



DISTRICT INDUSTRIES CENTRE, \_\_\_\_\_

**LOAN APPLICATION TO THE COMMERCIAL BANK FOR FINANCING TINY, SMALL SCALE  
INDUSTRIES & OTHER NON-FARM VENTURES  
(COMPOSITE LOAN APPLICATION FORM  
FOR NEW AND EXISTING SSI UNITS)**

To

The Chief Manager/Senior Manager/Branch Manager

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 .....  
 .....

**Affix Passport  
Size Photograph**

1. Name & Address of the applicant .....
2. Educational qualification, if any .....
3. What is the Technical Qualification/Experience of the applicant (attested copies of the same be attached)
4. Whether the applicant belongs Scheduled Castes/Scheduled Tribe.  
If so attach requisite Certificate
5. Purpose of Loan, indicate type of industry and attach  
Copy of Project profile
6. Present Bank, if any & nature of account
7. Amount of loan required
  - a. For Land & Building
  - b. For Plant & Machinery
  - c. For working Capital
8. What is the arrangement for Power, if required
9. No. of persons employed/purposed to be employed
10. Raw material required and whether these are available locally
11. Where the products will be sold.
12. Performance:-

	Existing	Projected
Monthly Sales	Rs.	(A)
Monthly Expenses	Rs.	
Raw material stores/spares		
Wages & Salaries drawing	Rs.	
Drawing for subsistence or Prop./Partners		
Other expenses like power, rent etc.	Rs.	
Total	Rs.	(B)
Monthly Surplus (A-B)		(C)

## COMPUTATION OF COMPOSITE LOAN REQUIREMENTS

### i. Term loan component (Where required)

a. Details of financial requirements for factory building, machinery etc.

(Estimates/Invoices to be enclosed)

Sr. No.	Item	Supplier	Cost
1.			
2.			
3.			
4.			
5.			
6.			
Total		Rs.	(D)

Less: Applicant's contribution if any Rs. (E)

Loan required: Rs. (F)

### ii. Working capital component required

Minimum stocking of raw material required \_\_\_\_\_ days of production (i)

Production time for converting raw material into finished goods \_\_\_\_\_ days (ii)

Stocking period for finished goods \_\_\_\_\_ days (iii)

Normal credit given on sales \_\_\_\_\_ days (iv)

Total length of the operating cycle (total of (i) to (iv) \_\_\_\_\_ days (v) (G)

Working capital required i.e. Raw material and expenses required for the period Rs. BXG/30-(H)

Less amount that can be contributed by applicant as working capital Rs. \_\_\_\_\_ (I)

Amount required as working capital loan from the bank \_\_\_\_\_ (H-I) Rs. \_\_\_\_\_ (J)

Total composite loan required (F + J) Rs. \_\_\_\_\_ (K)

Full Name and  
Signature of applicant

### DECLARATION:

It is certified that I/we are permanent resident(s) of \_\_\_\_\_ Block \_\_\_\_\_ Tehsil \_\_\_\_\_  
Distt. \_\_\_\_\_ and the unit will be setup at \_\_\_\_\_

It is further certified that I/we have no borrowing of any loan for this purpose from any Bank/financial  
Institution and the information required by financial Institution as well as Distt. Industries Centre, \_\_\_\_\_  
shall be submitted on demand and I shall abide by the rules and regulations of the financial institution

Place:

Date:

Full Name and  
Signature of applicant

### DETAILS OF DOCUMENTS TO BE ATTACHED WITH THE APPLICATION

1. Passport Size Photographs in duplicate
2. Photocopy of Ration Card or any other satisfactory identification in Duplicate
3. Copy of the project profile
4. Copy of Partnership deed if applicable
5. Quotations of the Machinery and Equipment

6. Copies of balance sheet for the last three years, if the unit is already existing
7. Copies of SSI Registration Certificate
8. List of Machinery already installed

*RECOMMENDATIONS*

Recommended and forwarded in duplicate to the General Manager

District Industries Centre, \_\_\_\_\_ with following details:

1. Name & address of the applicant
2. Loan amount recommended
3. Purpose of loan
4. General remarks

It is certified that the applicant intends to start an industry at \_\_\_\_\_ which fall in services of  
\_\_\_\_\_

Block Level Extension Officer (\_\_\_\_\_/\_\_\_\_\_)  
Senior Industries Promotion Officer –1 and 2

**OFFICE OF THE GENERAL MANAGER, DISTRICT INDUSTRIES \_\_\_\_\_**

Recommended as under:-

a.	Land & Building	Rs. _____
b.	Machinery & Equipment	Rs. _____
c.	Working Capital	Rs. _____
		_____
	TOTAL	Rs. _____

**General Manager**  
**Distt. Industries Centre**  
\_\_\_\_\_

N.B.-Units financed under this scheme shall be eligible for investment incentives/Sales Tax Exemption and other Incentives as per industrial policy and Incentive code of government of Punjab in force from time to time.