



**The Shamrao Vithal Co-operative Bank Limited**

(Multi-State Scheduled Bank)

Corp. Office : SVC Tower, Nehru Road, Vakola, Santacruz (East), Mumbai - 400 055.

Branch

**APPLICATION FORM**

**FOR WORKING CAPITAL / TERM LOAN LIMITS**

To,  
The Manager

**NAME OF THE UNIT** :

**ADDRESS** : OFFICE :

FACTORY :

**DATE OF COMMENCEMENT OF BUSINESS** :

**DATE OF INCORPORATION / ESTABLISHMENT** :

**TELEPHONE NO.** : OFFICE :

FACTORY :

**WHETHER REGISTERED WITH DIRECTORATE OF INDUSTRIES AS S.S.I. UNIT** :

**S.S.I. REGISTRATION NO.**  
(Please state whether temporary / permanent) :

**DATE OF REGISTRATION / RENEWAL OF REGISTRATION** :

INFORMATION OF THE PROPRIETOR / PARTNERS / DIRECTORS

Full Name	Age	Qualification	Residential Address
1	2	3	4
1.			
2.			
3.			
4.			
5.			
6.			

Telephone No. Residence & Office	Capital in the Business	Experience in the line or position held	Whether Partner, Director in any other Firm / Co. if so, give particulars	Do you Maintain Accounts with us, Please give particulars	Name your Banker and what type of account do you maintain
5	6	7	8	9	10
1.					
2.					
3.					
4.					
5.					
6.					

Gross Total Income	Net Total Income	Last Income-tax Paid	Gross Total Wealth	Net Total Wealth	Last Wealth Tax Paid
11	12	13	14	15	16
1.					
2.					
3.					
4.					
5.					
6.					

CREDIT FACILITIES REQUIRED (FRESH LOAN & ENHANCEMENT)

Type of Facility	Nature of Security	Existing Limit	Proposed Limit	Margin	Repayment
1	2	3	4	5	6

PRESENT BANKERS & FACILITIES ENJOYED WITH THEM

(Rs. in Lacs)

Name of the Bank	Nature of Credit facility	Purpose	Security	Limit Sanctioned / Date
1	2	3	4	5

Margin	Latest Outstanding Balance	Rate of Interest	Repayment	Overdue if any
6	7	8	9	10

REASONS FOR APPROACHING US FOR CREDIT FACILITIES

DETAILS OF THE PRODUCT :

1. Full Description of your product  
& its use :
2. Position as regards obtaining  
of permit / licences for the  
manufacture of the product :

3. Full Description of the raw-materials required / whether the raw-material is available indigenously ?  
If imported, please state the countries from whom you propose to import

:
4. Name of suppliers of Raw - Material

:

1.
- :

2.
- :

3.
- :

4.
5. How much credit you get from your suppliers

:

**TECHNICAL FEASIBILITY**

1. Sources of know how, In case if you have acquired know how from overseas, please give details such as patent rights, royalty etc.

:
2. Give different stages of production and the time involved from raw-material to finished goods

:
3. Locational advantages of existing / proposed premises with reference to raw-material, Market, fuel, water, labour, transport etc.

:

**PRODUCTION CAPACITY**

1. Installed Capacity

:
2. Licenced Capacity

:
3. Proposed Capacity Utilisation

:
4. Break even point

:
- (a) Variable Cost

:
- (b) Fixed Cost

:

**LAND**

1. Area (existing and / or proposed) :
2. Whether factory premises freehold / lease hold / rental / hire purchase :
- (a) If freehold, attach a copy of latest receipt of property tax paid :
- (b) If leasehold, attach a copy of lease Agreement :
- (c) If rental Please attach latest rent receipt and name of the owner :

**BUILDING**

1. Whether the factory Building is on rental / leasehold / freehold / hire purchase, basis :
2. Plinth area of the factory Building (Existing and / or proposed) :
3. Names of the architect, Civil Engineer, rates of construction, total construction cost etc. should be mentioned in case of construction of new-building. :

**MACHINERY AND OTHER EQUIPMENT**

(Give list of machinery and other equipments as detailed below) :

