

**BIO DATA FORM**

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

1. Full Name

2. Name of the Father / Husband

3. Age.

4. Sex

5. Whether belongs to SC /ST / Minority Community

Yes / No

6. Are you Ex Serviceman

Yes / No

7. Ration card No. and Name of the issuing office

8. Passport No.

9. Address

OFFICE

PERMANENT RESIDENCE

.....  
.....  
.....

.....  
.....  
.....

Tel. No.  
Cell No.

Tel. No.  
Cell No.

10. Academic qualification

11. Experience

YEAR	EMPOLOYER	DESIGNATION	LAST SALARY DRAWN

12. Functional responsibilities in the unit

BIO DATA FORM Contd.

At the beginning    At present

13. Capital / Loan contribution in the unit

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

15. If associated as proprietor / partner /  
Director / share holder with concern other than the  
applicant unit, please furnish the 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 unit for the past three years

16. Personal Assets & 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)

14. Any other relevant information.

PLACE:

DATE:

SINGATURE

**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 leased land
6. Terms of lease
7. Ground Rent payable per year

**B) BUILDING**

1. Location
2. Whether Owned or leasehold
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	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 existing of unit, furnish full details of such revaluation together with the reasons therefore.

### **ANNEXURE-III**

#### **PARTICULARS OF BUILDING PROPOSED TO BE CONSTRUCTED**

Sl. No.	Description of Each building	Type of construction	Length	Breath	Average Height	Total Floor In sq.m.	Rate of construction Per sq. m.	Estimated cost of each building	Expected Date of Completion

**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 Controller etc. if any, should be enclosed.
3. Please enclose a plan showing layout of machinery.

### **ANNEXURE-III (Contd.)**

#### **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 O/s. of insurance, freight, installation, import duty	Total cost
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 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 therefore.

**ANNEXURE-III (Contd.)  
PROJECTIONS OF PERFORMANCE, PROFITABILITY AND REPAYMENT**

Break-even point:  
% of installed capacity

Break-even Quantity:  
Break-even value:

Sl.No.	Particulars	(Figures in 000s of Rs.)				
		1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year
A	Production during the year (Quantity)					
B	(% of utilization of installed capacity)					
	Sales					
	1. Sales including all miscellaneous receipts					
	2. Less Excise					
C	Cost of Production					
	1. Raw material consumed					
	2. Power and Fuel					
	3. Direct Labour and Wages					
	4. Power & Fuel					
	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	10. Cost of Sales					

**ANNEXURE-III (Contd.)**

Sl.No.	Particulars	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year
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					
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 Coverage Ratio (L:M)					

**ANNEXURE-IV**

**CASH FLOW STATEMENT**

(Figures in 000s of Rs.)

Sl. No.	Particulars	Construction period	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year
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.	Increase in unsecured loans and deposit						
7.	Increase in bank borrowings for working capital						
8.	Sales of Fixed assets / investments						
10.	Others (Specify)						
	<b>TOTAL SOURCES (A)</b>						



**CASH FLOW STATEMENT Contd..**

(Figures in 000s of Rs.)

Sl. No.	Particulars	Construction period	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year
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 DISPOSITION (B)</b>						
C	Opening Balance						
D	Net Surplus (A – B)						
E	Closing Balance						

**ANNEXURE-V**

**PROJECTED BALANCE SHEET**

Sl. No.	Particulars	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year
<b>A</b>	<b>LIABILITIES</b>					
	1. Equity Share Capital					
	2. Reserves and Surplus					
	3. Term Loans					
	4. Bank Borrowings for Working Capital					
	5. Other Liabilities					
<b>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>					

**ANNEXURE-VI****ASSESSMENT OF WORKING CAPITAL REQUIREMENT**

(Figures in 000s of Rs.)

Sl. No.	Particulars	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year
1	<b>CURRENT ASSETS</b>					
	1. Raw materials including sales					
	1.1. Imported (Month's consumption)					
	1.2. Indigenous (Months consumption)					
	2. Other Consumable Spares					
	3. Stock in progress (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 ( 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>					

**ANNEXURE-VI contd..**

**ASSESSMENT OF WORKING CAPITAL REQUIREMENT**

(Figures in 000s of Rs.)

Sl. No.	Particulars	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year
II	<b>CURRENT LIABILITIES</b>					
	1. Creditors for Purchase of Raw materials and Stores / spares / consumables (Month's Purchase)					
	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					

**ACKNOWLEDGEMENT**

We acknowledge receipt of one SME loan application from Miss/Mrs/Mr. .  
..... S/o. / D/o / W/o. ....  
Residing at .....

Date:  
Place:

For INDIAN OVERSEAS BANK

MANAGER