Format for Bank Projects

(To be completed by the Executive/Officer of the Bank forwarding the Scheme)

Note : Tick ( ) in the boxes to signify that the relevant information has been furnished in the Scheme

1) GENERAL

a) Project background, specification of the scheme area and arrangements for acquisition of land

b) Nature and objective of proposed development and whether as an independent item or an integral part of the project

c) Name(s) of the financing bank(s) / branch(es)

d) Approval of the scheme by competent authority

e) Status of implementing agency / company / corporation / partnership firm / individuals, etc. and promoter’s bio-data

f) Approval of competent authority for setting up of processing unit, etc.

2) TECHNICAL ASPECTS

a) Market survey and assessment of the project at present in the locality viz-a-viz potential requirement of processing unit, etc.

b) Detailed cost estimates of the storage unit and auxiliary structures prepared as per approved schedule of rates applied to site

c) Details of drawings of various structures including lay out plans

d) Phasing of the programme with financial outlay

e) Comments on technical feasibility of the project

3) FINANCIAL ASPECTS

a) Lending terms : rate of interest, grace period, repayment period, down payment, nature of security, availability of government guarantee for bank loan / refinance (wherever applicable), source and extent of availability of subsidy, etc.

b) Year-wise physical, financial programme, bank loan and refinance requirement
c) Estimates of unit-wise aggregate income, expenditure and surplus from the storage, comments on financial viability of the project along with cash flow, B/C ratio, net present worth, financial rate of return, etc.

d) Comments on the financial position of the borrowers/implementing agency in case of companies, partnership firm, etc. an analysis of their financial position, debt-equity and profitability along with copies of audited financial statements, for last three years.

**Signature and Designation**

**of Bank Officer**