

# WEST BENGAL STATE CO-OPERATIVE BANK LIMITED

24-A, Waterloo Street, Kolkata - 700069

APPLICATION FORM FOR **WORKING CAPITAL** FACILITIES  
AS CASH CREDIT / OVERDRAFT LIMIT OR ANY OTHER TYPE  
OF WORKING CAPITAL LIMIT

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

**For Office Use**

Application Received on.....
Working Capital Limit applied for Rs. ....
Cheque for Processing fees Received on .....
Cheque for Nominal Membership fee Recd. on .....
Sig. of Br. Manager .....

To  
The General Manager (operation)  
The West Bengal State Co-op. Bank Limited  
24-A, Waterloo Street  
Kolkata - 700 069

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

- 1) 1.1 Name of the Borrower / Borrowing Unit (In block letters)
- 1.2 Constitution (Please strike out whichever not applicable)
  - Individual / Proprietary / Partnership Firm/ Private Limited / Public Ltd.
  - Company / Co-operative Society / State / Central Govt. undertaking
  - Any other type (please specify)
- 1.3 Name of the business house group (if any)
- 2) 2.1 Registration No. & Date. (as given by the District Industries Centre / Directorate of Industries) / Registrar of Companies / Firm / Societies etc.
- 2.2 Date of Incorporation / Commencement of Business
- 3) Business Address with Telephone / Telex No. / Fax No.
  - 3.1 Registered Office
  - 3.2 Administrative Officer
  - 3.3 Factory (Details of existing fixed assets as per Annexure-I shall be furnished.)

4) Background of the Proprietor / Partners / Directors  
(Please furnish for each person's Bio-data as per the Annexure-III)

5) Brief Description of the Industrial / Business activities

5.1 Existing

5.2 Proposed

6) Nature and value of securities to be offered against the limit applied for (please specify)

6A. 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	Persent 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)

6B. Name & Address of Bank / Branch (Other than W.B. State Co-op. Bank) with which deposit & loan A/c maintained / maintaining	Name & Address	Type of deposit Account	Type of Loan A/c with limit
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7) Past Performance (To be filled up by existing unit only)

(indicate in lakhs of Rs.)

Particulars	Last Year	Last but one Year	Last but 2 yrs.
* Turnover (sales)			
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)



- v) Whether clearance has been obtained from the pollution control authority

13) **Utilities**

(Give comments on requirement, availability / adequacy, qualitative aspects, etc)

- 13.1 **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)

- 13.2 **Water**  
(enclose certified xerox copy of sanction for water connection)

- 13.3 **Fuel**

- 13.4 **Others (specify)**

14) **Quality Control**

- 14.1 Details of arrangement made for quality control. Particulars thereof should be provided

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

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

- 15.5 How does the units meet/  
Propose 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.



- 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 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 date yield conversion date 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
    - b) water
    - c) labour
    - d) transport



- 20) **Financial Assistance Required**
- 20.1 Term Loan
  - 20.2 Working Capital  
(as worked out in Annexure-II)
  - 20.3 Non-fund Based limits, i.e. other Forms of Assistance  
(e.g. L/Cs, Bank Guarantees, etc.) [Name & Address of  
beneficiary / Period of guarantee / specimen of  
guarantee bond shall be furnished]
- 21) **Repayment Programme**
- 22) **Details of Securities to be offered**
- 22.1 Primary Securities  
(working capital and term loan securities  
to be indicated separately)
  - 22.2 Collateral, if any (full details)
  - 22.3 Details of guarantor(s), if any
    - 22.3.1 Name & Address of guarantor
    - 22.3.2 Occupation (if in service, name &  
address of his/her employer)
    - 22.3.3 Details of Movable & Immovable  
Property(ies) owned by him/her &  
other dependent family members
    - 22.3.4 Details of any similar guarantee,  
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.
- 25) Please indicate whether the proprietor/  
any of the partners/promoters/directors  
have at any time declared themselves as  
insolvent. If so, details thereof

