

To be used when working capital requirements of the SSI unit are Rs. 10 lacs or above.

NOTE FOR THE GENERAL MANAGER (OPERATIONS)

SMALL SCALE INDUSTRIES

PROPOSAL FORM FOR "IN PRINCIPLE," COMMITMENT

TERM LOAN/WORKING CAPITAL

AMOUNT APPLIED FOR Rs.

1. Name of the applicant _____
2. Constitution _____
3. Address ; _____
 i) Factory _____
 ii) Registration Office _____
4. SSI Registration No. _____
5. Date of establishment/incorporation _____
6. Organisation : _____

i) Name (s) of Proprietor/ Partners/Directors	Educational Qualification	Past Experience
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ii) Key Executive Name	Designation	Educational Qualification	Past Experience
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iii) What is the functional organisation proposed by the applicant ?
 Are the persons, selected to man the Key positions of adequate experience and capable of achieving results?

iv) Does any of the partners/directors have any associate concerns ? If yes, give details, particularly his role in them.

7. Do the promoters key executives give the impression of running the unit successfully and prima-facie, whether you are satisfied regarding their integrity.

8 a) Total cost of the project and sources of funds.
 Indicate source of margin money and whether the Branch is satisfied regarding the promoter's capability to meet margin money.

b) If there cost-over-run how the applicants propose to meet the situation and whether you are satisfied in this regard.

9. If this is a new project ;
 a) Who has prepared the scheme ?
 b) Whether it has been examined and vetted by any agency like DIC/SISI/Consultancy firm
 (This is not a must)

- c) Whether examination of the scheme by the Bank's Consultancy Cell is suggested. If so, the reasons.
 - d) Type of industry-whether there is any restriction on establishment of such units or whether the line is already overcrowded.
 - e) Whether the know-how for the process is based on technology in vogue or is a new technology in
 - f) Prospect of availability of infrastructure like land, shed, power, water transport, labour etc.
 - g) Likely date of starting commercial production.
 - h) Distance of the proposed unit from the branch.
10. If this is a case of take-over from other Banks :—
- a) Detailed credit report* of the present banker.
 - b) Reasons for switch over/take over given by the applicant.
 - c) Whether performance of the unit-in case it has incurred losses during last 3 years, details thereof.
 - d) Comments regarding future prospects.
 - e) Problems of the client, if any
11. Whether there is likely to be any problem in supply of machinery, rawmaterial or in marketing.
12. If an existing unit, whether accounts of the unit are audited. Date of last audited balance sheet. Indicate debt equity ratio current ratio not profit/sales ratio.
13. Date when the applicant approached the branch.
14. Recommendations :

BRANCH MANAGER

DATE :

P.S. : This note received from Branch should be put into GMO alongwith the recommendations of Regional Manager/Zonal Manager.

* (The report should specifically mention that the unit's advance have not been recalled and the advances to the unit have not been considered as bad/doubtful of recovery by them).