

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA
Application form for assistance to existing units
(for exposure upto Rs. 100 lakh)

I Applicant details

1	Name of the applicant	
2	Address for correspondence	
3	Constitution of the applicant	
4	Status of the applicant (Small / Medium / Service)	
5	SSI Registration. No./ SIA Ack.No.	
6	Date of Incorporation	
7	Date of Commencement of Operations	
8	No. of years of experience in similar line of business	
9	Past Association with SIDBI (with No. of yrs.)	Existing / New
10	Details of restructuring / OTS, etc., if any	
11	Details of any external rating obtained (If yes, copy to be enclosed)	

	Registered Office	Factory / Service Establishment (existing)	Factory / Service Establishment (proposed)
Full Address			
Rented / Owned /Leased			
Contact Person(s)			
Tel No.			
Fax No.			
E mail address			

Name, Address & Tel.No. of the auditor	
Reg.No. and date of regn.	
Auditor of the applicant since when	

If recently changed, details of previous auditor also to be furnished

II. Details of Products / Services (Existing and Proposed)

Sl. No.	Industry	Product	Installed capacity p.a.	Present capacity utilisation	End use of product	Export orientation
						Yes/ No

Any quality certification obtained ? If yes, enclose copy of certificate	
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III Promoters/Directors

Bio-data of all the promoters/directors of the unit (Separate sheets for each promoter/director is required to be furnished)

Promoter/Director	
Name	
Father's / husband's name	
Age	
Qualification	
Relationship with Chief Promoter	
Full Residential Address(incl .Tel no./ mobile no.) - Permanent, Owned / Rented; - Present, Owned / Rented, residing since	
Net worth (Rs. Lakh)	
Passport No. , Valid till, Place of Issue	
PAN Card No., Date and Place of Issue	
Whether first generation entrepreneur	
Experience in similar line of activity	
Experience in other line of activity	
Functional responsibility in the unit	
Shareholding in the unit - Existing - Proposed	

Pl. furnish details as above of any other shareholder having more than 5% financial stake in the unit.

IV. **Financial Position of applicant unit/ associate concern(s)**

Past Financial position of the Applicant unit to be given as per **Annexure I**.

Brief financials of all the Associate concerns may be furnished as under. Associate Concern (s) details to be given as per **Annexure II**.

(Rs. lakh)

	Networth			Net Sales			Net profit		
	Y1	Y2	Y3	Y1	Y2	Y3	Y1	Y2	Y3
Associate concern I									
Associate concern II ...									

Y1 - Last FY; Y2 - year before Y1; Y3 - year before Y2

V. **Existing Facilities with Banks /FIs incl. SIDBI**

a	Name of the Bank(s) / FI(s), Branch,	
b	Dealing person and contact tel. no.(s)	
c	Dealing since (each Bank / FI)	

Facilities enjoyed :

Nature of facility (bankwise)	Amount (Rs. lakh)		Rate of interest	Nature of Security and value
	Sanctioned	Outstanding as on ____		
Fund based				
-Term Loan				
-Working capital				
Non Fund Based				
Are there any defaults?	Yes/No; Details, if any			
Asset Classification				

Furnish the above details for all the existing Banks / FIs

VI. Project Details

6.1. Purpose for which assistance now required :

	Purpose	
1	Indicate whether it is for Expansion /diversification / modernisation and details thereof	
2	If new products envisaged, give details	
3	Details of expected incremental qualitative / quantitative benefits	
4	Schedule of Implementation and Expected month/year of implementation	
5	No. of employees - existing	
	No. of employees - additional	

6.2. Cost of Project

(Rs. Lakh)

S. No	Details	Incurred (as on _____)	Total Amount
1	Land and site development		
2	Civil Works		
3	Plant & Machinery (incl. installation) * -Indigenous -Imported		
4	Misc. fixed assets		
5	Contingency provision, if any **		
6	Prel. and Pre operative Expenses		
7	Margin money for working capital		
8	Others		
TOTAL			

* Details of Plant & machinery and Misc. fixed assets at **Annexure IV & IVA**

** Furnish the basis of contingencies provision / Prel. & Pre-operative expenses /Others

Details of Land (Area, owned by, Freehold / lease hold / unexpired lease, Location, Acquisition cost & date)	
Details of civil construction (Area, floor, type, construction cost, basis of cost estimation, etc.)	

