>C. Opening Balance</b>						
<b>D. Net Surplus (A—B)</b>						
<b>E. Closing Balance</b>						

## Projected Balance Sheet

(Figures in lakhs of Rs.)

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

## Assessment of Working Capital Requirement

(Figures in lakhs of Rs.)

	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>I. Current Assets</b>					
1. Raw Materials including stores					
1.1 Imported (Month's consumption)					
1.2 Indigenous (Month's consumption)					
2. Other Consumable Spares					
3. Stock-in-Process (Month's cost of Production)					
4. Finished Goods (Month's Cost of Sales)					
5. Receivable other than Export and Deferred Receivables (including Bills purchased/ Discounted by banks)					
6. Export Receivables (including Bills Purchased/ Discounted by banks) (Month's Export Sales)					
7. Advances to Suppliers of Raw Materials and Stores/ Spares/ Consumables					
8. Other Current Assets including Cash and bank balances and deferred receivables due within one year (furnish individual details of major items)					
<b>Total Current Assets (I)</b>					
<b>II. Current Liabilities</b>					
1. Creditors for Purchase of raw materials and stores/ spares/ consumables (Month's purchases)					
2. Advances from Customers					
3. Accrued Expenses					
4. Statutory Liabilities					
5. Other Current Liabilities (Furnish individual details of major items)					
<b>Total Current Liabilities (II)</b>					
<b>III. Working Capital Gap (I—II)</b>					
<b>IV. Margin for Working Capital</b>					
<b>V. Bank Borrowings</b>					