(Please furnish list of persons / firms who would be contributing to the promoter's share of the capital and the respective amount and their relationship)

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 & 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		

19) **Future Projections**

(To be given for the next five years)

Please furnish data on

- |  |   |   |
|--|---|---|
| <ul style="list-style-type: none"> <li>* 19.1 Projected profitability</li> <li>* 19.2 Projected cash flow statement</li> <li>* 19.3 Projected balance sheet</li> </ul> | } | <p>* (These Statements shall be furnished if composite Loan or Term Loan in addition to working Capital limit is applied by the unit.</p> |
|--|---|---|

19.4 Working Capital Requirement as per Annexure-II

Percentage of Cash Sales in Total Sale ..... %

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

Average credit available on purchase ..... days



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 preceding three years :

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

DGFT Code No. : .....

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

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 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 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-operative Expenses			

Sl. No.	Particulars	Already incurred	To be incurred	Total Cost
J.	Provision for contingencies 1. Buildings 2. Plant & Machinery 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 lakhs of Rs.)

Sl. No.	Particulars	Amount already raised	Amount Propose 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 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

17.3 Promoter's contribution to the project as % of the total cost.



**Assessment of Working Capital Requirements**

(Figures in lakhs of Rs.)

		1st Yr.	2nd Yr.	3rd Yr.	4th Yr.	5th Yr.
<b>I.</b>	<b>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.	Stocks-in-Process (Month's Cost of production)					
4.	Finished Goods (Month's Cost of Sales)					
5.	Receivables other than Export and Deferred Receivables (including Bills Purchased / Discounted by Banks (Month's Domestic Sales excluding deferred payment sales)					
6.	Export Receivables (including Bills Purchased /discounted by banks)					
7.	Advances to Supplies of Raw Materials and Stores / Spares Consumables					
8.	Other Current Assets including Cash & Bank balances and deferred receivables due within one year (furnish individual details of major items)					
	<b>Total Current Assets (I)</b>					
<b>II.</b>	<b>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>					

III. Working Capital Gap (I - II)

IV. Margin for Working Capital

V. Bank Borrowings

Date

Place

Signature of applicant borrower

**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 Casts /  
Scheduled Tribes / Minority Community Yes / No.
6. Ration Card No. and Name of the Issuing Office
7. Are you an Ex-Serviceman
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 At the Beginning At present  
in the Unit



## Details of Existing Fixed Assets of The Applicant Borrowing Unit

### 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 Lease/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.

Date :

Place :

Signature of the applicant  
Borrower / Borrowing Unit with Seal

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 except as indicated in the applications; 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 and Rural Development / 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 of Designation)

Enclo : Certified Xerox Copies of

- a) Audited Balance Sheet with Trading and Profit & Loss Account for the last three years together with Audit Reports.
- b) Memorandum and Articles of Association, Certificate for Commencement of Business (where applicable)
- c) Income Tax, Wealth Tax Returns and assessment orders for the last three years, for the unit as well as proprietor/partners/ promoters/ directors;
- d) Sales Tax Returns for the last three years.
- e) Resolution of the Board of Directors of the borrowing unit (where applicable)
- f) Agreement of Partnership / Bye-Laws / Constitutions (as applicable)
- g) Registration Certificate of Registrar of Firm company / SSI / DIC/ Societies etc. (as applicable)
- h) Vetted Scheme with Project Report.
- i) Others, if any to specify.



14. Reasons for joining / establishing the unit (Please mention about the motivating factors)

15. If associates as Proprietor / partner / director / shareholder with concerns other than the applicant unit, please furnish following details :

15.1 Name and address of the branch / associations / 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 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 / acceptances given)

17. Any other relevant information

Place :

Date :

1. Full Signature of Applicant

2. (Signature as per specimen recorded with the branch if any.)