6.3. **Means of Finance**

(Rs. Lakh)

S. No. No.	Details	Raised (as on _____)	Total
1	Additional (share) capital		
2	Internal accruals*		
3	Interest free Unsecured Loans		
4	Term Loan proposed from SIDBI		
5	Others		
	Total		

* Basis of Internal accrual to be indicated

6.4 Whether additional Working Capital required for the unit. If yes, amount and arrangements proposed may be indicated. Assessment of Working Capital to be furnished at **Annexure V**.

6.5 Statutory Approvals required for the project, status thereof.

6.6 **Technology**

S. No.	Item	
1	Technology used	
2	Any Technical collaboration? If yes, details	
3	Details of main technical professionals employed	

6.7 Types of effluents generated, Pollution control measures, etc.

6.8 **Raw material / Labour/ Utilities**

1	Raw material (Details, arrangement, sources and distance)	
2	Power	Connected Load Utilised load Requirement of power for Additional machines

		Back-up arrangement (DG)
3	Other critical inputs if any	

6.9 **Projected profitability** : Statement to be enclosed as per **Annexure VI**.

6.10 **Marketing & Selling Arrangements**

Items	Applicants remarks
Main Markets (Locations)	
Names of five major customers accounting for bulk sales during last FY (Indicate clearly if the unit is relying on a single buyer), New target customers, if any	
Indicate competitors	
Any USP or specific market strength	
Whether product has multiple applications	
Distribution channels (e.g. direct sales, retail network, distribution network)	
Marketing team details, if any.	
Firm Tie up, Orders on hand (enclose copies)	

6.11 **Others**

Items	
Please indicate the various licenses / consents for the project / unit already obtained from the respective authorities	
Please indicate licenses / consents for the project / unit that are yet to be obtained.	
Category as per pollution control dept. If polluting, pollution control measures taken	
Whether the project is entitled for any govt. subsidy, tax exemptions. Details thereof	
Repayment period (in months) sought including repayment holiday requested, if any,	
Details of Collateral security offered and value (basis).	
List of guarantors for the proposed loan	

Enclose documents as indicated in the check list at Annexure VII.

6.12 **Brief Highlights of the applicant / project** (such as market standing, product/ service differentiation, technical expertise, infrastructure facilities etc.)

DECLARATION

I/We certify that all information furnished by me/ us above and in the appendix/ annexures/ statements and other papers enclosed is true; I/we have no borrowing arrangements for the unit with any bank / FI except as indicated in the application; that there are no overdues / statutory dues/government enquiry/proceedings/prosecution against the unit/associate concerns/ promoters/directors except as indicated in the application; that no legal action has been/ is being taken against the unit/associate concerns/promoters/directors; that I/ we shall furnish all other information that may be required by SIDBI in connection with my/our application and I/ We have no objection to your furnishing the information submitted by me/ us to any agency as you may deem fit in connection with consideration of the assistance. We have no objection to SIDBI/ its representatives making suitable enquiries while considering the application.

Place :

Signature

Date

Name & Designation

Brief Past Financials of the Applicant

	Y1	Y2	Y3
Net Sales or Income			
PAT			
Gross Cash Accurals			
NPM			
Working Capital (CA - CL)			
Networth			
Secured Debt			

Y1 - Last FY; Y2 - year before Y1; Y3 - year before Y2

Annexure II

Details of Associate Concerns

Name & address of the concern			
Constitution			
Existing since			
Product(s)			
Share holding of the main promoter(s) of applicant unit			

Annexure III

Credit Track record of the Associate Concerns

1	Name			
2	Name & Address of existing Banker (s)			
3	Dealing person and contact tel. no.(s)			
4	Dealing since			
5	Sanctioned limit(s) & Outstanding amt.			
	Rate of Interest			
	Fund based Limit -Term Loan -Working capital			
	Non Fund Based			
6	Details of security offered and value			
7	Asset Classification			

Annexure IV

Particulars of machinery proposed for the project

Name of machinery, (model / specification)	Name of manufacturer, contact person, e-mail address telephone no.	Lead time for delivery of machinery	Invoice price (for indigenous machinery) / CIF price (for imported) (Rs. lakh)	Purpose /use of machine	Basis of selection of supplier	Remarks reg. after sale service etc.

