

Bankability Appraisal Note
(For Self Financing cases under IDLS)

Date :

Name of the unit

Name of Bank and Branch:

IFSC Code

Account number/s with the bank for purchase transactions under IDLS:

Nature of accounts : Current/WC/CC

Date of receipt of request :

Scale of operation of the applicant unit- : Micro/Small/Medium/large
(A CA certificate may be attached for non-applicability of clubbing norm)

Constitution of the Unit : Proprietorship/partnership/pvt.Ltd./Ltd/ LLP/HUF

Site Visit On : (visit report enclosed)

Appraising Officer (Name & designation) :

1) **Issue under Consideration:**

2) **Management**

A) **Details of promoters**

1 :	Promoter :
2 :	Promoter :
3 :	Promoter :

B) **Promoters brief background**

3) Financials of the applicant unit:

(Analysis of Balance Sheet and P&L accounts for the previous three years in the usual format to be attached.)

(I)

- a Average Current ratio for previous three years
- b Debt equity ratio (for the company as a whole)
- c Percentage of Promoter's Contribution for the proposed Technology upgradaton/expansion project under IDLS.
- d Average Turnover of the unit for the Last 3 Years DSCR (Existing)
- e Average DSCR [as projected by the applicant unit]

(Since the present project under IDLS is self financed one, DSCR would be calculated taking into account existing term loans, if any and the existing working capital limits along with enhanced working capital loans if any which could be necessitated by the proposed project under IDLS)

(II)

	Parameter	Y1	Y2	Y3	Brief comments, on major variations, if any, during the last three years
a	Net Worth				
b	Long Term Borrowings from banks/FIs				
c	Unsecured Loans:				
d	Net Block				
e	Current Ratio				
f	DER				
g	Net Sales				
h	Gross Profit				
i	Interest				
j	Depreciation				
k	Profit After Tax				
l	Gross Profit Margin (%)				
m	Net Profit Margin (%)				

4) Comments on the benefits to be accrued to the unit after implementation of the proposed IDLS project

(In terms of improvement in turnover, profitability, quality, exports, sales, **employment generation**, reduction in pollution/compliance with pollution norms etc. be given):

- 5) **Arrangement for additional working capital requirement in r/o technology upgradation/modernisation/expansion package:**
(Please give brief Comments if any)

6) **IDLS Project Cost and Means of Finance**

	Project Cost (Rs. in lakh)
Land and Site Development	
Building and Civil Works	
Plant & Machinery (incl. installation) -Indigenous	
-Imported	
Misc. fixed assets	
Margin money for working capital	
Preliminary & Pre-operative expenses	
Total :	

Components of Self Finance	Means of Finance (Rs. in lakh)
Additional share capital	
Internal accruals	
Interest free Unsecured Loans from promoters	
Investment grant under IDLS@	0.00
Total :	

@ 30% of the cost of eligible plant & machinery for Micro, Small and Medium units and @ 20% for large Units subject to a ceiling of Rs. 3 crore.

7) **Comment on bankability factors:**

1	The borrower/ promoters/directors/ guarantors/ associate concerns names are appearing in the latest RBI Caution List / List of Willful Defaulters (If Yes, the details of the same to be furnished)	Yes/No
2	Financial position and working results of the unit for the last three years is satisfactory	Yes/No
3	Marketing arrangements are adequate	Yes/No
4	Cost and Profitability Projections submitted by the applicant are reasonable and in line with the industry trends	Yes/No

8) **Additional remarks (if any) :**

9) **Recommendation**

The proposal is financially viable and bankable. Projected incremental benefit will be accrued upon implementation of the technological upgradation programme under IDLS.

Seal & Signature of the bank official