

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**