- 1 Furnish competitive quotations, catalogues / invoice for each machinery proposed to be acquired
- 2 In case of second hand /fabricated machinery, indicate the need / reasons for acquiring such machinery. Also enclose Chartered Engineer's certificate regarding residual value and life in respect of second hand machinery.

Annexure IV A

Details of Misc. Assets / equipment Proposed

S.No.	Name of item	Supplier	Cost (Rs. lakh)	Purpose/ use of MFA	Remarks

Assessment of Working Capital

ASSESSMENT OF WORKING CAPITAL REQUIREMENTS
AS PER NAYAK COMMITTEE (TURNOVER METHOD)

		Current Year Estimates	Next year Projections
1	Gross Projected Sales		
2	Working Capital Requirement (@ 25 % of Gross Projected Sales)		
3	Minimum stipulated Margin Money for Working Capital (@ 5 % of Gross Projected Sales)		
4	Actual/ projected net working capital (liquid surplus)		
5	Net Working Capital (3 or 4 whichever is higher)		
6	Permissible Bank Borrowing (2 - 5)		

Annexure VI**Assumptions taken for the Profitability Projections****Annexure VI A****Profitability projections for the Unit / Company as a whole***

S.No.	Item	Actuals for previous year	Y1	Y2 ...			
1	Net Income from operations						
	Net Income from other sources						
	Total Income						
2	Raw materials						
	Power and fuel						
	Wages and salaries						
	Selling expenses						
	Other expenses						
	Total Cost						
3	Profit before depreciation, Interest and taxes (PBDIT) (2 - 1)						
4	Interest on Term Loan						
5	Interest on Working Capital						
6	Interest on unsecured loans						
7	Depreciation						
8	Profit before Tax (3 - 4 - 5 - 6 - 7)						
9	Tax						
10	Profit after Tax (8 - 9)						
11	Dividends/ Withdrawals						
12	Cash Accruals (10 - 11 + 7)						
13	Repayments of all term liabilities (Principal)						
14	Debt Service Coverage Ratio ((10+7+4)/(13+4))						
15	Average DSCR (Total of 10+7+4 for projected period/(Total of 13+4 for projected period)						

* Please give projections for the entire tenure of SIDBI loan.

** Furnish the basis of Net Income from operations & Net income from other sources

Annexure VII

CHECK LIST of documents to be submitted along with the application

S. No.	Documents	Y/N	Reasons for Non-submission
1	SSI Regn. / SIA Ack No. or CA certificate certifying SSI/MSI status		
2	Certified copies of Memorandum & Articles of association / Partnership Deed		
3	Audited financial results for the last three years of Applicant unit		
4	Copies of lease deed / sale deed of primary land		
5	Copies of latest sanction letters from commercial banks / FIs which have sanctioned assistance to the unit		
6	NOC from pollution control board/ consent letter, if applicable		
7	IT Returns/Assessment orders/Sales tax returns of the Applicant Unit/ promoters/directors for 2 years		
8	List of existing plant and machinery		
9	Competitive quotations for machines and Misc. fixed assets proposed to be acquired under the scheme		
10	Duly signed CA certified latest net worth statements of promoters/directors & guarantors in SIDBI format; In case of guarantors please furnish, Name, Age, Father's/Husband's name, residential address. Details of similar guarantee, if any, given to other institutions		
11	2 sets of photographs along with signatures of all promoters/directors/guarantors duly certified by a Bank or Gazetted Officer.		
12	Audited financial results for last three years for each associate concerns, if applicable.		
13	Copy of title deed of collateral security and valuation report		

NETWORTH STATEMENT

1. Name :

2. Address

- Residential :

(
- Office :

3.

(
I) **DETAILS OF ASSETS**

- Cash on Hand :
- Bank balance :
- Stock in trade :
- Details of other securities
like Govt bond/Shares :

Total :

II) **IMMOVABLE PROPERTIES**

SI No	Situation / Location	Whether Agricultural / house site / building	Extent	Self / Ancestral	Value (Rs)	Details of encumbrance
TOTAL						

III) **LIABILITIES**

SI No	Borrowings from	Secured by	Amount still to be repaid
TOTAL LIABILITIES			

4. **SUMMARY**

Value of Liquid Assets :

Value of immovable properties :

Total Assets :

Less : Total liabilities :

Net Assets :

5. Profit in Business :

6. DECLARATION

I declare that the above particulars are true to the best of my knowledge and belief.

Place :

Date :