Particulars of Machinery	Whether new or second hand	Imported or Indigenous	Suppliers Name
1	2	3	4

Purpose for which used	Date of Purchase	Original Cost / Depreciated value in suppliers Book in case of second hand purchase	Least cost in quotations received
5	6	7	8

OTHER DETAILS

LABOUR / STAFF

Skilled	Unskilled	Office Staff
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No. of persons employed / proposed  
to be employed / in the factory / office :

No. of shifts per day :

Total wages for the month :

WATER SUPPLY

Please state the water required for the  
manufacturing process and the  
arrangements made for same :

ELECTRICITY

1. Whether arrangements have been  
made for supply of power,  
please specify :

2. Total units required :

3. Cost of power - per unit :

MARKETABILITY OF THE PRODUCT

1. Pending orders in hand :

2. Whether manufacturing against  
firm orders from customers :

3. Whether you propose to  
export the product :

4. Whether test-marketing have been  
conducted by you :

5. Please state Demand / supply  
position of the product :

6. Area where the product is / will  
be sold :

7. How many days credit you  
propose to give to your customers :

8. Names of major clients :

PAST PERFORMANCE (in case of existing unit)

1. Details of borrowing from sources other than the Bank e.g. SFC/MSFC/ICICI/IDBI/ SICOM Please state separately overdues if any :
2. Arrears in statutory payment :
3. Arrears of Creditors such as :
- (a) Outstanding for less than 3 months :
- (b) Outstanding within 3 to 6 months :
- (c) Outstanding for more than 6 months :
4. Monthly turnover for the last year and upto latest completed month :
5. Sales / Profit for the last 3 completed years : (Rs. in Lacs)

Year	Sales	Profit before Depreciation	Profit after Taxation
Ist Year			
IIst Year			
IIIst Year			

ESTIMATES OF SALES : Estimated

Monthly Sales for next 1 Yr.

COST OF THE PROJECT

Particulars	Amount already spent	Amount to be spent	Balance
1. Land :			
2. Building :			
3. Plant & Machinery :			
4. Other Equipments :			
5. Furnitures & Fixtures :			
6. Pre-operative / Preliminary Expenses :			
7. Provision for contingencies :			
8. Margin Money for working capital :			
TOTAL			



**MEANS OF FINANCE**

Particulars	Amount already received	Amount to be received	Balance
Capital			
Incentive			
Loan from Friends / Relatives / Public / Others			
Terms Loan			
TOTAL ++			

++ Please attach certificate of Chartered Accountant as regards amount already raised and spent by the applicant.

Please give in details from where you have raised / going to be raised the capital / loan.

**WORKING CAPITAL REQUIREMENT**

Estimated Monthly Trunover :

Cost of Production per month :

Cost of Raw-material consumed  
per month :

Average period of processing :

	Stocking period in month	Working Capital required	Margin	Limits required
(i) Raw Material				
(a) Imported :				
(b) Indigenous :				
(ii) Work-in-process :				
(iii) Semi-finished Goods :				
(iv) Finished Goods :				
(v) Sundry Debtors / Receivables :				
(vi) Expenses :				

Collateral Security

Please give full details of collateral security. In case of guarantors give details such as his total income, borrowing, total assets, liabilities etc.

Information of subsidiaries sister concerns, associate concerns, companies in the same group, companies under same management etc.

Name of the Unit	Nature of Business	Name of Directories / Partners	Name of the Banks where the units enjoy credit facilities
1	2	3	4

Nature of facilities enjoyed	Nature of Security	Limit Enjoyed	Outstanding Balance	Overdues if any
5	6	7	8	9

I/We hereby declare that the information / particulars given above / annexure to this application are true and correct.

SIGNATURE

Please attach to this application :

- (i) Projected Profit & Loss Account and Balance Sheet.
- (ii) Funds Flow Statement.
- (iii) Information / Bio-data of Proprietor / Partner / Director / Guarantors.
- (iv) Monthly Sales, Purchase, Stock figure for the last 6 months.
- (v) Project Report if any.
- (vi) Other requirements mentioned in Check - List.